



Our Forty-Dollar Horse

and Other Reminiscences


ALBERT W. HARRIS

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Harriet M. Harris

OUR
FORTY-DOLLAR
HORSE

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BY ALBERT W. HARRIS

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CHAPTER I

Why the Story

SOME YEARS AGO, at the request of my family, I wrote the history of our first dog, Sam. There is an old saying, "If you have horses enough, you will go to the dogs." This carries an insinuation that is not very complimentary, but perhaps we escaped by going to the dogs first. I have no way of estimating the number of dogs we have had, but in his day our first dog, Sam, was famous.

Now I have been importuned by some of my friends to write the story of my most famous horse. My reply to these requests has been that I could not think of any of our pedigreed, prize-winning horses famous enough to be written about. I mentioned the matter a few times and my wife, Harriet, agreed with me, although we have owned nearly three hundred horses over the years.

Among the horses we have had were Standard-bred trotting horses, Thoroughbred horses, Morgan horses, Indian ponies from the Ponca and Oto tribes in Indian Territory, horses from the Arabian stables of King Ibn Saud, and some just horses.

In making this reply I had in mind a number of famous horse stories, but not one by an author who actually knew the horse he was writing about. Stories of famous horses are legendary, the writing thereof being based on scanty information, filled in by imagination, and it seems to me this is the kind of story that interests people the most.

Then one day I mentioned our first horse to Harriet and with a wistful smile she said,

“Oh, write about him, *our* horse. Everybody will like that.”

Our first horse could hardly be said to be famous. Bucephalus was famous, but look who his owner was—Alexander the Great!

This first horse of ours was responsible for my first home with a real stable, much of my early reputation as a horseman, and my first farm on Lake Geneva.

We now have two farms, our Arab horses, and the Chesapeake dogs, but, now that the young folks have grown up, it is our first horse they all remember.

So I have written about him, “our horse,” not as a famous horse or as a famous story of a horse, but merely as a narrative. In writing this story about him I am taking the opportunity to reminisce a bit.

CHAPTER II

We Start the Story

THIS HOMELY STORY of a homely horse can best be begun by telling something of the family he became a part of.

In the play *Uncle Tom's Cabin*, when Topsy was telling where she was born, she said, "I was born there and raised everywhere."

I was born in Cincinnati, Ohio, and like Topsy was raised everywhere. I was born there on West Fourth Street on November 4, 1867.

The maiden name of my mother was Jacyntha Vallandingham. Her father, Richard Vallandingham, was a Kentuckian, from Winchester, and she was born in Winchester. Her mother, Hesse Dryden, came from Philadelphia.

My father's father was Nathan Wait Harris, of Berkshire County, Massachusetts. My father's mother was Charity Emeline Wadsworth. She was born in Becket, Massachusetts, and she had a cousin by the name of Henry Wadsworth Longfellow.

My mother died when I was five years old and my younger brother Dwight and I were taken care of by our aunts and grandparents until my father remarried.

I was six years old and living with my grandparents, the Vallandingers, when my grandfather was killed by a railroad train.

He was a mason and as he took a short cut home along the railroad track, rounding a curve, a girl thought she was on the wrong track and crossed over in front of the oncoming train.

Seeing her danger, my grandfather ran over and pushed her out of the way, but was a split second too late himself and was killed.

I was told that his cousin, a lawyer in Cincinnati, also died in saving another man's life—a client on trial for murder.

In criminal trials of those days, the bailiff was supposed to see that everybody who had a gun removed the cartridges and laid the weapon on the table.

Lawyer Vallandingham's defense of his client was that he could not have been the murderer because the man had committed suicide.

The dead man had been shot in the back and the case seemed to be going against my great-uncle when he reached over and picked up one of the revolvers on the table, stuck it behind his back, and without any thought of its being loaded pulled the trigger, dying in the court room, but not before the jury returned a verdict acquitting his client.

These are the only deaths I remember in the Vallandingham family and it seemed to me very creditable to die in rescuing somebody else from death. I remember later asking my uncle Dr. D. J. Harris, who was the oldest of my father's brothers and had served as a surgeon on a gun boat in the Union forces on the Mississippi River, about his experiences. He had no exciting stories to tell me.

When I asked my father, who was the youngest boy in the family, what happened to him in the war, he said he wasn't in the war long enough to have anything happen. He ran away from home and enlisted when he was sixteen years old in a Massachusetts company of infantry. The day before they were to enter a battle his captain had the company up for inspection and pulled

him out of the line and sent him back to the hospital tent. Later when he was being checked it developed that he had no company to be returned to, because they had all been killed. When it was found that he was only sixteen years old, he was discharged and sent home to recuperate.

I remember thinking that if he had been killed I would not have had any father. Trying to figure this out, I concluded that probably, since this was the case, I would not have had any mother, but finally got it through my head that if he had not been sent back to the hospital I would not be there.

I spent most of my time during those early years with my father's parents in the little town of Becket, in the heart of the Berkshires. When I was eleven and twelve years old, I acted as a chore boy on a farm in the neighborhood; and the job of a chore boy on a farm in those days was to do anything the men did not want to do.

So I wiped the dishes, scrubbed the kitchen floor, got up early and fed the work horses, cleaned out the barn, and went out into the field after breakfast with the men to do such chores as they set me at. I helped break steers and work cattle, among other things, and also drove and worked Morgan horses.

It was all very interesting to a boy of that age, but I got the most fun hunting with the shepherd dog in my spare time. It was a real thrill when he drove a wood-chuck into a chink in a stone wall or I was able to punch a rabbit out of a hollow log for him to chase.

However, the greatest excitement was the morning the tame white rabbit killed the pet tortoise-shell cat, right in front of my eyes.

The rabbit was sitting in front of the cat, which was

asleep in the sun. Suddenly the rabbit jumped forward, caught the cat by the nose, threw himself on his back, and pulled the cat after him. Then he disemboweled her with his hind legs and jumped to one side to watch her die in agony.

It all seemed to take place in a second or two and there was great indignation at the breakfast table when I reported it. After breakfast the gun was taken down from over the fireplace and I was sent under the house with it to shoot the rabbit. This was the first time I ever shot a gun and I was surprised that it resulted in the death of the rabbit.

The occurrence was so strange that I have never forgotten it.

When my father remarried and settled with my stepmother in a home in Evanston, Illinois, Dwight and I were sent for. I was thirteen at the time and had the impression that stepmothers were to be disliked. However, I took quite a liking to mine. She was a real sport and we got along just fine.

The first winter in Evanston I had a long sled and two greyhounds which I had taught to pull it. My stepmother asked if I would take her for a ride and we turned a corner so fast that she rolled off into a snow-drift.

She was convulsed with laughter, got back on the sled, and said:

“This reminds me of winter in New Hampshire.”

That was reminding me of winter in Massachusetts and proving that she knew all about snow and sleds. From then on, we were close friends and remained so.

CHAPTER III

We Learn About Horses

I STARTED MY HORSE EXPERIENCES at the age of ten when I broke my first horse to ride. From then on I trained, rode, and drove all kinds of horses for friends and neighbors. By the time I was fifteen I had an exaggerated idea of my equine abilities. I used to ride our family horse bareback over the big stile into the Northwestern University grounds and he and I would go swimming in the lake. This he liked to do very much, but I think he got the most pleasure out of my riding him at the head of the torchlight processions led by a brass band illuminated by Roman candles and skyrockets, one of the means of attracting attention to candidates for election in the days when Blaine and Logan and Cleveland and Hendricks were campaigning.

I had also taught him to singlefoot. It was perfectly simple, so when the president of Garrett Biblical Institute of Evanston was calling one evening he flattered me by saying,

“I noticed you are quite a good horse trainer and I wonder whether you could train my old horse to singlefoot. Maybe you could come over after school and ride him occasionally.”

So I agreed to do it. Now I knew this was an old horse which did not know anything except to trot along sedately, but I did not put two and two together; I just was flattered to be asked to do the job. Well, I worked on that old horse assiduously, trying first to walk him into a singlefoot and then to trot him into one. I made

no progress—I thought because the horse did not have enough ambition to get going. So I put on a pair of spurs. These he resented and he got to spinning around whenever I touched him with them. So I concluded I had better give up the job before the horse got this bad habit too firmly instilled into him. I told the doctor I thought his horse was too old for me to teach him anything and the doctor agreed that perhaps he was. So that ended that experiment.

One day when I was taking my mother for a buggy ride, we met the doctor approaching on horseback. In those days some people rode with frock coats and silk hats, which he was doing, and as he approached he took off his silk hat to make a bow to my mother, unconsciously putting his heels against the horse, which immediately began to spin around in a circle. The doctor threw his arms around the horse's neck, lost his silk hat, and what happened after that I do not know; we went on down the road.

The next time the doctor came over to visit, he apologized to my mother for making such a spectacle of himself. He said he did not know what had got into the old horse, he had never done such a thing before. I discreetly kept out of the conversation. When I told my father about it later in confidence, he said,

“Young man, always remember that you cannot make a silk purse out of a sow's ear.”

So, while I was not so successful in my training career as I had expected I might be, I was gradually learning the truth of the old saying, which could be summed up briefly, “If you are going to teach a pupil, you will have to know more than the pupil.”

I left home when I was sixteen to make my fortune. On the western plains I broke Mustangs when I was

horse breaker for a ranch and in lumber camps in Arkansas handled mules.

Up to the time I arrived at the ranch I do not remember ever being thrown by a horse, but never had ridden in a western saddle. When I climbed into one for the first time, it seemed to me it would be impossible for a person to be thrown out of a western saddle and as far as the boys at the ranch knew I never was. However, I was thrown by the same horse three times in succession, but without their knowledge. Now I have no hesitation in making the facts known.

Before I left the ranch I had heard myself referred to as "Here's the kid that no horse can throw" and I discreetly kept my silence, as I had the time when the doctor apologized for the behavior of his old horse that I had tried to teach to singlefoot. As a matter of fact, I had been thrown, thrown by the same horse three times in one afternoon, but there was nobody around and so nobody but myself and the horse knew anything about it. That incident also took some of the cockiness out of me and this is how it happened.

One day one of the cow hands asked me if I would break a horse for him and I said,

"Sure, where's the horse?"

"Well," he answered, "he's running out with the bunch. I will get him up and rope him for you, but I will tell you in advance he can't be ridden; that has been tried. But I will give you a ten-dollar goldpiece if you will break him for me."

With perfect assurance I told him to get the horse and I would break him, it seemed as simple as that to me. How anybody could be thrown out of a stock saddle was beyond me, but I soon learned the difference. I managed to saddle this horse, put the bridle on him, and

got him out in the corral back of the barn. I had some trouble in getting on him, but when I did he stood perfectly still. At this moment the ranch foreman, Matt Lang, came out of the barn and asked,

“Who put the saddle on that horse for you?”

I said, “I did.” He said, “What are you going to do now?”

I answered, “If you will open the gate and get behind me and wrap that black snake whip around him, I will take him out.”

Fortunately that is what we did. The horse bolted through the gate and took me across the prairie on a dead run, until I was out of sight of everything and everybody, and then he proceeded to buck; but I was used to that and thought nothing of it.

But he did not quit bucking. I have forgotten all the things he did, but I found myself thrown to the ground, with the horse backing up and kicking at me; so I lay flat and rolled and kept out of his way.

Next he decided to buck the saddle off and I got up and caught hold of his bridle and when I got him calmed down climbed on again. He took another run and then bucked me off the second time and tried to kick me and buck the saddle off.

Getting him by the bridle again, I tried to think what I would do next, when I discovered we were on the edge of a dry lake. The water had evaporated and there was nothing left but the dry bottom.

It occurred to me that, if I could get the horse down where it was soft, he could not buck very hard and that is what I did. He soon gave up trying to buck me off and in desperation reared up and fell over backwards with me. I knew this trick and landed in front of him. As I sat on his head to keep him down, I thought I had

bitten off more than I could chew, but when he finally wanted to get up and I let him he had had all the fight taken out of him.

So I rode him around on the soft lake bottom, got off him and got on him from both sides, and talked to him, and by the time we finally got out of there the fight was all over.

I led him to a haystack and did as well as I could with some hay in brushing the dirt off the saddle, myself, and the horse and rode him back peacefully to the ranch and put him in the barn.

That night I told the cow hand that I had his horse broke. He said, "All right, you show me in the morning."

That night as we sat around the bunkhouse, when I was tempted to say that I had won ten dollars from Tom by breaking a broncho for him, I noticed that everybody quit talking and looked at me in a queer sort of way and made no remarks whatever. I thought they should have asked me if I had been thrown, or if I had had a hard ride, or something, but they never asked a question.

The next morning after I had demonstrated that the horse could be ridden and had received my ten dollars, I forgot the incident and nobody except someone who has read this has ever known about it before.

It was not long after this before I suggested that with all the cows around we ought to have some milk and asked why we did not get up a cow and have some. The result of this question was that everybody agreed and two or three of the boys roped a cow and brought her up and staked her by the ranchhouse. That night the question propounded was, Who is going to milk the cow? Somebody asked me if I knew how to milk and I said I did. Then somebody else suggested that we take turns

in milking the cow, that I milk the first week and then we would all take turns. This seemed all right to me.

The next morning, hunting up a pail, I went out to milk the cow. I had milked the domestic animal, but this cow was not domestic and I found myself having to rope her from another side and stake her out. Then I proceeded to rope her hind legs. Two or three of the boys were now out helping me and the cow was lying down helpless. At this time the foreman came along and gruffly ordered that they turn the cow loose and as he disappeared into the ranchhouse he said,

“You let the kid alone after this.”

I was not so dumb but that I realized then that the horse-breaking and the cow-milking were put-up jobs on the tenderfoot, but I was lucky in having broken the broncho without anybody's knowing I had been thrown and in the boss's rescuing me from a ridiculous situation. I always thought the consideration they seemed to show me after that was due to their belief that I was the best rider in the outfit; and they were quite proud of “the kid,” as they called me. I conclude that I left the ranch with an undeserved reputation as a horseman, also with a firm ambition some time to have a ranch of my own; in fact, this idea was so deep-seated that it never occurred to me I would eventually do otherwise.

The ranch foreman, Matt Lang, was English. He always used a black snake whip and he provided me with one. If one knows how to handle a black snake whip, he has, from a ranch standpoint, a rather deadly weapon at his command, one by which a man could be pulled off a horse more quickly and with more certainty than with a rope; but that was only one of the uses to which it could be put.

Some years later I was given a story to read which

led me to think that our foreman had been a cattleman in Australia before coming to America. As I read it, I imagined our foreman as being the foreman in the story and myself the man from Snowy River. These things get into one's blood early and are hard to displace and even years afterwards I still get a kick, as they say, out of reading the poem, and perhaps the reader may.

THE MAN FROM SNOWY RIVER*

There was movement at the station, for the word had passed around
That the colt from old Regret had got away,
And had joined the wild bush horses—he was worth a thousand pound,
So all the cracks had gathered to the fray.
All the tried and noted riders from the stations near and far
Had mustered at the homestead overnight,
For the bushmen love hard riding where the wild bush horses are,
And the stock-horse snuffs the battle with delight.

There was Harrison, who made his pile when Pardon won the cup,
The old man with his hair as white as snow;
But few could ride beside him when his blood was fairly up—
He would go wherever horse and man could go.
And Clancy of the Overflow came down to lend a hand,
No better horseman ever held the reins;
For never horse could throw him while the saddle-girths would stand,
He learnt to ride while droving on the plains.

And one was there, a stripling on a small and weedy beast,
He was something like a racehorse undersized,
With a touch of Timor pony—three parts thoroughbred at least—
And such as are by mountain horsemen prized.
He was hard and tough and wiry—just the sort that won't say die—
There was courage in his quick impatient tread;
And he bore the badge of gameness in his bright and fiery eye,
And the proud and lofty carriage of his head.

But still so slight and weedy, one would doubt his power to stay,
And the old man said, 'That horse will never do
'For a long and tiring gallop—lad, you'd better stop away,
'Those hills are far too rough for such as you.'
So he waited sad and wistful—only Clancy stood his friend—
'I think we ought to let him come,' he said;

**The Man from Snowy River and Other Verses*. By A. B. Paterson. Macmillan and Co., Limited, London, 1927.

'I warrant he'll be with us when he's wanted at the end,
'For both his horse and he are mountain bred.

'He hails from Snowy River, up by Kosciusko's side,
'Where the hills are twice as steep and twice as rough,
'Where a horse's hoofs strike firelight from the flint stones every stride,
'The man that holds his own is good enough.
'And the Snowy River riders on the mountain make their home,
'Where the river runs those giant hills between;
'I have seen full many horsemen since I first commenced to roam,
'But nowhere yet such horsemen have I seen.'

So he went—they found the horses by the big mimosa clump—
They raced away towards the mountain's brow,
And the old man gave his orders, 'Boys, go at them from the jump,
'No use to try for fancy riding now.
'And, Clancy, you must wheel them, try and wheel them to the right.
'Ride boldly, lad, and never fear the spills,
'For never yet was rider that could keep the mob in sight,
'If once they gain the shelter of those hills.'

So Clancy rode to wheel them—he was racing on the wing
Where the best and boldest riders take their place
And he raced his stock-horse past them, and he made the ranges ring
With the stockwhip, as he met them face to face.
Then they halted for a moment, while he swung the dreaded lash,
But they saw their well-loved mountain full in view,
And they charged beneath the stockwhip with a sharp and sudden dash,
And off into the mountain scrub they flew.

Then fast the horsemen followed, where the gorges deep and black
Resounded to the thunder of their tread,
And the stockwhips woke the echoes, and they fiercely answered back
From cliffs and crags that beetled overhead.
And upward, ever upward, the wild horses held their way,
Where mountain ash and kurrajong grew wide;
And the old man muttered fiercely, 'We may bid the mob good day,
'No man can hold them down the other side.'

When they reached the mountain's summit, even Clancy took a pull,
It well might make the boldest hold their breath,
The wild hop scrub grew thickly, and the hidden ground was full
Of wombat holes, and any slip was death.
But the man from Snowy River let the pony have his head,
And he swung his stockwhip round and gave a cheer,
And he raced him down the mountain like a torrent down its bed,
While the others stood and watched in very fear.

He sent the flint stones flying, but the pony kept his feet,
He cleared the fallen timber in his stride,
And the man from Snowy River never shifted in his seat—
It was grand to see that mountain horseman ride.
Through the stringy bark and saplings, on the rough and broken ground,
Down the hillside at a racing pace he went;
And he never drew the bridle till he landed safe and sound,
At the bottom of that terrible descent.

He was right among the horses as they climbed the further hill,
And the watchers on the mountain standing mute,
Saw him ply the stockwhip fiercely, he was right among them still,
As he raced across the clearing in pursuit.
They they lost him for a moment, where two mountain gullies met
In the ranges, but a final glimpse reveals
On a dim and distant hillside the wild horses racing yet,
With the man from Snowy River at their heels.

And he ran them single-handed till their sides were white with foam.
He followed like a bloodhound on their track,
Till they halted cowed and beaten, then he turned their heads for home,
And alone and unassisted brought them back.
But his hardy mountain pony he could scarcely raise a trot,
He was blood from hip to shoulder from the spur;
But his pluck was still undaunted, and his courage fiery hot,
For never yet was mountain horse a cur.

And down by Kosciusko, where the pine-clad ridges raise
Their torn and rugged battlements on high,
Where the air is clear as crystal, and the white stars fairly blaze
At midnight in the cold and frosty sky,
And where around the Overflow the reedbeds sweep and sway
To the breezes, and the rolling plains are wide,
The man from Snowy River is a household word to-day,
And the stockmen tell the story of his ride.

CHAPTER IV

Much Happens in a Few Years

BACK HOME IN EVANSTON, my three brothers and my sister were living with my father and stepmother. They were all younger than I and were supposed to prepare for a college or university education and get a degree, or whatever went along with acquiring an education. The impression had got around among the family and my uncles and aunts that I was the black sheep and unpredictable.

So they were not too surprised to learn that after everything had been made snug on the ranch for the winter I had started off for Texas to learn more about ranching.

However, I never got to Texas on that trip—only as far as a lumber camp in Arkansas, where we made railroad ties.

A tiemaker had to be a real woodsman, because he had to know by looking at the outside of a tree what was inside it; how many ties he could average to the cut; and how to be able to throw the tree just where he wanted it to fall.

Then he had to saw the fallen tree into lengths, split it up, and turn out the ties hewed on all four sides with a broad axe. These ties were later hauled to the railroad.

I made some extra money teaching some of the teamsters how to yoke and drive cattle, things I had learned to do on that New England farm.

When spring came, I went down into what is called the Sunk Lands in Poinsett County, where I worked on a plantation.

By that time I was eighteen years old and it occurred to me that, if I ever acquired any more education, it should come before I got too old.

My previous schooling had been rather spasmodic, so to speak. I had been expelled from every school I had attended except high school. There, the principal told me that, if there was anything I could do better than go to school, I had better do it; that I should not come back to high school in the fall.

That was when I was sixteen years old and I was now rather skeptical of my ability to absorb more education. However, I came up to Quincy, Illinois, and entered the Gem City Business College, where my school experience took a turn for the better.

When I finished the course, I was told I had done more in a shorter space of time than any other student and that only one person had received higher marks. He was then one of the professors.

This was quite a new experience, but I concluded the difference was that heretofore I had been *sent* to school, where my idea was to have all the fun I could. In this instance, I *went* to school to learn what I could. In any event, the results were quite a boost to my morale.

It was here that I met Herschel Lancaster and we became lifelong friends. We met in a rather unexpected way. I was standing on the sidewalk watching a free-for-all fight without knowing what it was all about, when somebody got me by the arm and said, "This isn't our fight; let's take a walk." I looked around at the young man who had hold of my arm. He was as tall as I was, namely, six feet, wiry build, grey eyes, and firm mouth, and I rather liked his appearance. He said, "You are going to the Gem City, aren't you?" and I said yes. He said, "So am I. My name is Herschel Lancaster." I

told him my name and we went for a walk, during which we told each other more or less about ourselves and our ambitions.

Herschel Lancaster's family were English. They had come overland from Tennessee to Vernon County, Missouri, before the Civil War and the family of four boys and three girls had grown up on the farm, got an education, and left home, all except Herschel, who planned to go back when he had finished business college and help his father run the farm. I later met all his brothers and sisters, his father and mother, and I had a great admiration for the family, their bringing up and their standing in the community where they lived.

When Herschel left to go back home, he asked me what I was going to do and I told him I planned to have a ranch out west some day; in the meantime I had to have a job. I had been offered a position as school teacher back in Arkansas, but had concluded I would not go south, instead would get a job up north somewhere and try to save some money.

It was agreed that when we got oriented I was to come down to Vernon County and we would raise mules for the St. Louis market. So Herschel and I parted. He went back to the farm and I went to Rockford to look for a job.

I got off the train and walked down the street until I came to a hotel, where I went in and checked my grip. Then I walked on a couple of blocks further and came to a bank, which I thought might be a good place to apply for a job. Entering, I introduced myself to the cashier and asked if he had any position he thought I could fill.

He was very helpful. He told me they didn't need any more help, but suggested that I go over to the Rockford Silver Plate Company and apply there. He told me the

name of the manager, a Mr. Kelly, so I proceeded over there and interviewed Mr. Kelly—or, rather, he interviewed me.

Mr. Kelly wanted to know if I could read and write and knew anything about arithmetic, or figures. When I told him I had just graduated from business college in Quincy, Illinois, where I had studied arithmetic, bookkeeping, law, and penmanship, he said,

“All right, you sit down at that desk and write as fast as you can ‘Rockford Silver Plate Company, Rockford, Illinois.’

I was a bit puzzled, but did as requested. He looked at my handwriting and then said,

“I guess you’ll do. Our shipping clerk has just left and I will give you the job and you can start in in the morning. Your salary will be thirty dollars a month.”

I was rather taken aback by the smallness of the salary. My first impulse was to decline it, but on second thought I concluded that, as I was looking for a job, I had better accept and then see what would happen later. So I told him I would be on hand in the morning for work, which he said started at seven o’clock when the whistle blew.

My next requirement was a place to live that did not use up all my salary. Remembering how courteous the cashier of the bank had been, I went back and called on him and thanked him for referring me to Mr. Kelly, telling him I had got a job there. Then I asked him if he knew of any boarding house where I could live.

Again he was helpful. He told me I should not go to a boarding house. Then he remembered that a young fellow he knew who had been boarding on North Church Street with Mr. and Mrs. Grey had left town and suggested that I go up and see if I could not get them to board me in place of this young man.

So I went and called on the Greys. After asking who I was and where I was working, and so forth, Mrs. Grey wanted to know to what church I belonged.

Well, I didn't belong to any church just then, but had been raised in the Methodist Church, so I told her I was a Methodist. This seemed to clinch the matter in her mind, so she told me I could have the room and they would board me, the room and board to cost four dollars a week.

I went back to the hotel and got my grip and after getting settled in my room it was about time for dinner. After dinner Mrs. Meikle and her daughter Harriet came to call and when they went home I insisted on escorting them. That is how and when I met Harriet, who was later to become my wife. Looking backward, this seems to have been a very busy and eventful day.

I was nineteen years old at this time. At twenty-one years of age I took a position with N. W. Harris & Company in Chicago, which I considered as just a stepping stone and a way of being able to save a little more money than I had, in order to get started with my ranching ambitions. Next year Harriet and I were married. She was working for the Singer Sewing Machine Company. We went to live in Ravenswood, then one of our Chicago suburbs. Here our daughter Martha was born.

Nothing came of my plan and Herschel's to raise mules. He had always wanted to practice medicine and had gone to St. Louis to study.

So seven years after I had left home to be a rancher found me back in Chicago not much nearer to my goal, but married and with a family to look after. Our family consisted of myself and my wife Harriet, our baby daughter Martha, Harriet's mother Mrs. Meikle, and her brother Ernest Meikle.

Harriet also had a sister Ella, who lived with her husband, Charles E. Dake, and their family at Mason City, Iowa. They had five children—Elsie, Percy, Eloise, Dorothy, and Harris—all of whom at various later times were part of our immediate family through their school years and spent quite a bit of time at the farm during the summers.

Harriet's father, being a Meikle, was, of course, Scotch. The parents of her mother, Sarah Ladue, were from "York State," where her father was a professor in a college. According to the record, the Ladues were of French and Dutch descent.

CHAPTER V

We Acquire Our Horse

IN THE FALL OF 1891 Harriet and I and our household moved in from Ravenswood to the South Side of Chicago, on 49th street.

At that time my work took me out of town a good share of the time, so the fact that her mother and brother lived with us made my absences more bearable for Harriet.

We arrived on the South Side with only one dog, having disposed of all the others in our kennels before we moved. By the next spring our back yard had begun to be littered with dogs and dog kennels again, but the need for a horse had never occurred to us, although these years have been referred to as "the horse-and-buggy days," or, more recently perhaps, as the "Gay Nineties."

At this time many of the equipages drawn by the horses were sturdily and handsomely made, comparing favorably with the automobiles of today—but no one had ever heard of an automobile.

If one traveled, he used what we now would say were the primitive ways of the day.

The ultimate in these horse-drawn equipages was called a victoria, with a rollback top that could be compared to our modern convertible automobile. It was seen only occasionally on the boulevard, was as magnificent as workmen could make it, and was really a work of art.

The coachman sat on an elevated seat in front. The entrance was low, so the ladies would not have to exert

themselves to step in, and the seat was upholstered, with a high back. The top could be put up and a rubber blanket would protect the occupants from the weather when necessary. Beside the coachman was a seat for the footman, or sometimes this seat was in the rear.

If we can imagine such an equipage with a spanking pair of horses and a couple of beautiful ladies with parasols as the occupants on a ride down the boulevard, we have an idea of the show they made.

A story is told which goes with this description that may help the reader to visualize the carriage.

As the story goes, the family was out of town and Bridget told her husband, the coachman, to have the victoria at the side entrance at three o'clock in the afternoon, with a big ribbon on the whip.

Nonplused by the order, Pat asked, "What for?"

"Never mind what for," Bridget answered. "Do as I tell you."

So her husband, as was his habit, did as he was told.

When he stopped the team at the side entrance, Bridget stepped out with a silk parasol, a gown of her mistress's, and a Leghorn hat.

As she stepped into the victoria, she said:

"Pat, drive me down the boulevard and back."

Comfortably seated, with the parasol shading her face from the sun, Bridget toured the boulevard in the victoria. On the way back, Pat thought he heard moaning or mumbling, so stopped the horses and inquired,

"Bridget, what's the matter?"

"Oh, Pat," was the reply, "I'd give a pretty if I could sit on the sidewalk and see mesilf go by."

At that time, I had never owned a horse and I was content to watch the victorias go by. When I did acquire a horse, it was, perhaps, a turning point in our lives.

"A pebble in a streamlet scant
Has turned the course of many a river."

And no doubt this acquisition may have been the pebble that exerted a great deal of influence on the river of our lives.

In changing cars at Nevada, Missouri, that autumn, I decided to stop off and go out to see my old friend, Herschel Lancaster, who had become a doctor, had married, and was spending a few days on the farm getting things straightened out before he decided where he would locate to practice medicine.

The doctor and I went out for a walk through the woods. I think we sat down on a log to have a smoke and talk over old times and then when we got up we walked over to the edge of a pasture. As we approached the fence, half a dozen horses threw up their heads, snorted, and ran away—all but one. This was a little bay two-year-old colt that looked up at us casually and then resumed grazing. We climbed over the fence and went up to the colt, which did not seem to be at all alarmed and looked at us thoughtfully while we looked him over. I was now calling Herschel "Doc," much to his amusement.

"What is the breeding of this colt, Doc?" I asked and he answered,

"Oh, he's our blooded stock. He hasn't enough blood to run. You know, I have always sold his brothers and sisters at weaning time for one hundred dollars each, but I am not able to get forty dollars for this two-year-old; he's just that bad."

"What's the matter with him, anyway?"

"Matter with him? Well, he isn't bigger than a minute, his neck is on wrong, he is narrow-chested in front and slab-sided, cow-hocked, and squirrel-tailed."

“What’s his breeding?” I again asked.

He told me the colt’s sire was a famous Saddle stallion which had won many prizes in the fairs and his mother was a Standard-bred pacing mare.

By that time I had finished my inspection of the colt and the more I looked at him the better I liked him and before I knew it I was wanting that colt as I never had wanted a horse before. Without a moment’s hesitation I spoke,

“Well, Doc, will you sell him to me for forty dollars?”

His reply was, “I would be ashamed to do it. What do you want a horse for?”

Paying no attention to his remark, I repeated the question,

“Would you sell him to me for forty dollars?”

And he answered, “Sure, I’ll sell him to you. What do you want to do with him?”

Well, I had not thought as far ahead as that, but I replied,

“I want to drive him.”

“Well,” said the doctor, “you won’t want to break him until next spring and we have plenty of hay, so I will keep him until next spring and then send him up to you.”

After looking the colt over again we went on our way.

When I returned home I sent the doctor a check for the colt and told Harriet I had bought a horse. She took this statement rather quietly and I was glad I did not have to explain what I was going to do with the colt and where I was going to keep him and a lot of things I had been thinking about, but did not take up with her.

However, by the next spring it became necessary for me to decide where I was going to keep him and what I was going to do with him. By that time the whole family had heard about my colt. My father said I could

keep him in his barn for a while, so that problem was solved temporarily and there was nothing to do but await his arrival.

When he did arrive about the first of May in 1892 I took him off the train and over to my father's barn; and when I had led him into that big barn and tied him up in one of the large stalls he certainly did look small. My father's vehicles were large and heavy and his horses were large in comparison to the colt. When my father came out to look him over he remarked,

"That colt hasn't grown up yet. You better send him back to the country and let him grow some more," and seemed to insinuate he had expected better of my judgment as a horseman. Little did we suspect that this colt would mean so much to the family or have such an influence on its destiny!

Well, we had the horse, so the next thing was to give him a name. I do not remember who was responsible for that, but someone suggested that we call him Ned and Ned it was from then on.

If I were going to drive him, I would have to get a harness and a rig and, of course, would have to break him to drive. While all this was being arranged, I led him around in my spare time and got acquainted with him.

What surprised me was that he did not seem to be afraid of anything. He liked to look at anything carefully before he went up to it, but he never seemed to show any fear of anything he saw or heard and that was about where we were when I started to break him.

Having secured a harness and a small rig, I soon was driving Ned around the block without any trouble and teaching him to steer, stop and start, and turn corners.

One Sunday morning I said to Harriet, "How would you like to go for a ride behind Ned?"

She seemed a little surprised at the question and then asked, "Are you sure you have him broke well enough already?"

I assured her that it would be perfectly safe for her to come along. So she said she would go over and watch me hitch him up. She was quite interested in everything we did and when I got in and cramped the wheel for her to get in beside me she got in without any hesitation. Before I started out I said,

"Remember this is the first trip I have taken anywhere with the colt. Where shall we drive?"

She suggested, "Let's give him a good tryout. Let's go over to the World's Fair buildings and that will give him a chance to see street cars and a lot of strange things."

So off we started. Everything went well until on the way home Ned seemed to feel he ought to do something and so he kicked up behind, with the result that he got one of his hind feet over the crossbar and the whiffletree. But that stopped him and, handing the lines to Harriet, I got out, lifted his foot clear, went up and patted him on the neck, and decided the checkrein was too loose, otherwise he could not have gotten his head down far enough to kick.

Having tightened that, we started off again. There was silence for a few minutes and then Harriet said,

"Do you call that a good job of breaking?"

I knew there was nothing mean in that kick; Ned was just wanting to play and he learned something besides. I was taking a chance, but not much of one, I thought, so I said, "That is the last time he will ever kick, he will know better." And it was.

When we dismounted in the barn on our return, Harriet looked him over pretty carefully and I asked her if she thought she could like the colt.

She answered, "I like him already. I like the way he looks out of his eyes. I don't care if he isn't very big; he is big enough to pull a buggy."

So the first drive I ever took with my own horse was with my wife. I thought under the circumstances Ned had behaved himself remarkably well. He had not been frightened at anything and I was much pleased with the whole performance.

Thus it was that Ned and I started on our travels together and, since he had made friends with Harriet, I knew the rest of the family would take her word for his reliability. And that was how it turned out. I had no trouble in getting the various members of the family to take a ride behind him and I did not take any exception to their referring to him from then on as "our horse." That was what he became very shortly, *our* horse.

As he was only three years old, we were careful not to drive him too far or ask him to do too much and when fall came we sent him out to a farm near Chicago to be "wintered," as they called it in those days. Some of the farmers made a business of taking horses out onto their farms, keeping them for the winter, and returning them to their owners when the cold weather and the ice had disappeared. So Ned went that fall to a farm where they wintered horses.

Our family was a rather busy one. I did a great deal of traveling and, as there were relatives on both sides of the family to keep in touch with, and birthdays to celebrate, and parties, and our own house to keep in order, Harriet was a very busy person.

The horse was forgotten until spring came and again we had the problem of where to keep him. He had to be closer to where we lived on 49th Street and somebody would have to take care of him. So it was decided to

keep him in a livery stable just a few blocks from our house.

This was in 1893, World's Fair year in Chicago and depression year in business all over the country. However, that did not prevent our having lots of company who wanted to see the Fair. So Ned got a lot of exercise and we had a chance to get better acquainted with our out-of-town relatives.

Many of us do not remember much about the World's Columbian Exposition of 1893, but it had the advantage of bringing a lot of people to Chicago, in that way helped business here, and historically was probably the most attractive exposition ever held in the United States.

When late fall arrived Ned was again sent out to the country to be wintered. He had not grown any and, while the family was not critical of his size, it seemed to me that, now he was four years old, he should, if he ever was going to grow, do it now and my only disappointment was in his size.

About this time we held a council of war, so to speak, to see where we could cut our expenses, so that the extra member of our family, namely, Ned, would not be too much of a drain on our resources.

The solution seemed to be satisfactory to everybody. We found a house on 47th Court, about the same size as the one we were occupying, that had a small barn in the back yard and that could be rented for fifty dollars a month, or twenty dollars less than we were paying. By making this move we were able to have Ned at home with us and the twenty dollars saved would pay for his keep.

Our family still consisted of Harriet, our little daughter Martha, myself, and Harriet's mother and brother, and we were safely moved and all ready for Ned's appear-

ance when he should come in from the country some time in May.

We had everything arranged to take care of him and were anxiously awaiting his arrival when I came home one evening and Harriet said,

“They brought a horse here this afternoon, but it isn’t Ned. They have made some mistake.”

It was dark when I went out to take a look at the new horse. I set the lantern on the feed box, looked at the animal tied in the stall, and knew right away that he was not Ned. However, I decided to look him over and backed him out of the stall, turned him around a couple of times, and there seemed to be something familiar about the horse. Yet his size was all out of proportion to Ned’s, although he seemed to take everything I did for granted.

When I held the lantern up in front of him, his head looked about the same and his eyes seemed to be recognizing me and I was greatly puzzled to see a horse so much like Ned, but so much bigger.

Practically convinced that some mistake had been made, I was about to go back into the house when I remembered Ned had a barbed wire scar on his side. Running my hand over his long hair, I found it.

I certainly was pleased, but could hardly believe a horse could grow so much in so short a time. Since I had last seen him, he must have put on one hundred fifty pounds in weight and probably an inch in height, and I judged he would measure fifteen and one-half hands high and weigh pretty close to eleven hundred pounds.

Everybody was delighted when I reported that the horse was really Ned and had to go out to the barn and say hello to him before they turned in.

So my colt had finally grown up, was five years old and ready to do anything we asked of him.

CHAPTER VI

Our Horse Develops Unexpected Qualities

THE DAYS THAT FOLLOWED were pretty busy. I found I had to travel more than usual and this gave Ernest a chance to look after Ned. We were expecting another baby and more or less company, but were having a pretty good time with it all.

Now that Ned was big and strong, we bought a two-seated surrey, so that he could take the whole family for rides around the park and make himself generally useful.

Occasionally I drove downtown and on such trips stabled him in one of the two livery stables on Michigan avenue, between Jackson and Monroe. This was a general custom with the many men who drove to work in their buggies and returned in them at night.

One day I timed our trip and found I had made it in twenty-five minutes without any special effort. I was calling at my father's a few nights after that, when he remarked.

"I drove Ferd and Belle downtown today. How long do you suppose it takes?"

Ferd and Belle were officially Ferdinand and Isabella, a very attractive team of chestnuts which made a striking appearance as they tossed their manes and pranced along the boulevards and park drives. Remembering the time which I had noticed Ned and I had made a few days before of twenty-five minutes, I replied without thinking, "Oh, guess you made it in about twenty minutes."

"Twenty minutes!" my father repeated. "Why, it's six miles and you have to stop every once in a while."

"Well," I asked, "how long did it take you?"

"Twenty-seven minutes," he answered.

I did not refer to the time it took us to drive down, because Ned did not have any reputation to sustain. He had been rather overlooked by my friends, and outside of our own family he was just another horse.

However, an amusing thing happened shortly afterwards. Sunday afternoon Harriet and I were starting for a drive through Washington and Jackson Parks and as we swung into Washington Park we caught up with my father and mother driving Ferd and Belle.

We bowed to them and went right on by, although I noted that Ferd and Belle were doing their best. I noted also that my father seemed to take in the situation, so I never referred to it. But Harriet and I did notice that more people were asking us about our horse.

We had for neighbors at our new place of residence John Casey and his wife. John was a blacksmith and a horseman. His shop was down on 16th Street near Michigan Avenue. We became quite well acquainted with the Caseys. They had a black Standard-bred horse that they kept in a similar barn next to ours, and John drove down to the shop with him every day. When I needed to have Ned shod, I left him at John's blacksmith shop for that purpose. One day John Casey came over to my barn and remarked as he watched me soap the harness,

"You know, I think that horse would pace faster than he can trot."

This was rather a surprising statement to me, because I had forgotten all about Ned's mother's being a pacer and was perfectly satisfied with his speed at the trot as it was. So I said,

"I don't want to make a race horse out of him, John."

John laughed and said,

"You never will, but it's well to have him as handy as possible. If you want to teach him to pace, I have some hobbles in my barn and you can put them on and teach him to pace and see what he does."

So, out of curiosity more than anything else, I borrowed the hobbles, put them on Ned rather loosely, hitched him up, and drove him slowly for a mile or two. Much to my surprise, he swung into a slow pace and when I got him put away I went around and told John about it. John told me always to drive him with a tight line when he paced and I put hobbles on him only three times before he would pace when I pulled a tight line on him.

So, while he seemed to learn very fast, I was learning at the same time. It was not long before I discovered he could pace faster than he could trot. I had no design of making a race horse out of him and I knew John Casey was right when he said, "No, he'll never make a race horse," but he could trot a mile in better than three minutes pulling a buggy and could pace a mile in about 2:40.

About this time what had been in the back of my head was a desire to make a riding horse out of Ned as well as a driving horse; so, as he was now pretty well set and settled as a driving horse, I got a saddle and bridle and started to ride him occasionally.

It was just as simple as that. The first time I put the saddle and bridle on him he seemed to look the situation over and then wanted to know what I was going to do next, and when I got up in the saddle he walked off as unconcernedly as if he had always been ridden. So now we had a driving horse and a riding horse all in one.

But to my mind, as his sire had been an American five-gaited Saddle horse, I was anxious to see if Ned could not be taught to singlefoot. Of course, all these things were not done in a day, but after I had ridden him a few times I tried to walk him into a singlefoot and then I tried to trot him into it, but did not seem to be making much headway.

One morning I decided to ride him downtown and leave him in the stable and ride him home that night. On the way downtown I would first try to walk him into a singlefoot and then trot him into one. Finally, when he was trotting as fast as he could, I threw him off his stride and he lit singlefooting, running away, so to speak.

I let him go for about a block and then I pulled him down and by the time I got home with him that night I found I could trot him into a singlefoot by making him go faster than he could trot. So from then on the problem was to get him to start singlefooting from a walk and it was not long before he could do it.

By this time I had become quite proud of his accomplishments. He could singlefoot as fast as he could pace; in fact, there was not a horse among all the five-gaited riding horses I met up with that could keep up with him. Having taught him to extend himself on a loose line, I found he would singlefoot just as fast on a loose line, if not faster, which surprised me as well as everybody else. I do not think I ever met up with a horse which could singlefoot as fast as he could or as easily and truly on a loose line. There was no question but that the old saying, "You can carry a glass full of water without spilling a drop" was true when you were riding him.

Our expected baby arrived, a boy whom we named Norman, so Harriet was taking up the question of a

larger place to live. She and my father had picked out a lot for a building at 4530 Ellis Avenue, which was just a block east of where my father lived at 4520 Drexel Boulevard.

We had more or less discussion about this. Harriet said the lot was so deep we could have a barn so as to have a place for Ned and then we could have a barnyard back of that. Whether the lot was picked out finally on Ned's account, because there was room for a barn and a barnyard, or on its location, I am not sure, but certainly it was on his account we had the barn.

Between Harriet and my father they had the matter all settled as to what we were going to do and so we went on planning with that end in view, expecting to get into the new house the following year, and we did.

In the meantime I was taking more interest in the business and everybody in the family seemed to be getting busier. My sister and brothers were growing up and so was Ned. Now that he was five years old and was a good driving horse as well as a riding horse, he was being used more all the time and I began to drive him downtown and back almost every day.

When winter came we drove him to a sleigh, so that by the time we moved into our new home the next year he was so much part of the family that we never referred to him as a horse any more, but merely as Ned, the same as we would refer to anybody else in the family by his or her first name.

There was much discussion as to who would occupy this room and what we would do with that one, and so on, as is probably customary when a family is moving into a new home. When it came to the barn, it was decided that we ought to have a box stall for Ned and two or three extra stalls, in case we had other horses at

some future time. Then we had an apartment upstairs in the barn for a man and his wife to live who would look after the place and the animals.

When it came near time for us to move, John Bottema, who had been delivering our coal, wanted to know if I did not want to hire him to look after the place and Ned. John was a Hollander, a carpenter by trade, and, as the carpentry trade was in the dumps and work scarce, he had had to piece out at other jobs. So I told John he could come when we moved and take over. When the house and the barn were finished the next spring, we all moved over with our lares and penates. Our new house was so large that we had two or three vacant bedrooms to start with, but with friends and relatives we soon filled them and, of course, we had to have another horse.

It is surprising what one can accumulate if he has a place to store it away. I conclude our neighbors must have considered us in the light of farmers, because, besides a few horses in the barn, there were finally accumulated a chicken house with chickens, some ducks, a couple of dogs and their kennels, a cow shed and a cow and a calf. However, this did not prevent people from being interested in our menagerie.

The church we attended was only half a block away and we went regularly. One Sunday morning the Sunday School superintendent came over to ask me to do something for him, and Harriet told him I was out in the barn somewhere. When it came time for us to go to church, she came out to look for me and, horror of horrors! she found the Sunday School superintendent and me watching a cock fight out in the barnyard.

Harriet and I have often laughed over her speech; she seemed to be so shocked when she saw us. What she



John is delighted to have Ned in his charge

said was, "Aren't you boys ashamed of yourselves watching a cock fight on Sunday!"

Sunday was not always such a solemn occasion for us. I remember coming home from the East after a stay of a week or more and telling Harriet I was not going to church, but was going to take a horseback ride and would ride a young mare I was breaking. She said, as she usually did when I was proposing to go for a ride or a drive, "Take Ned."

But this time I said, "No, this filly needs exercise and so do I, so I am going to ride her."

What happened on this ride would have sent my friends into hysterics if they had seen it. The remembrance of it makes me laugh even now. I was riding the mare on the bridle path in Washington Park when a man stepped out of the bushes at the side, directly in front of the mare. She stopped short in her tracks and I turned a somersault over her head, landing in a mud puddle.

The man attempted to grab the mare by the reins, which I was still holding, but the mare would not let him get near her and ran around me while I revolved in the puddle.

Finally I persuaded my assailant to desist and disappear and I was able to get up, sit down on the grass, and remove as much of the mud from the seat of my pants as possible. Then I resumed my ride, not feeling any too comfortable.

I reached one of the lagoons and decided to take the ford instead of the bridge. As the water there was three or more feet deep, I took my feet out of the stirrups to keep them from getting wet, stuck them up behind the saddle, and proceeded to cross.

As I reached the middle, two horsemen cantered down on the other side of the ford, stopping at the water's edge.

The filly snorted and swung around. I went over her head into the water, holding onto the bridle, and came up facing her.

Just then a couple of fellows came by in a boat, retrieved my hat, and asked very politely if the water was as wet as usual.

As they rowed past, I looked up at the bridge. Fortunately, nobody I knew seemed to be standing there, so I waded across with the mare and got back into the saddle.

Well, I was out for a ride and kept on going, but after a short distance decided the thing to do was to go back home and put on some dry clothes. So I turned around and recrossed the ford, this time without removing my feet from the stirrups.

Turning over the mare to John, I went into the house and up to our front bedroom. There Harriet was putting on her hat in front of the mirror, preparatory to going to church.

As I stood in my water-soaked clothes, she looked me over and said:

"I'll have to give you a credit mark for coming home to go to church with me."

"I won't have time to do that," I replied. "You go alone. I have to take a bath and change my clothes."

"Oh," said she, "just wipe yourself dry and come along."

By that time in our married life, so many things had happened that Harriet was always ready for the unexpected. Later, when I told what had happened, she was quite disappointed at not having been in the audience.

Her usual comment after a runaway or a breakdown or any other unusual horse incident was, "Well, you take Ned next time."

About this time, I learned I would have a vacation for a couple of weeks and Harriet and I held a council of war. Everybody had been very busy moving and getting settled and the ladies were even more in need of a vacation than I was.

We had never really taken a vacation together since we were married and decided the whole family should go, but where was another matter.

So we started to count noses. There were now seven in our family—small son Norman, who was two years old, our daughter Martha, who was six, our horse Ned, who was seven, and Harriet, her mother, her brother, and I.

It had been decided that we would have to take Ned, but we planned to leave Harriet's brother, Ernest, to look after the house and John to look after the place as a whole. The next thing to decide was where we would go.

The Davises, who lived on a farm down in Indiana near the Kankakee River, had been wanting us to come down and visit them. Whose idea it was that we accept the invitation I do not remember, but it was either mine, because of the farm, or Harriet's, because she wanted to find out more about farms to live on.

When we had discussed going west on a ranch, she had always taken the position that she would not live on a farm, but before the family discussion would conclude she would repeat her previous statement that she would not live on a farm and when I would ask her if she was sure about it she would say with a smile, "Of course, I would come out and visit you once in a while."

So, with our plans all set, I put the others on the train and they were met by Joshua Davis and his farm wagon and taken out to the farm. I went home and had my lunch and John hitched Ned up, put a sack of oats in the

back of the buggy, I put a few belongings under the seat, and we started.

The farm was located this side of Plymouth, Indiana, three or four miles south of the railroad, near the Kankakee River. I was not sure just how far it was, but I thought Ned and I could get down there for dinner the next day. This we did easily, stopping over at Valparaiso for the night, and found everybody o.k.

After putting Ned away and giving him his dinner we went in and had ours, a regular farm dinner. The Davis family consisted of Joshua and his wife and two daughters, Ella and Jane, and we had a very interesting time.

There was the Kankakee River to take a boat ride on, all the farm animals to inspect, from chickens, little pigs, cows and calves, to the staid old work horses. Mrs. Meikle and Harriet made trips around through the surrounding country, stopping at some of the little towns to do some shopping. Relieved of doing things by the clock, they had a very good time. The youngsters sometimes went along and other times had to learn all about the little chickens and the little pigs. So altogether we were pretending to be farmers for the time being.

When it came time to go home we just reversed the proceedings. We took the family down and put them on the afternoon train for Chicago, where they were met by Ernest and taken home. Early the next morning I got up and gave Ned his breakfast and then had mine. By that time I had found out just about how far it was from the farm to our house in Chicago and so planned my drive back accordingly.

This drive was rather an outstanding event from a horse performance standpoint. We left the farm about seven o'clock in the morning and with fair roads arrived at Valparaiso about quarter of twelve, putting about

forty miles behind us that morning. Leaving Ned at the livery stable to have his lunch, I went across to the hotel to get mine.

As I stepped into the dining room, only one man was there, since it was a little early. I found I knew him, so went over and sat down at his table to chat. Co-incidentally he said,

"I have just had my family down here for a little vacation with some relatives and I am driving my horse back to Chicago. What are you doing down here?"

"Just the same as you have been doing," I answered. "My family and I have been spending a vacation down on a farm near Plymouth near the Kankakee River and I am just driving my horse back."

"Well," he exclaimed, "did you get all that way this morning?" And I said, "Sure."

Then he added, "I am going to start out right away and will drive to Hammond and stay all night there. I will wait for you and we can have dinner together."

"O.k." I replied, as he got up and left.

When I had finished my lunch I sauntered over to the livery stable and the livery man said, "Where did you come from?"

When I told him he looked quite surprised and said, "That is some drive. Where are you going now?"

I told him I was going to Hammond. As we hitched Ned up, he patted him on the neck and asked, "How come he never turned a hair this morning?"

"Well," I said, "when I am going to take a long drive I don't aim to see how fast I can go," and he replied, "You went plenty fast this morning."

I was going to tell him that Ned didn't think he was going so fast, but decided I would not brag of his performance, so let the discussion stop there.

We started out on a walk to follow our friend into Hammond, but after we got to going it did not seem long before we overtook him. His horse was walking and, as I pulled up alongside him, also walking, he said, "Well, you wait for me at Hammond," and we went on.

We arrived at Hammond so early it was only three o'clock and after Ned had had a drink I wondered what we were going to do all afternoon. Ned told me in the best way he could that he wanted to go on home and I concluded we might as well.

So after half past three we started. Not very far out of Hammond we ran into a heavy sand road which I had forgotten about. The going was so heavy and the sand so soft that after a while I concluded I would walk behind the buggy and maybe it would not be so hard pulling.

I had not realized how fast Ned walked until I tried to keep up, but in the sand I could not walk as fast as he could. I had to jog along and finally decided I had better get back in the buggy. I forget just how many miles of this sand road there were that we negotiated, at a walk and with two or three stops, but by the time we had got onto good footing again it began to get late.

With good footing Ned decided he was going to get home as soon as he could, but by the time we reached South Chicago it was getting dusk. However, I was in no hurry to get home for supper and made him walk the last few miles so as not to get warmed up; and when I pulled into the barn and turned him over to John it was eight o'clock.

I knew Ned was very hungry, but I told John not to give him more than three quarts of oats and not to give him that for an hour. In the meantime he could eat what hay he wanted. Then I went into the house. Harriet met me and the first thing she said was,

"How is Ned? Is he all right?"

"Yes," I answered, "he is o.k."

"Well," she said, "I didn't expect you so soon. Have you had any supper?"

Of course, I had not and so we sat down and while I ate I told her about the trip back and she told me of their arrival and how everything was. Thus our vacation came to an end, with Ned bringing me home the eighty miles over indifferent roads between breakfast and supper.

Everybody had to go out and say hello to Ned in the morning and find out how he was feeling and John remarked,

"There may be another horse that could have done that as easy as Ned, but I don't believe it."

My friend for whom I had neglected to wait at Hammond, next time I met him, was dumfounded when I told him I had reached home in time for a late supper.

He accused me of cruelty to animals and said my horse would probably be no good after this. My comment was,

"He may not be any better, but I cannot see that he is any worse; you just don't understand animals," and we let it go at that.

However, Ned had demonstrated what he could do without trying very hard and this trip made his reputation with the family. It always seemed that he could go farther and faster, if necessary, and we never pushed him or touched him with a whip.

Ned kept this record to the last.

CHAPTER VII

We Begin Adding Animals to Our Ménage

I HAVE MENTIONED THE MENAGERIE that filled the barn and barnyard of the new house. The animals were acquired gradually and without premeditation after we moved in, and each new acquisition seemed to come by accident.

Somebody would have a dog that needed doctoring or training; somebody would have chickens and no place to keep them; somebody would get the idea that ducks would look well in the scenery; and even another horse was acquired by accident. This is how it came about.

We were working in the office on a night shift, getting out circulars, when one of the young fellows by the name of Evans called out to me,

“Cap, do you want to buy a horse?”

“What horse?” I asked.

“My sister’s horse. Her husband, who is a bookmaker on the race track, bought this horse for her a couple of years ago and it’s an awful nice little horse, but she doesn’t care anything about horses and hasn’t used it for a long time and he told me to sell it, that he is tired of paying for its keep. What will you give me for it?”

My reply to this was that I had a horse and didn’t want any more and I concluded that was the end of the conversation. Later Evans again asked me what I would give him for the horse. I had no idea of buying another horse, but just by way of conversation said,

“Oh, I would give you ten dollars for him.”

In response to this he rejoined, “You would give more

than that for a good horse," and I said, "Yes, I would; I would give you eleven dollars."

He said, "Are you joking or did you mean it?"

Without any thought I replied, "Well, I mean it."

"All right, he's your horse," was his answer.

This horse trade amused everybody quite a bit and when we had sobered down he added,

"I have a good rubber-tipped harness. What will you give me for that?"

Well, I had the horse, so concluded I could gamble on a harness for him and answered, "I will give you two dollars for the harness," and got the reply, "It's your harness."

I was rather nonplused at the situation I had got myself into, but was not gambling very much money, so I asked,

"When am I expected to get the horse?"

He told me, "You will have to go down to the livery stable and get him and the harness and I will tell the liveryman I have sold them to you."

Not knowing what I had acquired, I said nothing to the family, but the next morning I went over to the livery stable where the horse was kept and advised them I had come to see the horse and asked where he was. The stable boss said he was running around the place somewhere and he would go and look him up. Pretty soon he brought a little, long-haired, long-toed horse out on the floor. To me it did not look as if he were worth taking home, so I said to the stable boss,

"I don't think I want that horse. I will give him to anybody here who would like him."

His reply was, "Of course you will have to take him. Nobody here would want him. *But*, young fellow, he is an awful good little horse and I advise you to take him

and take good care of him." So, as I had bought him, I assumed I would have to take him home and decide later what I would do with him. I got a gunny sack and wrapped up the harness, which was a good one, and took it home.

The next morning I brought my saddle and bridle down and in the afternoon went and got my horse. What he would look like when he shed his warm winter coat I could not tell, but he was not more than fourteen hands high. I mounted him and rode slowly over to John Casey's blacksmith shop on 16th street, and John almost had hysterics when I came in.

John proceeded to trim his hoofs down as much as he could at that time and I mounted and rode home, the horse becoming wringing wet with sweat. I finally got him cooled off and put away in the extra stall in the stable and reported that night at supper that I had bought another horse.

This created quite a little excitement and everybody wanted to take a look at him, but I discouraged that by telling the family to wait until I cleaned him up a bit.

Then I went next door and borrowed a pair of clip-pers from Casey. The next morning I got up early and clipped him. When that operation was over, I had a bushel of hair to dispose of, but the horse, whose name was Dandy, did look like a dandy little horse.

After I cleaned up around the stall, I told Harriet to come out and look at him. Her verdict was that he was cute, but did not amount to much. When I told her she could ride him, she was not very enthusiastic, said she wasn't riding, anyway. And that was that.

Within the next few days I had Dandy hitched up and drove him around a little and he really was not

bad. While he was not a young horse, he had plenty of spirit and looked quite respectable. So one might say he was an accidental acquisition.

I told Ernest he could use Dandy whenever he wanted. We took two or three horseback rides together, but Ned was so much faster, even standing still, that there wasn't much satisfaction in riding together.

At that time Ernest was quite interested in a young lady in Englewood whom he afterwards married. He used to drive over there and take the young lady out for a ride occasionally.

Her name was Winifred Bent, the daughter of George P. Bent, who made pianos and organs. Her mother and Harriet's mother, Mrs. Meikle, were cousins and there were four or five children. Later my brother Stanley married Winifred's sister Muriel.

Dandy wasn't fast enough to suit Harriet, so I traded him off for a mare after Ernest married and left us.

This mare was something of a phenomenon and was owned by a friend who was unable to break her. I was continually getting into trouble by thinking I could break anybody's horse of bad tricks, and I suppose this trouble was part of my education. The education was sometimes dearly bought, but after a while I guess my family thought I was pretty well educated.

When I was told my friend would be glad to trade, even for this little pony horse, I couldn't resist it. My new horse was a Standard-bred trotting mare, three years old, sired by Lakeland Abdallah, a famous Standard-bred trotting stallion.

When this filly appeared on the scene, Harriet came out to look at her. Harriet was always my best critic and the best judge of a horse I ever knew. She knew the kind of a horse she liked and the kind she did not and

if she didn't like a horse you could be pretty safe in assuming you did not want the horse, either. It took me some time to learn this.

After looking the filly over, she said,

"You made a poor trade. I don't like that filly. I don't like her eyes. I think she is mean."

Harriet had to patch me up several times after some of the experiences I had in breaking the mare, or, rather, in subduing her, but she was good enough never to refer to her original verdict on those occasions. I didn't dare sell the mare to anybody, because I was afraid the new owner might get killed.

If I didn't let her run away, she would kick the rig to pieces and one day, after a wheel came off the cart, she ran and jumped into one of the park lakes. There were other episodes of a similar nature.

The incident which finally made me boss came about in a rather odd way. I had nothing to drive the mare in while the cart was being repaired and she needed exercise. So I told my man to ride her a little bit every day. When I came home that evening, he said:

"She threw me off into a sandpile, and if she is going to be ridden you will have to do it."

So I said, "All right, put the stock saddle on her. I will do it right now."

As I mounted her, my man called out, "Look out! She is going to buck!"

I had my spurs on and used them immediately. She did the best she could to unseat me as we went out of the barn, but after a while she gave up and began to squeal. Then I knew she was through, so I took her back to the barn, took the stock saddle off, and put an English saddle on.

Then I sent word into the house that I would be late

for dinner and went for a ride in the park. From that time on, she was a good horse. She might start to run or kick, but if I spoke sharply she settled right down. I never had any more trouble with her.

She proved to be a very fast animal and her breeding warranted putting her into training for the races.

One day when I was in Terre Haute, Indiana, where I had charge of the Water Works Company, I bumped into Bud Doble, a celebrated trainer of trotting horses. I asked him if he had time to take on another horse and said I had a young trotting mare, very fast and tough, who might make a record for herself with training.

Bud said, "Sure, I have room. Send her down. By the way, what is her breeding?"

"She was sired by Lakeland Abdallah," I replied and was about to add the name of the mother when he held up his hand,

"Never mind who her mother is. I wouldn't have an Abdallah colt in my barn. They are fast and tough, but have such bad dispositions I wouldn't bother with one."

Then he walked off.

That was a lesson in heredity to me. I had the mare safely broke and decided I would waste no time in getting rid of her. I was telling a country man about her and he said:

"I think I can use that mare. I have a cow and a calf I will trade you for her."

That is how the cow and the calf came to be put in the cow shed in the barnyard.

Ned was used to cows, I suppose, and to chickens and ducks, which he may have seen on the farm down in Missouri. In any event, he seemed to take these goings on as a matter of course. I presume he was relieved when he was the only horse left in the barn and life

could go on peacefully for a while and we could resume our daily trips downtown and back when I was at home.

Matters in our household, however, were not so peaceful. Our baby boy, Norman, became seriously ill and Harriet and her mother, Mrs. Meikle, had their hands full looking after him. They enlisted Mrs. Bottema to help.

When Norman was convalescent, but unable to go outdoors, we started to bring animals into the house to relieve the monotony for him.

They could not be big animals, of course, so the first was a guinea pig. Then we had white rats and, later, white mice, and the family dog had to be instructed to take a friendly interest instead of killing them.

Before the year was up, the youngsters were calling Mrs. Bottema "Auntie Bah" and she and John were very much part of the family.

When Norman got about again, he wanted a dog of his own to match his size and ability, so we bought a little black-and-tan terrier. It was not long after this before he concluded he ought to have a boy's size dog and we acquired another puppy that would grow up to be a real dog.

We called him Captain Kidd and trained him to pull a wagon. Norman and some of his kid cronies had a lot of fun being hauled around the block in the wagon by Captain Kidd.

With all this going on, Harriet was much too busy to supervise our varied assortment of animals. Nevertheless, she was handy with a horse and, with Mrs. Casey, was part of the parade when a party was staged by horsemen on Michigan avenue.

Going under the Elevated one day as trains were

passing overhead, the horses did a good deal of prancing about.

I was wondering whether Harriet was going to stay in the saddle when the excitement calmed down and the parade resumed. Later, at home, she said:

“I was scared that Mrs. Casey was going to be thrown. Did you notice how her horse acted up?”

“I wasn’t watching her horse,” I replied. “I was watching to see whether *you* were going to stay in the saddle.”

“Was my horse acting up too?” she asked with some concern. “I didn’t notice it.”

When the building industry picked up again in Chicago, John Bottema decided to go back to the carpenter trade. So we had to hire another coachman who could also serve as an animal husbandryman.

CHAPTER VIII

Irrelevant Comments About Animals

I HAVE OFTEN HEARD people say that animals do not think and we have had many and long discussions on the subject which resulted in the decision they have an additional sixth sense, known as instinct.

The smartest or brainiest animal is supposed to be the elephant. The chimpanzee or some member of the ape family is next and the dog is third. The horse is in fifth position.

Just how this ranking of the various animals was arrived at, I do not know, but I am willing to admit from observation that most animals show this sixth sense. In humans it would be called intuition.

I have never questioned the statement that dogs are much smarter than horses, Ned notwithstanding, and am of the opinion they could perhaps be classed as reasoning beings.

For example, I met my nephew, Harris Dake, coming up the steps for a call as I was leaving for an evening walk. He said to me,

"You're going to take the dog for a walk? Let me come along."

So we started out. It was dark and the street lights were on. When we reached the first corner, I stopped and said,

"I guess I'll have a smoke."

Then I felt in my vest pocket for a cigar and commented,

"I guess I won't. I haven't any cigars."

Harris suggested we go back to the house, but I shook my head and told him I didn't have to smoke.

After this exchange we went on and stopped again under the street light at the next corner.

Harris looked down and asked, "What *has* that dog in his mouth."

I reached down and took a cigar from him. Looking the cigar over, I found it to be a perfectly good one which somebody had evidently dropped in the grass in the darkness. Apparently the dog had listened to the conversation, watched my movements, and figured out for himself what I was wanting. So he picked up this cigar somewhere and brought it along. I had never asked him to touch tobacco at any time.

Cutting off the end, I lit the cigar and we finished our walk.

I told Harriet about it a bit later and ended up by saying, "That's a pretty smart dog."

She replied, "He didn't light the cigar for you, did he?" and we all had a good laugh.

Later I was cautioned not to tell the story because it might not be believed. When anything out of the ordinary occurred on a camping or other trip, Harriet preferred to have me tell the story, but this seemed to be one she felt was better left untold.

I handed another dog of mine a long stick to carry. He balanced it nicely in his mouth and started to follow me through a gate. The stick was too long and bumped into both gateposts, stopping him.

Without any hesitation the dog dropped the stick, picked it up by one end, and pulled it through the gate. Then he picked it up in the middle again and came on.

These two incidents would certainly indicate that dogs are reasoning animals, more so than horses. But

among various types of animals there must be some with more reasoning power than others, and I always put Ned in this class.

My brothers were also interested in animals of one kind or another, but they never carried this interest to the extent of having much of a menagerie at home.

However, my brother Hayden was not satisfied to have just a dog; he had to have a monkey to ride on the dog. Then, too, he had a habit of carrying snakes around in his pocket.

Later he acquired a young grizzly bear that had possibilities of growing into something large and savage. As a cub, however, he was a peaceful youngster and the mascot for the University of Chicago football team when Alonzo Stagg was coach.

This bear had a lot of curiosity and seemed to have fun scaring people, although he had no intention of hurting anybody.

He was kept chained to a big kennel back of my father's barn, but this chain did not have a swivel. It was not long before Mr. Bear found that, if he twisted the chain enough, the snap would come off the collar.

Before this was remedied, the bear got loose several times, but always stayed in the yard. He amused himself climbing some of the trees or digging holes under the bushes until someone came along who knew him and chained him up again.

While this is not a bear story, I nevertheless took quite an interest in that bear and always said hello to him when I went over to my father's barn to look at his horses.

One Sunday morning a young setter dog accompanied me. I found my youngest brother, Stanley, lying on the barn floor under a small automobile, or something he called an automobile, which he had built.



My brother Hayden with the famous gorilla, Bushman

I stopped, waiting for him to crawl out from under. My dog stopped also and looked carefully at my brother's legs, which were sticking out from under the machine.

Then I saw the bear poke his head into the barn door and thought he winked at me. He tiptoed very softly up behind the dog, hauled off, and hit him a push with his paw, sending him flying across the room. Then he ran out and around to his kennel.

The dog didn't know what had happened. I guess he thought I had hit him, for he came whining up as if to ask, "What did I do?"

My brother crawled out from under the car and wanted to know what had happened.

"The bear was just having a little fun," I explained. "He got loose again and I'll go out and tie him up."

About this time our cow shed was empty, for we had gotten rid of the cow and calf. I came home one evening to find Harriet in a fine state of indignation.

"What do you think Hayden wanted to do today?" she asked.

"I give up," I replied.

"He wanted to bring the bear over and keep him in our cow shed; tie him up in there! I asked him what he wanted to do that for," she added, "and he explained the coachman was afraid the bear would get loose and hurt his children.

"I said, 'You can't do it. What about *my* children?'"

So we missed having a bear added to our barnyard menagerie.

The bear finally grew so big he was sent down to the City of Mexico as an addition to their zoo, after he had caused considerable excitement at various places. He never did any harm to anyone and Hayden could

handle him just like a dog, but I think the family was relieved when he was put in a cage for shipment.

Hayden's interest in animals extended to tame and wild alike. Some years after the bear episode, he made friends with Bushman, the famous Lincoln Park gorilla. He used to visit Bushman in his quarters quite frequently and was probably the only person who could do a thing like that.

After Hayden moved east, he made it a point to go out to the Lincoln Park Zoo and visit Bushman whenever he returned to Chicago. He last saw Bushman a month or six weeks before the gorilla died.

That anybody could become so friendly with Bushman is hard to believe, but "seeing is believing" and the accompanying picture probably tells the story better than I have told it.

CHAPTER IX

We Escape Arrest

WITHOUT our attention being called to it particularly, our family was acquiring a liberal education in horses which resulted in taking Ned out of the horse classification completely. We would refer to the various horses as horses, but Ned was always Ned.

Getting acquainted with this variety of horses was usually incidental. Somebody would bring a horse over to be hospitalized or reported on. Another time a neighbor wanted me to find a pair of blue roan carriage horses and we ended up as the owner of the pair.

This neighbor said he had been looking all over town for a team of that color and I remembered that a farmer down in Indiana where we fellows used to go duck hunting had one that could meet the specifications.

The neighbor said he thought they were just what he wanted and would I buy them for him?

Thereupon I sat down and wrote the farmer and he answered favorably and named the price.

I checked with my neighbor friend, who told me to go ahead and buy the team, so I wrote another letter, enclosing a check with instructions where and how to ship them.

Then it occurred to me that I had better get my pay for the horses first and held up mailing the letter, leaving it on my desk while I hurried to catch a train.

Harriet saw the envelope, concluded I had forgotten it, and stamped and mailed it. Then my friend called up to say he had decided he did not want the team.

Although she did not know, of course, what was in my letter, Harriet then surmised she had done the wrong thing in mailing it. I told her "No" on my return, saying it was a natural thing to have done.

By that time the horses had arrived and were in the barn and I added, "We will just have a good team to drive for a while."

All of which goes to prove there are a number of ways to acquire horses.

Now this team wasn't a bad one. The horses were well matched and pulled the carriage around stepping smartly, but not going anywhere very fast. It was not very long before we lost interest in them and, as they were a bit superfluous, we soon disposed of them.

I think Ned heaved a sigh of relief when they left the barn; and we concluded again that Ned was in a class by himself.

In fact, we grew quite proud of his accomplishments, as one incident which created quite a stir in our family circle will show.

Our neighbor to the north, Harry Sedgwick, also had a horse and drove downtown and back occasionally. As I was stepping out of the buggy one evening, Harry came over and said,

"You are going to be arrested when you drive down tomorrow morning. That mounted policeman at 22nd and Michigan is after you for fast driving. You certainly made a fool out of him."

I could not understand what had happened and asked, "What's it all about, Harry? I don't understand."

"Well," he answered, "you slid right past me at 22nd Street and the policeman blew his whistle, but you went right on. He took after you with his horse, but the traf-

fic was so dense he got tangled up in it, while you slid right through and kept on going.

"He took after you again when he finally found an opening, but ran into some more traffic and by that time you were out of reach. So he turned around and rode back and, of course, we all gave him the laugh. But I'll bet he's mad enough to arrest you for speeding when he sees you again."

It rather elated me to think that our unpretentious Ned was fast enough to be stopped on account of his speed. I had my story all made up when I drove down next day, also a few extra cigars in my pocket.

I reached 22nd Street, not going very fast, and, as expected, the policeman rode out and stopped me. As I pulled up to the curb, I asked what I could do for him.

He said, "I am going to take you around to the station and book you for fast driving."

"Fast driving!" I exclaimed. "Fast driving what?"

"Why, that horse of yours."

"This horse going fast enough to be arrested for speeding?" I asked and seemed quite surprised.

"Sure," he said.

"You certainly compliment me, officer," I went on. "I would be glad to pay a fine, so I could tell my friends what a fast horse I have. I didn't know he was so fast."

In the meantime Ned had gone to sleep, standing on three legs and looking about as little like a fast horse as was possible. I said to the officer, "Well, take a look at him. What will they think when they see the horse? Do you think they will give me a summons?"

Looking at Ned, the officer said, "He certainly doesn't look much as if he could go fast."

Then I said, "He can go along, but he isn't any race horse and all you have to do is raise your hand when I

go by. If you think we are going too fast, I will slow up. I never heard your whistle. I don't understand. Why didn't you ride up and tell me I was going too fast?"

At this he got red in the face and said, "I would have, only there was so much traffic I didn't dare leave the post."

"Well," I said, "if you are not going to have me go around and be arrested, you might smoke a couple of cigars when you get home, but I certainly will get a lot of kick out of telling my friends I have a horse fast enough to be stopped for speeding. That is news to me. I would like to brag about him."

By that time the policeman and I had come to be pretty good friends and he said, "Don't brag about him. Don't say anything about it. I'll say I picked the wrong horse."

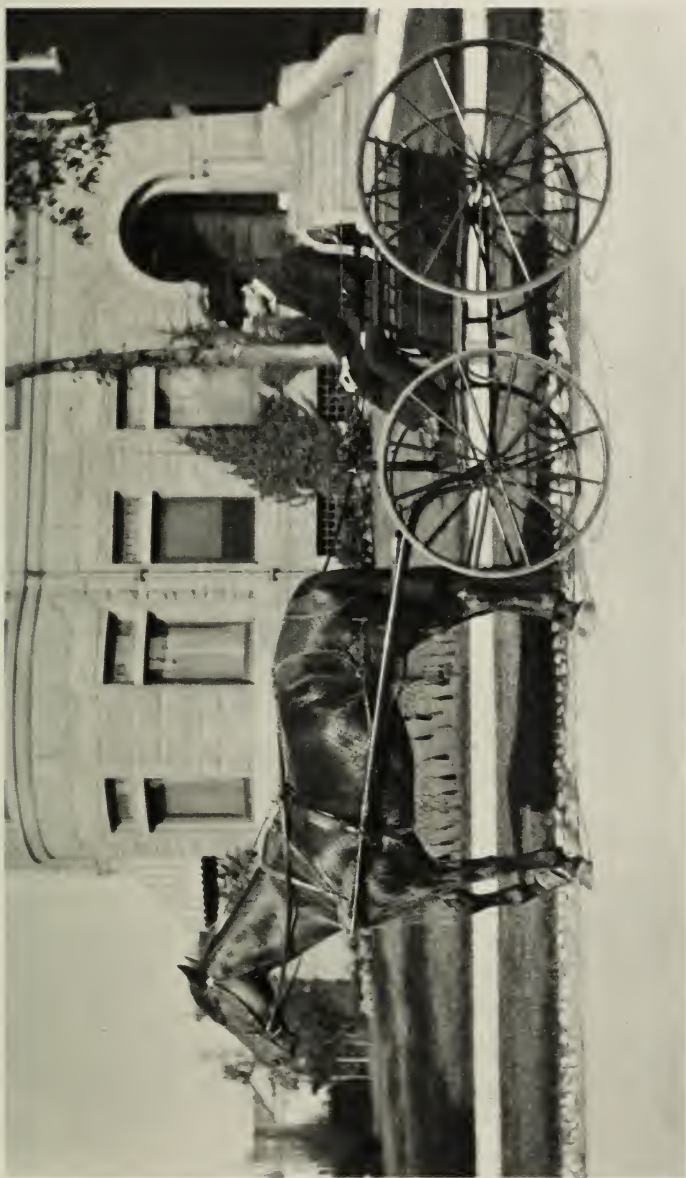
So I gave him a couple of cigars to smoke when he got home and that was the end of that.

There was another illustration, however, of how smoothly Ned moved along, apparently without effort, with long strides. One morning I was driving down and along about 12th Street I passed a friend of mine who was driving a high-stepping, hard-pulling horse that was all lathered up. I went by him so easily that I was surprised myself at the rate I was traveling.

Two or three days after that I met him and he was quite peeved. He said,

"I don't understand this business at all. You drive down Michigan Avenue and go right through the traffic and the officer rides out and arrests *me* for fast driving and he never saw you at all."

Of course, I knew why the officer thought my friend was driving fast, because his horse looked like it. There are horses who can trot all day in the shade of a tree,



The officer said, "He certainly doesn't look much as if he could go fast"

but, as I have previously stated, one would hardly take a second look at Ned, much less realize how fast he was going.

But I was beginning to realize that Ned was not so ordinary a horse as he looked and was quite proud of him, although I tried not to brag about him to anybody. He and I just went on about our business. It was like this at our house.

We might have several horses in the barn, but, if somebody said he was going somewhere or I said I was, Harriet would say, "Oh, take Ned"—perhaps from her memories of past escapades with other horses.

This reference to traffic on Michigan Avenue at that time perhaps needs a bit of explanation. The country was having what might be called a bicycle craze and it seemed as if a large percentage of the population was riding either for pleasure or back and forth to work with a lunchbox on the handlebar.

At the time when most people started for home the bicycle traffic on Michigan Avenue was something unusual until one reached 22nd Street. After that the bicycle riders began to take other streets to get home and the traffic was not so dense, but at times on upper Michigan Avenue it was difficult to make any speed without running into someone on a bicycle.

When Harriet and I were married I was captain of the Lincoln Bicycle Club and on its racing team. It was not long before I was missing some of the races I was supposed to ride in, on account of being out of town. It finally became apparent that I could not represent our racing team one hundred per cent and so I gave up riding.

The last big event I was down to compete in was a one-hundred-mile race to be held in the old Coliseum

on Michigan Avenue facing Adams. This was where all the live stock shows were then held, since moved over to the Stock Yards, and the location is now occupied by the Art Institute with its picturesque lions facing the street.

Entrants to this one-hundred-mile race came from all parts of the country and we were to ride on a board track around the outside of the ring. My racing partner was Ed Spooner, who lived near us, and we trained assiduously for this event. We were doing so well that we were confident of winning it. The only question we could not answer was which one of us would win it.

Three or four days before the race I had to leave on a business trip to El Paso, Texas; so the Lincoln Bicycle Club representation was reduced to one, namely, Ed Spooner. I told Ed not to worry about it, because I knew he would win it anyway. Arriving in El Paso the night of the race, when I signed the hotel register, the clerk looked up at me and said, "Oh, I thought you were riding tonight in the hundred-mile race in Chicago."

"Well," I said, "I was going to, but my partner, Ed Spooner, representing the Lincoln Bicycle Club, will win it, so you needn't worry about it if you have any bets up." And Ed did win hands down!

In the interim between my business activities, the hotel clerk gave me his wheel to ride and I had a very amusing experience. I rode across the bridge into Mexico and was going down a dusty road along an embankment when I was forced off the road to get by a crowd of pedestrians and vehicular traffic. I rode out too far and before I knew it I had gone through the roof of one of the shacks that were built up against the embankment.

No particular damage was done, but the occupants ran out screaming and gesticulating, while I managed

to get back on the road. Then I decided I would go back. I seemed to have seen all of Mexico for the moment that I wanted to see and the hotel clerk was greatly amused when I reported the incident.

However, when I returned to Chicago I resigned from the racing team and as captain of the Club. I felt my other duties prevented me from doing justice to the position. From then on I did not ride a bicycle very much.

CHAPTER X

The Bay Horse Attracts Attention

WE WERE ALL SO BUSY in those days and probably having such a good time that the question of when we were going to a western ranch or farm did not come up very often. Nevertheless, it did come up.

In the meantime, we had joined the Calumet Heights Gun Club, mostly because a lot of our friends belonged, I guess, and it was a wild, out-of-the-way place to go.

Here in the sand hills and marsh land at the foot of Lake Michigan, in what is now called the sand dunes, we had a clubhouse, a keeper's house, and a dining room, a barn, and dog kennels—a regular hunting club outfit. Some of the members also had a few cottages just off the beach, which was ideal for swimming, the water shallow enough for the kids to sport in safely.

We hunted partridge, quail, rabbits, and ducks mostly, but other animals were seen occasionally, such as skunks, raccoons, and foxes.

There was no railroad station. The B. & O. flag stop there was the only connection between the place and Chicago. Going down to this club was like detaching ourselves completely from the city and gave us a feeling of remoteness that was fascinating to the members who had never been far from civilization.

On one trip we made down there, instead of my going down on the train, I decided to ride Ned down and it was an interesting experience. I went down through South Chicago and Whiting, where I was able to ride on the beach of Lake Michigan.

The footing there was especially good, particularly after a storm. The sand was packed hard and Ned delighted in singlefooting along the edge of the water, occasionally wading in, and we both had a good time over this stretch of beach from Whiting to the clubhouse.

On this particular trip George Knowles, who lived near us on Ellis Avenue, said he would take the family home; so I did not need to worry about them. We all had dinner together and I left the clubhouse on Ned at seven o'clock and told them not to wait up for me. It was about twenty-five miles from the clubhouse to our place.

I shall never forget this ride along the beach, with the dark woods on my left, the lake on my right, with a full moon and the small waves rippling along the sand. Ned and I just loafed along in the moonlight. Occasionally a flock of sanderling would fly out over the lake and land back of us, but, aside from this, everything was silent.

I guess we both regretted having to get back on the hard roads and into civilization again as we came to Whiting. Going around the gas tanks and through South Chicago, we came up past the South Shore Country Club and through Jackson Park to 51st Street before slowing down. From there on home I pulled Ned down to a walk and, as we reached home and entered the driveway, my family was just arriving.

When I turned Ned over to John Bottema in the barn and looked at my watch, it was just ten o'clock. As I joined the family in the house, they seemed surprised that I had made the trip so quickly. They all wanted to know how Ned was and how far I had ridden. They thought I must have come along pretty fast, but I told them we had just loafed along in the moonlight.

George remarked that by the time we had made he didn't see how we could have loafed very much. The

family, however, had begun not to be astonished at anything Ned and I did and took his performances as a matter of course.

It was only a year or so after this incident that our trips to the Calumet Heights Gun Club were summarily stopped.

One of our club members, A. W. Carlisle, who was treasurer of the Illinois Steel Company, came into my office and reported that his company had bought the Calumet Heights property and would take possession and go to work improving the property immediately. As much as we all regretted having to give up our club, there was no alternative; so Mr. Carlisle and I were appointed a committee to arrange the details with the Steel Company. As they could use our buildings temporarily for the workmen, they allowed us a certain amount for them and the club folded up regretfully, but with many happy memories of enjoyable days spent there.

That was in 1905. It hardly seems possible that on this isolated spot there now stands the city of Gary with over one hundred thousand population and one of the largest steel producing centers in our locality. Civilization, as we call it, does strange things in record time.

After the club was sold, Ned and I continued to drive back and forth to town and our trips became so regular that pedestrians got to saying "Hello" or waving as we came by.

They were not saluting me; that I knew. They probably never noticed the driver, but what they were really thinking when we came in sight was, "Hurray! Here comes the bay horse!"

In this connection the greatest tribute to Ned was paid him by John Casey. The Caseys were not part of our family, but they were friends of Ned's. As has been

said, they lived next door to us and John had come over frequently to inspect Ned and make suggestions.

He was not much of a talker, but at one of our first interviews he got as far as telling me that Ned would never be a race horse, but he liked him. After that he never again referred to Ned as a race horse.

Casey never told me anything about himself, but Harriet, who was quite chummy with Mrs. Casey, told me what Mrs. Casey told her, that Casey started out as a blacksmith, but when they were married he was in the horse-racing business, owning two or three horses which he raced himself and driving for other owners.

Later something happened to his eyes, I think, which laid him up temporarily. Looking around for something else to do, he was induced to go back to horseshoeing, in which his experience as a driver would serve him in good stead. So he had made a specialty of shoeing driving horses ever since. The reason he drove to his shop and back with a full kit in the buggy was so that when he was sent for to come down to the track and do some special shoeing job he would waste no time in getting there.

With this background of experience I realized he was probably the best posted and perhaps one of the best horsemen I had known, but withal he was a silent man. No one else ever shod Ned except Casey until Ned moved out to the farm. Once or twice when he finished shoeing Ned, I remember, he took his apron off, patted Ned on the neck, and looking at me said very softly, "I like him."

But the crowning compliment to Ned from Casey I learned about later. Driving down one morning I noticed Casey standing on the sidewalk at 16th and Michigan, but thought nothing of it. Later I saw him again standing there as we went by, but he did not raise a hand and I did not know he saw us.

When I remarked to him one day that I had seen him once or twice as I drove down and asked if he had seen us, his reply was what I considered the most complimentary I ever received for Ned. It was simply this,

“Yes, I saw you. Sometimes when I am not too busy I take off my apron and walk over to Michigan Avenue, knowing about when you are due, just to see Ned go by.”

People have made more complimentary statements, or observations, but this coming from Casey I esteemed the highest tribute to Ned paid by any horseman that I knew.

One of the interesting sights in those days was P. D. Armour forging down the middle of the road with his big rat-tailed trotter, in a Goddard buggy, with his coachman beside him.

G. F. Swift also drove down occasionally. These two men headed our two largest packing companies, but were entirely different personalities. They could perhaps best be described by saying that people looked *at* P. D. Armour and looked *up to* G. F. Swift. While I knew G. F. Swift intimately, I never knew P. D. Armour very well, but I did know J. Ogden Armour, his son, who succeeded him as head of Armour and Company.

Perhaps *succeed* is not the word to use, because when trouble came Ogden Armour was relieved of his command of Armour and Company. He was an entirely different sort of person from his father. The difference was quite pronounced. To me it seemed that P. D. Armour was always *telling* something, that Ogden Armour was always *asking* something.

I had this impressed on me when I met Ogden Armour in New York just before he left for England, where unfortunately he took sick and died before he had a chance to get back home. At the time of his sailing the country

was going through a depression, which he did not seem to realize. He thought that he and Armour and Company were going through a depression, but it never occurred to him that the country was. At least, I got that impression from the questions he asked.

So the trips became interesting for both Ned and myself. He seemed to take in everything that went on as much as I did. By that time he had become pretty well known among the horsemen, not only those who drove, but those who rode.

One day the floorman at the livery stable said to me, "You know, Mr. Potter thinks he has the best road horse in town and I jokingly told him to look out for you, that I thought you had a pretty good horse."

I knew Mr. Potter. He was running the American Trust and Savings Bank. His son was with the Guaranty Trust and later became chairman of its board. I concluded that if Mr. Potter wanted the fastest roadster in town he had the means to buy him and that was that. However, I was later told by the floorman that Mr. Potter wanted to show me what a good horse he had and was going to pick me up on the way home some evening.

I was not particularly anxious for any brush with Mr. Potter and his horse, but this is what happened. Ned was hitched up awaiting my arrival at the barn and when I came in the floorman again spoke to me, saying, "Mr. Potter got tired of waiting for you and he just started out a couple of minutes ago."

"All right," I said, "maybe I can pick him up."

So Ned and I started out. I did not try to push him very much, but swung him into a pace a couple of times. We drove out Michigan Avenue to 35th Street, over 35th to Grand Boulevard, and as we turned south on

Grand Boulevard we caught up with Mr. Potter and his horse. His horse was walking and all lathered up.

As we walked by him, I remarked,

"You certainly warmed that horse up, Mr. Potter."

And he replied in a rather irritated tone, "Go on, go on."

So we went on and left him. Ned had not turned a hair and that was that.

When I told Harriet of the incident, she surprised me by saying, "Don't you sell Ned to Mr. Potter." She seemed to be something of a psychologist.

Anyway, it was not long after this when the floorman in the livery stable said to me as I drove in, "Mr. Potter wants to know how much you will take for your horse."

I replied that I did not want to sell him.

"Well," he said, "you know, I think Mr. Potter would really like to buy him."

"He is not the only person that would like to buy him," I answered, "but I have never thought about selling him," and that was the end of it.

However, that was not the end of it as far as Mr. Potter was concerned. A few days after that the floorman brought the subject up again by saying,

"Would you put a price on that horse?"

"No," I said, "I won't put a price on him. I don't want to sell him and you tell Mr. Potter that."

And I thought that was the end of it. However, within a few days a man came into my office and said he was representing Mr. Potter and had been delegated to come over and buy my bay horse. I did not get peeved over this rather commanding message; I simply stated,

"I am not going to sell him."

That did not seem to settle the matter, because the man then said, "Well, I know you are not trying to sell

the horse, but nobody has a horse that he won't sell at a price and what I want to know is what the price is."

Still trying to be polite, I said,

"I told you I do not want to sell the horse."

"Well," he said, "but you haven't set any price on him, even if you don't want to sell him."

Being as patient as I could be, I said,

"For the last time I am telling you that I do not want to sell the horse."

He stood on one foot and then the other and then he said, "What am I going to tell Mr. Potter? Am I to tell him that you will not put a price on the horse?"

"No, don't tell him that; tell him that horse is priceless. Maybe he will understand that."

Of course, I had to tell Harriet that she had guessed right, that Mr. Potter wanted to buy Ned. When she wanted to know what I was going to do about it, I told her of the conversation, which I think must have amused her very much, but after that she was not worrying about my selling him. In fact, I think she knew he could not be sold any more than any other member of the family could be.

With the reputation Ned had built up, I was often asked this question, "Who broke that horse for you?"

My first reply to this was that I had broken him, taking whatever credit that entitled me to, but later I decided that was not quite fair to Ned and afterwards I always replied to such a question,

"He never was broke. With a little coaching from me he taught himself."

As I have, as they say, broken many horses since then (or perhaps *trained* them might be a better word), I still think the statement that Ned was never broke, that he taught himself with a little coaching, was nearest the truth.

CHAPTER XI

More About Our Friend Dr. Lancaster

DR. LANCASTER and his wife Emma paid us an occasional visit, but at any reference to Ned he always stuck to his original statement that he was ashamed to have sold me such a poor horse. Of course, they rode behind him a few times, but the doctor was always careful never to praise him very much.

Once or twice he said that some time he would run across a real good horse and if he did he would buy him and send him up to me. A year or two after he had made this remark he wrote me that he had at last found a horse he was going to recommend that I buy, so as to have a good horse, and to carry out the deception I bought it.

This horse was a Standard-bred pacing mare, Minkey Downing, who had a record on the track of 2:20. She was a nice little mare, but she didn't know anything except to try to go faster than she could, as she had been raised on the race track.

She was what we horsemen call a puller. She took such a strong hold of the bit that she really pulled the buggy by the bit and the driver had to exert all his strength, you might say, to pull the buggy. Such horses frequently become runaway horses.

I was having a visit with an old doctor friend of mine and was telling him about Minkey. I had decided to sell her, but was afraid she would run away and kill someone, so I was in a quandary what to do about it. The doctor observed,

"That reminds me that my father was quite a horse-

man and he used to buy runaway horses for almost nothing and they were usually good horses. Then he would drive them with an arrangement he had and sell them for a good price, would guarantee that if they wore this attachment they would never run away. I do not remember that any one of them he sold ever did."

"What was the means he used to control these horses?" I asked.

The doctor took out his pencil and a piece of paper and illustrated it to me and it was so simple that I adopted it. This situation does not confront any of us now, but it may be worth explaining. It was really very simple when you got the idea.

It was to use a four-ring snaffle bit, the inside rings to be fastened to a nose band suspended by a strap from the brow band, this nose band coming across just above the horse's nostrils, with felt pads resting over the nostrils.

That was all there was to it. If the horse pulled on the bit hard enough, the felt pads would contract against his nostrils and shut off his wind and, as no horse could go very far without breathing, the driver had the horse under complete control with no trouble at all.

After getting the bridle rigged up in this way, I remember very distinctly the first time I used this on Minkey. She started out with a bang, as usual. At the end of the first block she slowed up, stopped, and shook her head. I loosened up on the lines. After getting her breath she started out again, as usual, at top speed. By the end of the next block she had stopped again, shaken her head, and loosened the nose strap. I let her stand until she got her breath again. She started up the third time, as usual, with a bang.

When she next came to a stop and got her breath, she started off at a sedate walk. I used that device on

her until she had forgotten all about pulling on the bit and could be driven with a light line anywhere.

When I got home that night and turned into the driveway, Minkey was walking along quietly instead of coming in with a bang and stopping with her nose up against the barn door. Harriet was standing on the side porch and when I came into the house she said,

"What's the matter with Minkey? She must be sick. I never saw her walk before."

When I had explained the matter to her, she was so interested she had to come out and see how the contrivance worked.

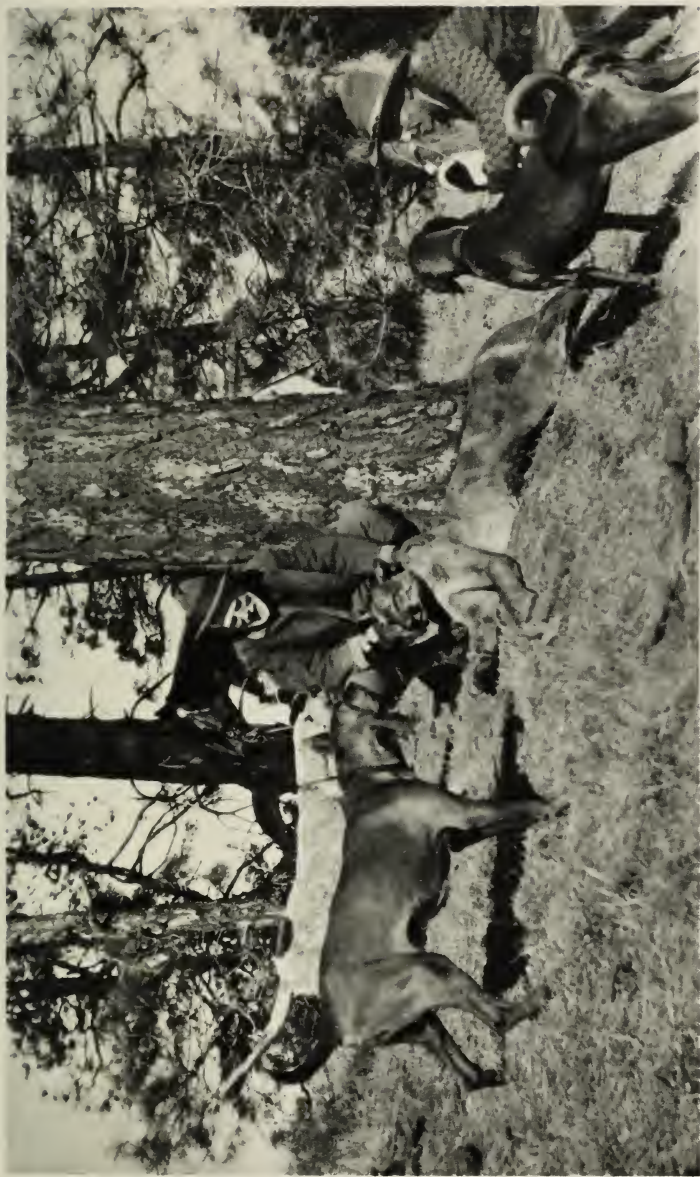
After I had kept Minkey long enough to suit my conscience I disposed of her.

Dr. Lancaster's practice kept him very busy. His reputation was such that he was sent for from various parts of the state. He had to move from Rich Hill down to Nevada, Missouri, to be more centrally located.

Harriet and I kept in close touch with them as nearly as we could, as much as the distance between us permitted. The Doctor and I would spend our vacations together camping out and hunting in the Missouri Ozarks. Sometimes we would take the girls on a hunting expedition, but wherever we went the Doctor impressed everyone with his personality.

A few instances demonstrated this characteristic of his to us very distinctly. After the First World War we made our last trip down to Carter County, Missouri, on the Current River. We had not been there for five or six years.

When we broke camp we floated down the river to Doniphan, expecting to camp out the one night on the way down. We had two boats, one run by a native and the other by me. About four o'clock in the afternoon it



Harry J. Bauer, President of the Southern California Edison Company, and A. W. with their last mountain lion. Their previous lion was killed in a cave with a steel-tipped arrow from Harry's bow, while A. W. made a light from pine needles on the floor

looked like rain and, getting alongside the boat the Doctor was in, I said,

“Doc, we better go ashore and get our tent up. It’s going to rain.”

His reply was, “I don’t want to sleep out in the rain tonight. Let’s find a cabin.”

Well, we didn’t find any cabin and it began to rain in earnest, but we did see a boat landing on one side of the river, so stopped there and the Doctor went over a trail to see if he could find a house back in the woods.

Finally he returned riding with a man in a wagon drawn by a team of mules and we were told to load our stuff in the wagon and we would be taken back to his log cabin.

The family had one spare room which they turned over to us, in which we put our belongings, and while we were getting the mud off our hands and faces the woman of the house said she would cook supper for us if we had anything to cook.

So we provided the wherewithal and while she was cooking it over the fireplace we unpacked our bed rolls and arranged for a comfortable night in dry quarters. Of course, the quarters were rather limited, as there were five of us, but we had as much space as we would have had in one tent, so got along o.k.

When we came to get our dinner into what might be called the dining room, living room, and kitchen combined, and sat down at the table, the woman, standing back of the Doctor’s chair, said, “You’re Dr. Lancaster, aren’t you?”

When he answered that he was, she looked across the table to me and said, “I don’t know what your name is, but you are High Pockets, aren’t you?”

When I had said “Yes,” the Doctor asked, “Well, who are you?”

"Oh," she said, "you won't remember me, but I am Amos Ball's sister and you and High Pockets used to stop with us and I used to cook your meals. Now my husband is dead and my daughter is dead and I am keeping house for my son-in-law here."

The Doctor inquired how Amos was and she said, "Amos has been dead for six or seven years. We all have missed you. Our folks will be glad to know you are going to camp here for a while."

This reminded me of all the trips the Doctor had made back in the hills on our previous trips to do what he could for the folks who were sick. When they were told we were on our way out, she was quite disappointed.

Another instance which illustrates the Doctor's character occurred when we were driving a prairie schooner on a trip across Southern Utah. It is needless to describe the desert character of that country, but, breaking camp one morning, we saw a side road that we thought would be shorter than the main road to St. George, where we were heading, and so we took it.

It was such a bad road, utterly desolate, that before going very far we were trying to lay the blame on somebody for taking it by asking, "Who suggested we come this way?"

Along in the evening the road finally came to an end at a ranch house near the Big Muddy River, originally called the Virgin River. (Big Muddy is a name given it by mistake, as it was a clear little stream.)

As we drove down to camp next to it, we passed right by the little ranch house and when I stopped the team to make camp the Doctor said,

"There is a man dying in that house. I'll have to go right back and see what I can do for him. You just keep something warm for me to eat."

When I asked him how he knew there was anybody in the house, he said,

"I looked through the window as we passed and I saw a man on a bed with flies on his face."

So he took his medicine case and disappeared and he did not get back to camp until about nine o'clock. While he was eating a little and drinking his coffee, he told us he had got there just in time. He thought he could save the man's life. He was afraid blood poisoning might set in. It seemed that the man had had a serious accident and his son-in-law had found him lying out on the road and managed to get him into the house, but there wasn't a doctor within forty miles.

In the morning the first thing after breakfast the Doctor left us and went back to see his patient. He told us to stop there on our way out. We were to drive across some rough country and hit the main road to St. George. When we finally got ready to pull out, I stopped the team in front of the ranch house and soon the Doctor came out with the son-in-law, to whom he was giving some directions what to do.

If I remember correctly, the son-in-law was to get in touch with a doctor and have him come out and dress the wounds; if the doctor could not get an automobile to the ranch house, he was to drive his team up to the main road and pick him up; but it was imperative that the bandages be changed within two days.

As the Doctor climbed into the wagon, the man said, "But, doctor, we haven't paid you," and the Doctor replied, "You don't owe me anything, you know." But the man persisted, saying,

"Why, that will never do at all. We've got money, doctor, and we can pay you and we insist on paying."

I remember very distinctly the Doctor's crossing his

legs, putting his chin on his hand, and looking at the distant mountains, and then he said,

"You know, I don't live in this state. I haven't any right to practice medicine in this state. It's against the law. So, if you don't say anything about it, it will be all right."

The man was speechless for a moment and then he asked,

"How did you happen to come down that road?"

And again the Doctor looked off into the distance and quietly replied,

"I don't know. God knows. Goodbye."

Nothing was said until we reached the main road where the going was better and then I remarked,

"You should have been a preacher rather than a doctor."

And that was the last the matter was mentioned.

But I was continually picking up scraps of information about the Doctor which interested me greatly.

In between trains I went into his office at Nevada to say hello. His office took up the whole floor and his reception room was filled with people. One time I said to his secretary that I would wait a few minutes and maybe he would have a chance to say hello before I had to catch my train.

While I was waiting, I said to her, "You must be a pretty busy person sending out bills to all these people." She laughed and said, "No, I am not so busy. You know, I send out only one bill and if that isn't paid it isn't paid. We never send another. And, you know, the Doctor furnishes most of the medicine free for his patients. We have a regular drug store here and an operating room. We have no hospital in Nevada."

Later I remember the Doctor's telling me that they had one, which relieved him a good deal. He did not say what he had had to do with it, but he didn't have to.

The character of the Doctor and his innate versatility may best be judged from the following incident. One day I received a telegram from a banker in Missouri asking if he could see me on a certain day and when he came in I expected he would discuss some banking matter.

Instead he surprised me by saying,

"We folks down in Missouri understand you and Dr. Lancaster are great friends and I have come up to ask a favor of you."

When I told him to proceed, he said,

"Perhaps you do not know what a power in state politics Dr. Lancaster is."

When I expressed my surprise, he went on,

"Perhaps I had better tell you something about him. He is always a delegate to the State Convention. He always gets what he wants. He can make the most convincing speech of anybody we know. From the fact that he is known so favorably to all of us, we have decided to elect him governor."

He paused and looked at me for a minute or two, so that would sink in. I did not make any comment on the statement. He resumed by saying,

"I suppose you are wondering what I want to see you about. Well, I have no business except to get the Doctor to be willing to run for governor."

I was trying to figure out where I came in in connection with the discussion when he added,

"Perhaps you could persuade him to do it."

Knowing the Doctor as well as I did, I could not imagine his being governor of the state, not that he didn't have the ability, but he was too much of a doctor. He wanted to do things for people personally. So I said,

"You do not really think you could elect him, do you?"

"There is no question about it," he answered. "If we

could get him to agree to run and if he would make half a dozen speeches, it would be all over. We have plenty of backing and I don't know of anybody in the state that we could more surely elect than him. It is merely a question of getting him to be willing to run."

"What has the Doctor to say about it?" I asked.

"He continually passes it off by saying he is too busy, hasn't got the time, and doesn't want the job. I haven't tried to press him too hard, but we got our heads together and I was delegated to come up and see you. Will you help us out?"

I was not long in deciding what part I would take in the matter. The Doctor and I had never discussed business very much; he never talked about his affairs and I never talked about mine. I knew he was perfectly capable of handling his own affairs and did not need any suggestions from me.

I was surprised at the statements made about his popularity. I did know that everywhere he went he was the center of conversation, that he had a host of friends. I thought he worked too hard and I always insisted on his getting away every fall for a camping trip. Sometimes Emma would send him up to spend a few days with us, so he could catch his breath, as she said.

I told my visitor that I appreciated the compliment, but that I would have no part in the discussion; the Doctor would do whatever he decided without any suggestion from me.

I do not know whether or not Dr. Lancaster ever knew of this visit. Certainly he and I never discussed the matter. Through the years of our friendship, his shadow always grew longer and I came to think of him as a second Abraham Lincoln and was proud to feel he was a member of our family.

CHAPTER XII

We Get a Farm

THE SALE of the Calumet Heights Gun Club property in the dunes deprived us of a place to go in the country and the family discussions about a farm or a ranch became much more frequent.

They usually ended on about the same note, when Harriet would say, "I would never live on a farm."

Then she would smile and add, "Of course, I would come out and visit you once in a while," which left matters rather unsettled.

But when my seniors in the business wanted to know whether they could depend on me to stay or not, it became time for us to determine whether we were going to be ranchers or agriculturists.

Analyzing these two professions, I realized that the distinctions applied were probably correct. It is generally assumed that what is called a dirt farmer makes his living on the land, while an agriculturist makes it *off* the land; that is, he has to go off to the city to make enough to live *on* the farm.

When we next discussed the problem, Harriet was not at all enthusiastic and repeated her statement that she would not live on a farm, but that she was not telling me I couldn't if I wanted to.

Then one day a friend called me on the telephone and shot this question, "Do you want to buy a farm?"

I replied that I probably would some day.

Then he told me of a farm that was for sale at Lake Geneva, Wisconsin, overlooking Williams Bay. He said:

"You know a lot of people up there and it is only a short distance from the farm to the North Western railroad station and it is a very pretty country. I just thought I would call your attention to it."

Before he rang off he told me the people who owned the farm were named Doolittle. I thought the matter over for a day or two and then said to Harriet,

"I think I will go up to Lake Geneva and take a look at a farm. Do you want to go along?"

She consented rather reluctantly. We went up and located the farmhouse and drove in to visit with Mrs. Doolittle, who was the only one at home. When I asked her if they wanted to sell the farm, she replied that they did and that she would be very glad to show it to us.

After we had looked it over and had a cup of tea, we drove back to the station and took the train to Chicago. Nothing was said about the object of our visit until we were almost back home, when I casually remarked:

"What do you think of it?"

Laughing a little, Harriet said, "That's the only farm I ever saw that I would live on."

So we decided to become agriculturists instead of dirt farmers.

At the first opportunity I told my associates that, if somebody would lend me a few thousand dollars for a few months to buy this farm, I would stay in the business. Needless to say, I got the loan and thus made a compromise with my early ambition to be a rancher.

My father, N. W. Harris, who was head of the organization, was a magnetic man, very energetic and resourceful. His entrance into the investment business had come about after he had helped organize the Union Central Life Insurance Company of Cincinnati as a

young man and had become secretary and manager, but later decided he would prefer to be in business for himself.

Therefore he had come up to Chicago and after consulting with Mr. Nickerson, the president of the First National Bank, had organized N. W. Harris & Company, an investment house, in 1882. At that time he had as partners his brother, Dr. D. J. Harris, and Mr. A. G. Farr—all three Yankees. He and his brother came from the Berkshire Hills in Massachusetts and Mr. Farr from Brandon, Vermont.

Mr. Farr should have been a judge, although he had been a teacher at Columbus, Ohio, and had studied for the bar here in Chicago. He and "N. W.," as everybody called my father, made a great team. With their New England bringing up, combined with natural acumen and good judgment, they founded about seventy years ago the business which today is known as the Harris Trust and Savings Bank. What I absorbed of any value as I grew up in business, I got from them.

At the time of the Haymarket riots, with the mob milling around the City Hall, Mr. Farr stepped out on a window ledge with his flute and after he had played it for a few minutes the turmoil ceased. Then from his vantage point he addressed the crowd and in a short time they quietly dispersed. I often thought of this as an exhibition of an attorney addressing a jury so convincingly that the case was won by unanimous decision.

Mr. Farr was not always serious. He had a sense of humor which I can best illustrate by the following incident. One day he said to me very solemnly,

"You know, A. W., I don't know anything about horses. When I was a boy all the cows had horns, so I could tell the difference between a horse and a cow by

looking at their heads. Now they have got to dehorning the cows, I get mixed up.”

His remark about not knowing anything about horses I questioned, when shortly afterwards he made me a present of a Morgan stallion that was probably the best horse New England had, having won first prize every time he was shown.

N. W. Halsey, a junior member of the firm, was running the New York office and Isaac Sprague, another junior member of the firm, was running the Boston office. Allen B. Forbes was Mr. Halsey's assistant and John R. Macomber was Mr. Sprague's assistant.

All these men became quite famous in their field and I was fortunate in being associated with them. N. W., however, had already become favorably known all over the country to such an extent that his name and picture were included among those of the prominent financiers of the country. One could not have had more distinguished associates.

At that time I had no financial interest in the business, was just a bond salesman, and shortly thereafter might have been designated as the trouble-shooter for the organization. A few years later I found myself not only in active management of the Chicago office, but chairman of the board of Harris, Forbes & Company, New York, and Harris, Forbes & Company, Boston, with Mr. Forbes in charge of the New York office and Harry M. Addinsell as one of his assistants and with Mr. Macomber in charge of the Boston office.

Later, when the banks had been legislated out of the investment business and the investment houses legislated out of the banking business, John Macomber, Harry Addinsell, and Colonel Allen C. Pope took over the management of the First Boston Corporation, which has

since become the largest distributor of investment securities in the United States.

John Macomber and I raised Thoroughbreds and raced them, until we discovered that our fun was costing us more than it was worth. John still has a few horses, but now is getting more enjoyment out of helping other people to have more fun and better health.

I hark back to the day I looked over the fence on the farm down in Missouri and saw the bay colt. What happened after that he had so much to do with that, imperceptibly perhaps, but surely, he had been the cause of many moves which affected our destiny and could be referred to as "the pebble in the streamlet scant" which materially shaped our course.

To visualize the farm situation, it might be well to describe it a little more fully, as it turned out to be the most desirable place we could have selected for a location.

The farm consisted of one hundred forty acres. The farmhouse was just a mile from the Chicago and North Western railroad station and overlooked Lake Geneva at Williams Bay.

The station was just across the road from the lake at the bay, near a good swimming beach and landing piers for boats.

For the next year we were busy in our spare time renovating the farmhouse and cleaning up the place. We gave our farm the name of Kemah ("In the face of the wind"). Then, of course, we had to have a real barn for Ned in addition to the two barns, such as they were, that were included in our purchase. We also had a few other horses by that time to give us the excuse for building the barn.

Now that we had a place to vacation in, it was surprising how everybody in the family wanted to get up there

as soon as possible and stay as long as possible. I think Harriet was probably the most enthusiastic of us all about the matter.

When vacation time came, parties of youngsters were always invited out to spend a week or so. Sometimes they would be girls and sometimes they would be boys—more often girls, as Martha had gone further in school than Norman and had the larger acquaintance.

In any event, there were times when we had difficulty in packing the visitors away at night. When ten or twelve youngsters are added suddenly to one's family, there is usually some scurrying around for parking places.

On such occasions the fun was in no way diminished when I assigned one hour's work a day apiece for everybody. The result of their labors was to be reported to me every night on my return from the city.

Among our vehicular additions to the farm was a large, three-seated surrey which would hold four kids to the seat. I was told one night that everybody had driven down to the lake to go swimming and when I asked, "How did you all get into the surrey?" they laughed and somebody replied:

"Two of us rode the horses."

That would have been "a sight for sore eyes," as the old lady is said to have remarked.

Of course, they could not go very far with this lumbering vehicle, but on occasion Harriet and I would drive clear around the lake. The distance was twenty-seven miles and Ned would make it in three hours flat if we did not stop to make a call.

This may not mean anything to the automobile driver of today, but it was regarded then as quite a remarkable feat, as so much of the distance was either up hill or down hill.

Ned became known to a surprisingly large number of people and many of them called to see him. Some of the folks would want to see his buggy and his saddle and, if they could, get some one to ride him so they could see him singlefoot.

CHAPTER XIII

Our Choice of Location Proves Most Fortunate

WE WERE SURPRISED to find how many people we knew who were living around Lake Geneva, which is very clear, cold, and deep and one of the most beautiful of the innumerable lakes in Wisconsin.

Most of the men were in business in Chicago and commuted daily to the city and back. The ladies too did their shopping in Chicago and met their friends going in and coming out on the train. So we all got very well acquainted and the community was a very friendly and congenial one.

We read many stories about famous characters who live usually in a New England setting or in a seafaring village, but none of these places could equal the lake and the village of Lake Geneva in those days as the residence of interesting people.

To list all the outstanding families and tell about them would lengthen this narrative beyond all proportion. However, to name a few at random, there were two citizens of the village, namely Dr. Will Macdonald, who practiced medicine and friendliness there for over fifty years, and Charles W. French, the lawyer and peace-maker for the community, about whom a very interesting story could be written.

Then there were among the summer folks, so-called, living around the lake many interesting characters, folks who had much to do with the business and charitable work carried on in Chicago.

For instance, there was L. Z. Leiter. He was at one

time a partner of Marshall Field. In this connection I am reminded of an account my father gave me of an incident which occurred in New York. While I did not get the full import of it at the time, I later did, and this is the story.

Mr. Stillman, president of the National City Bank, invited my father and L. Z. Leiter out to dinner one evening and during the meal Mr. Leiter remarked that his son Joe had just made a million dollars on the Chicago Board of Trade. There was no comment on this remark, but later Mr. Leiter said to Mr. Stillman,

"Why don't you congratulate me on my boy's activities?"

"Well," answered Mr. Stillman, "I would congratulate you if he had lost a million dollars for you."

I did not really get the point of that story until a year or two later, when Mr. Leiter had to sell some of his very valuable Chicago real estate to pay Joe's debts and bail him out.

Then there was H. M. Byllesby, who was in the public utility business and built up many large distributing corporations to furnish light and power so badly needed at that time for the progress they enabled the country to make in business.

L. E. Myers of the L. E. Myers Construction Company, that built many of these public utility plants, was another. Mr. Myers did not have any immediate family. He lived on the south shore of the lake and was always doing kind things for others. He was especially interested in boys and the Allendale Boys' Club. When Samuel Insull's business empire crumbled, it took Mr. Myers down also.

I remember an interesting interview with Mr. Myers at this time. It was really funny; perhaps it seemed more so because I am always looking for the amusing thing in

any situation, no matter how bad. Coming into my office one afternoon, he mentioned the fact that he was broke and could not help the Allendale boys as much as he wanted to or had usually done and he wanted to know if I would take his place for the present in helping them financially.

This I agreed to do and then the conversation drifted around to his report that he had lost about everything he had and, while previously he had considered himself worth several million, he now was not worth anything. Without any consideration of the matter, I asked him what was funny about it.

Very much astonished, he said he could not think of anything about it that was funny and then I asked,

“What were you going to do with your money, Louis?”

He answered, “I suppose I would have left it to my nephew and nieces.”

I did not know it then, but it seems he had had the impression that they were expecting him to die and leave the money to them and he was not particularly fond of any of them.

So I said just the right thing at the right time evidently. I said, “Louis, that’s a good joke on your nephew and nieces,” and began to laugh and he joined in. As he got up to go out, he said,

“Thank you very much. I am glad I came in.”

Later he often referred to this little conversation, with the comment that it had done him more good than anything else could have.

He was not the kind of chap to be kept down long and when he died a few years later he had got back on his feet and I presume that, if his nephew and nieces did not get as much as they had anticipated, they at least got something.

There was another interesting neighbor, Samuel Allerton. Sam was one of the largest owners of farm land in the state of Illinois. He was raised on a farm and we often discussed farm matters, as I was particularly interested and we were raising cattle, in fact, had built up a herd of over one hundred registered Polled Herefords. I had joined the breeders in helping to breed the horns off and we had succeeded in doing that.

Sam had come up to Chicago and was interested in the Stock Yards. He also was a director of the First National Bank here and one of our substantial citizens. He was one of those that commuted and I learned much about farming from him.

Of course, every once in a while we had a vacant seat in the car because someone was sick. Commenting on anybody's being reported sick, Sam would say,

"I never get sick. If I don't feel o.k., I just quit eating and in a couple of days I feel all right again."

He always wore a loose double-breasted coat with big pockets. One day he went down in one of his pockets and pulled out a small book which he handed to me. It was an account of an Italian engineer's life and comments on his living habits, which had enabled him to live to be over one hundred years old and still active. As Sam handed me this book, he remarked,

"Young man, here is a book I want you to read. If I had read that book when I was your age, no telling how old I would be now!"

When Sam came up from the farm down in Illinois, the following story came along with him and amused us farmers very much.

It seems that two farmers had been litigating over the question of damages sustained by one of them because his neighbor's cattle had broken through the fence into

his cornfield. As there did not seem to be any law to settle the question satisfactorily, the question before the court was, What were farming usages or accepted rules?

When the case was appealed, one party subpoenaed Mr. Allerton as a witness, as he was supposed to be the best posted farmer on these matters. The story goes that when Sam was placed on the witness stand, after he had answered the usual questions about his name, age, business, and so on, the attorney questioned him,

"Mr. Allerton, you have stated that you are fifty years old and that you have been a farmer for fifty years. Would you be kind enough to tell the jury what farming operations you performed the first year or two? We would like this testimony to cover the facts."

"Well," replied Sam, addressing the jury, "that was a long time ago and I do not remember exactly everything I did, but this I remember very clearly, that I spent most of my time milking and spreading manure."

Whether the case whose side he was testifying for won the argument or not was not stated, but whenever the story was repeated it caused a good deal of merriment.

John J. Mitchell lived on the other side of the lake from Mr. Allerton. He lived in the building called the Ceylon Court in the World's Fair, which he had purchased and moved up to Lake Geneva and fitted as a residence, commanding the best view of this wonderful lake.

Mr. Mitchell was interested in forwarding many of Chicago's enterprises, but chiefly as president of the Illinois Trust and Savings Bank. One day he asked me to come over and see him in his office. When I arrived he said,

"Sit down there. I want you to tell me what you think of this idea. You know, I ought to reorganize this bank, but I just kind of hate to do it. What would you think of

a consolidation with the Corn Exchange and the Merchants Loan and Trust, which Mr. Hulbert is running, and let him head up the consolidation and do the re-organizing?"

I took a little time before I replied to that. It might be a logical thing to do, I thought, but Mr. Mitchell was the man to do it, in my opinion, and not Mr. Hulbert. On the other hand, I was never keen on consolidations. Then before answering the question I looked at Mr. Mitchell with a smile and asked,

"John, have you already agreed to do it?" and when he said "Yes, I have," we both laughed.

I said, "I am glad to have the information; I think it is o.k.," and got up and went back to my own office.

The final outcome of this proceeding was not so fortunate, as Mr. Hulbert died before the new organization got to going and Mr. Mitchell had to take over, something he had said he did not want to do.

Later this consolidation was consolidated with the Continental National Bank, which had previously taken in a few other banks, resulting in the formation of our largest commercial bank here in Chicago.

Unfortunately Mr. and Mrs. Mitchell were both killed in an automobile accident. Therefore Mr. Mitchell did not live to see the vicissitudes which the Continental Bank went through, for which in a measure some of these consolidations were responsible. Personally I have never been enthusiastic over them.

The sudden deaths of Mr. and Mrs. Mitchell were a great loss to the city of Chicago as well as to our Lake Geneva community.

Among the folks who have helped in Chicago's growth and prosperity was R. T. Crane of the Crane Company. Almost everybody knows about the Crane Company. I

first learned about Mr. Crane when his fast-driving chauffeur cut in front of me as I was driving a team of Mustang mares back from the Williams Bay station.

He cut in so sharply that it took the bridle off the off mare's head. I was fortunate enough to keep the bit from falling out of her mouth and luckily got back to the farm without having a runaway, but I hoped for everyone else's sake that Mr. Crane would get a more careful chauffeur in the near future.

Between the Leiter place and R. T. Crane's were the summer residences of William Wrigley, Jr., Charles L. Hutchinson, president of the Corn Exchange Bank of Chicago, and Edward F. Swift of Swift and Company, N. W. Harris, Simeon Chapin, and H. C. Bartlett of Hibbard, Spencer, Bartlett & Company; and over beyond the Allerton place were the Pelouzes, Colonel William Nelson Pelouze and Mrs. Pelouze.

Mrs. Pelouze was a sister of the man Chicago liked to refer to as "Big Bill" Thompson, who was Mayor of Chicago for two terms. The first time I met Colonel and Mrs. Pelouze they had just been married and I thought them the handsomest couple I had ever seen.

Beyond them, some distance further west, was Fred L. Chapman. All these folks were prominent citizens of Chicago with whom I later became very well acquainted, together with many more. Among them were Martin A. Ryerson, N. K. Fairbank, Ed Ayer, Conrad Seipp, T. J. Lefens, J. H. Moore, Charles Wacker, for whom Wacker Drive in Chicago was named; Harry Selfridge, Marshall Field's partner; and Otto Young, who ran The Fair Store in Chicago. Mr. Young later built himself a castle at Lake Geneva which he decided was a mistake before he had finished it and so it turned out to be; but one castle did not mar the beauty of the shore very much.

The circumference of the lake was at least twenty-five miles, the shores were lined with appropriate residences that fitted into the scenery, and I have referred to only a few of the residents to give an idea of the kind of people who lived at the lake in the summers when we moved there fifty years ago. I could not begin to cover the many miles of them. While these folks lived in houses of various sizes, the architecture of most was suitable to their location. If a visitor in those days took a trip by boat around this beautiful lake, with someone calling off the names of the residents as their homes were passed, he might think he was listening to excerpts from *Who's Who in Chicago*.

An exception, however, was John Knobbe. John was born in the village of Lake Geneva and his business career was to me very interesting. I met him first about forty years ago and we became good friends.

It was from John Knobbe, because he was born at Lake Geneva about fifty years before we went there, that I secured a lot of ancient history of the lake. John's father, who was a wheelwright, was killed in an accident when John was only ten or twelve years old and, as he was the oldest in the family, he undertook to do his bit toward supporting them.

Doing odd jobs around town, he finally got a job in a general store at Genoa Junction, just east of Lake Geneva. From there he went to Milwaukee. In a store in Milwaukee he advanced rapidly. Then he got into the ice cream business. He acquired a couple of dairy farms near Genoa Junction and established a bank there. In the meantime he had taken care of his family and bought a house for his mother and had always considered Lake Geneva his home.

He sold out his ice cream business for a reputed million

dollars, with the understanding that he would not go back into the ice cream business; so to keep busy he started a dried milk plant over at Harvard, a few miles south of Lake Geneva.

When the milk drivers went on a strike, he was always appointed arbitrator and successfully handled all these disputes, which shows the reputation he had built up for integrity and fair dealing in his line of business.

John was living with his family, consisting of his wife and two daughters, at the west end of the lake, where the trail taken by the discoverers of Lake Geneva passed right in front of his door and he had a view of the Big Foot Country Club just across the road. Here John died on the shores of the lake where he was born and at the spot where the lake was discovered by the white people.

Just north of Lake Geneva and paralleling it is a smaller lake, rather shallow. John told me that when he was a boy they cut the trees on the high ground on each side of the lake, rolled them down into the lake, and floated them down to the outlet, where there was a saw mill. This was where most of the lumber came from that was used by the original settlers in their building operations.

He said when he was a kid they called the lake Mud Lake. Later it was dubbed Duck Lake, but, with Switzerland in mind, after Lake Geneva had changed its name from Big Foot Lake to Lake Geneva, then Duck Lake was christened Lake Como.

John used to come and look our farming operations over and then he would take me over to his farm. He was really the only native-born resident on Lake Geneva that I knew, and the story of his accomplishments from the time he as a poor Irish lad was left fatherless interested me very much. And the fact that he was born at Lake Geneva, still lived there, and died there after such a suc-

cessful career would entitle him to a place in a Who's Who at Lake Geneva.

My father, N. W., passed away in 1916 at Wadsworth Hall on Lake Geneva, loved and honored by all who knew him. I well remember that his last day here we spent together. Sitting out on the porch and looking out over the lake, he said with a smile,

"No one could find a more beautiful place to die."

That day is a precious memory.

CHAPTER XIV

Portents of Coming Change

THOSE WERE STILL the horse-and-buggy days and the picture presented morning and night at the railway station at Williams Bay or Lake Geneva was one to remember.

The commuting population arrived on foot or by public or private boats, or in horse-drawn equipages, and departed for their homes along the lake in the same fashion. As I have mentioned, the same group of people rode the same trains in and out so often that they all knew each other and the scenes at the stations resembled a big family party.

Later an occasional automobile would arrive, frequently with a flat tire, as a harbinger of the changes ahead, but we didn't think much of it at the time.

As the use of automobiles spread, more people drove into Chicago and back and fewer rode the trains. The town of Lake Geneva grew and so did the population around the lake. Many of the old homes and estates were sold, the subdividers moved in, and today the atmosphere of the locality is entirely different. These changes are happening everywhere and are to be expected.

In those horse-and-buggy days, our way of getting Ned back and forth between town and our farm in the country was for me to ride him. Of the many rides we took, I remember one in particular because Harry Bent on his riding horse, Carroll from Carrolltown, Kentucky, accompanied Ned and me. Ernest had married one of Harry Bent's sisters and my brother, another, so that made him part of the family.

We did not get started very early, so stopped at Wheeling for lunch and rode on to Wauconda, where we stayed the night. Then occurred an incident which set the family to laughing when we told it.

Harry and I put our horses away and took care of them for the night, then had our supper at the hotel and went out on the porch. A number of other folks were sitting there, so Harry and I took to the edge of the porch.

It was full moon and almost as light as day. I looked up, then said to Harry,

"Did you ever see the lady in the moon?"

"No, I never did," he replied.

"Well," I said, "come out here and I will show her to you."

So we stepped down to the sidewalk and I proceeded to describe the lady and how he could locate her, just what cloud in the moon was her hair and where her face was and the cloud that went around her neck. While I was doing this, I remarked,

"Now that I see the lady, I can't see the man in the moon any more when I look at the moon."

However, in spite of my description, he was unable to see her, so we sat down again on the edge of the porch. I left him sitting there while I went over town to get some cigars. When I got back, we sat and smoked. I noticed there was no conversation on the porch and gradually everybody went inside. When we were alone, Harry said,

"Before we turn in, I want to tell you what happened. After you had left to get the cigars someone said, 'Young man, your friend must be pretty full. He's probably gone down to get another drink.' And everybody laughed.

"I thought I was supposed to make some comment, couldn't think of anything to say, but this came to me out of the blue and I remarked with as much of a slow

drawl as I could assume, 'Well, we folks down south do get full on moonshine and I suppose you can do it up here too.'

"Only a few titters went around the porch and maybe you didn't notice it, but nobody said a word after you got back. But I think this is a good story to tell Harriet."

The next morning we were up bright and early and reached the farm for lunch. That was about our usual schedule, namely, a day and a half; the distance was ninety-two miles. I think Ned and I could easily have made it in a day if we had planned it that way.

Harry and I had a visit two months ago in California. This trip was recalled and we had another laugh over it. I said to Harry that I remembered Carroll was a pretty good horse and he said,

"Yes, he was when he didn't have bees in his bonnet. I don't remember any horse outside of Ned that always had his feet on the ground."

When I asked, "Can you remember Ned as well as that?" he answered,

"I ought to remember him. Wasn't he part of the family?"

John Bottema, who was our first horseman and the first one outside of the family to take care of Ned, had got back into the carpentering trade and had gone out to California and was located at Hollywood. I dropped in on him there and the first thing he said to me was, "How is Ned?" When I told him Ned was doing o.k., John said with a reminiscent smile,

"There is some horse. I wish I could see him again."

Later John moved from Hollywood to Arcadia, an attractive little city just east of Pasadena, where in a year or two he was elected mayor. We visited him and Mrs. Bottema several times in Arcadia and both of them were

always solicitous to find out how Ned was getting along. Then they would ask about the rest of the family. Ned and John were such good friends that I was sorry Ned could not understand when I told him John was mayor of the city of Arcadia in California.

Getting back to Chicago one day, I had a call from State Senator T. S. Chapman. He lived down at Jerseyville, Illinois. That is a Democratic county and he was the only Republican ever elected to office from it. He and my father were cousins. He was practicing law in Jerseyville, lived on an adjoining farm, and was something of a horseman; so we had a good many things in common.

It was about time for me to start for home and I said, "Senator, come go out and take dinner with us."

He asked when we had dinner and I said at six-thirty. He said,

"Well, it's late and I wouldn't want to drop in on Harriet unexpectedly."

"Never mind," I said. "It's only six o'clock and we'll get home in time for dinner if we get started now."

So he agreed to go along. I telephoned over to the livery to have Ned hitched up and we walked over and, as we got into the buggy, he looked at his watch and said, "It is twelve minutes past six. How far is it?"

When I answered "Six miles" he said, "We'll be late to dinner."

I thought no more about it until we got home and stepped out of the buggy in the barn, when he looked at his watch again and said,

"It's just six-thirty. That's six miles in eighteen minutes"

Then he patted Ned on the neck and turned to me and said,

"I have a horse down home that can beat him for a mile, but, if he had kept up with Ned tonight, he would have dropped dead."

We weren't so late after all and the Senator had paid Ned quite a compliment. I thought to myself that if I had known we were traveling against time we could have made it in sixteen minutes, because I had not urged Ned at all. However, subconsciously perhaps, I was getting quite proud of him. I thought afterwards I was taking too much credit to myself for his performances.

Quite often when some of our horsey friends would get together somebody would ask, "Who broke that horse for you?" and I would compliment myself by saying, "I did, of course." Another question would be, "Who taught him to singlefoot on a loose line?" "Well, of course, I did."

So I found myself taking credit for breaking or training Ned, when as a matter of fact all I did was to coach him a little bit now and then. If he made a mistake, all I had to do was to correct him and he never repeated that mistake.

I am referring to this again more as a matter of information for horsemen than for any other reason. I had never let Ned break in harness or canter under the saddle and apparently he didn't know he could. Perhaps the only credit I deserved for it was that I knew when he was doing his best and never urged him beyond that. In fact, when I was riding him I never used a spur and when I was driving him I never touched him with the whip.

So I have always thought that Ned was entitled to more credit for his abilities than I was, and I know the whole family realized that he was just different from



Harriet on Sultana

any of the rest of the horses we ever had and they always considered him in a class by himself.

Whether because of Ned's versatility or not, I must have got more of a reputation for being a horseman than I was entitled to. However, somebody was always bringing a horse over to be broken of some bad habit, or treated, or for us to pass on as a desirable purchase. Every once in a while a horse would come over from my father's place for examination or treatment—sometimes to my amusement, although I always tried to look serious over something that did not amount to much.

One amusing incident of this kind occurred while my father was out of town. His coachman came over one Saturday afternoon and said he wished I would come over and look at their grey mare. He had had the veterinary over and he thought she had milk fever. That was a new one to me, so I said I would come over with him and see what milk fever was.

When we got into the barn he brought the mare out on the floor and after a careful inspection I said,

"There is nothing the matter with that mare. She is just going to have a colt."

"She can't have a colt," he said. "We have never bred her."

I got to thinking back a little and I said,

"She was probably bred before we got her. It has been less than a year since Father bought her and, anyway, she is going to have a colt and she is going to have a colt right away. Now clean out that box stall, get some disinfectant and clean it up good, and then bed it down good and put the mare in there."

His final remark as I left for home was, "She is too thin to have a colt." However, I went on my way.

Sunday morning I was a little late in getting up and

when I got downstairs the doorbell rang. I went to the door and there was my father's coachman.

He said, "Well, she had a colt all right. Come over and see him." I didn't have time to go over, so told him what to do for the colt and the mare and then went back and had breakfast.

We soon found that after the vacations were over and we had moved into town we were going out to the farm frequently on week-ends. That meant that, while we were on the farm week-ends, Ned was in Chicago. As we could not have him in both places at once, we decided to move him out to Lake Geneva, so that any time any of us were out there we would have him to use. So he became an all-year resident of the farm.

There were, of course, other interests on the farm besides riding and training horses. As I have said, the first thing I had undertaken was to help breed the horns off Hereford cattle. I joined the Hereford Association and eventually accumulated a herd of over one hundred registered Polled Hereford cattle which I had largely bred myself.

Taking care of this number gave us plenty to do and, while we started out with only one hundred forty acres, we wound up with two hundred seventy there and with another farm of two hundred forty acres about four miles away, overlooking Lake Como.

So with raising cattle, dogs, and a few horses, and feed for them, we were getting to be real farmers—but the returns showed that we were nothing but agriculturists.

CHAPTER XV

The Lake Geneva Centennial

WHILE WE WERE BUSY with other matters and the automobile was coming in, our family was growing up and learning to be good horsemen. Occasionally, however, the new vehicles produced complications and everything did not work out as anticipated in the horse line, either.

This time it was Harriet who got into trouble with a horse. I was reading of a sale of riding horses at the Stock Yards when she interrupted,

"I want to get a horse that will keep up with Ned. Let's go over and see if we can find one at this sale."

So over we went, and I said to her,

"When you see a horse you like, let me know and I will buy him for you."

We watched the horses go through the sales ring until a cream-colored mare with white mane and tail was paraded for the benefit of the audience. Harriet leaned over and said,

"That is the mare I want. I think she is fast enough and they say she is gentle and well broke to ride."

So we bought her. From innate caution I decided I should ride the mare myself a few times to see what was wrong with her. She was such a beautiful animal, young and sound, that I thought she would not have been in the sale if there wasn't something the matter.

But I couldn't find a thing wrong, although I rode her in traffic and around the park. She seemed fearless and a splendid riding horse, and Harriet became quite

attached to her in the few days before we went out to the country.

After we had moved out and got settled, I had to leave Chicago on a business trip. On my return, much to my surprise, Harriet said,

"Topsy is afraid of trucks. She took me into the ditch twice, a couple of days ago, and I haven't ridden her since."

I was quite a bit concerned and inquired,

"Did you get hurt?"

"No," she answered, "I didn't fall off, but I could very easily have done so, I guess."

I thought it could not have been very bad if she was not unhorsed, but could hardly believe the mare was afraid of trucks. I had ridden her among automobiles, street cars, and busses and she had apparently paid no attention to them.

However, I made it a business to take her out and make sure. On the first ride we took she went along as usual while I was looking for a truck which she might be afraid of. The first one I sighted was a small delivery truck which I did not think she would notice, but to my surprise without any warning we landed in the ditch.

I went on just to see what would happen next. On seeing the next truck, which was also a small one, we stopped up against a barbed wire fence.

So I concluded that Harriet had done a very good job of staying on her if that was the way the mare had acted. When I got back I reported my experience and the question was, What could we do about it? I concluded to send her over to the horse farm and let the boys ride her with another horse and see how they got along with her.

They did not have any better success. It seemed that

she was not afraid of anything in the automobile line but a truck and the more trucks, the more trouble they had with her.

As they were not able to cure her of this habit, she was sent back to the Stock Yards to be sold. Outside of this trick or habit, she was a delightful riding mare and a very beautiful one and Harriet was disappointed that she had to give her up.

After this was added to our experience, Harriet still wanted a horse that would keep up with Ned. We had a mare, Sultana, that was fast and a very satisfactory riding mare, though not quite so beautiful, and Harriet adopted her without further unpleasant experiences.

In fact, Harriet became so attached to Sultana that she became quite boastful about her and with good cause. Of course, having several horses, sometimes we rode one and sometimes the other.

Norman about this time adopted Ponca, the black Indian pony, or Mustang, stallion and he was brought into Chicago to be ridden. He was a very serviceable little horse and, until we moved Ned out to the farm, we had a good pair of horses that could be ridden or driven by anybody.

On occasions Ponca also turned actor. When the Hamilton Club of Chicago put on a historical pageant in their quarters on Dearborn street, Ponca rode up in the elevator and took his part.

Ponca also appeared in a pageant about twenty-five years ago, when the little town of Fontana celebrated the centennial of the discovery of Lake Geneva.

The discoverers were members of an expedition headed for Wisconsin and came upon the lake, then called Big Foot Lake because it is shaped something like an old sock.

At the foot of the hill at the west end of the lake, they found a tribe of Indians, a little spring brook running into the lake, and a beautiful sandy beach. The tribe was called Big Foot and the chief was known as Big Foot.

The expedition was received hospitably and soon went on their way. The Indians were later sent to a western reservation and the name of the lake was changed from Big Foot to Lake Geneva.

The only place that keeps the name alive is the land southwest of the lake, which is still called Big Foot prairie. There is a small settlement there with a post office called Big Foot Post Office, and there is the Big Foot Country Club at Fontana.

The hundred-year celebration put on by Fontana was quite an event. It was planned to have the discoverers guided down the hill and up to the reviewing stand by an Indian on an Indian pony. We were called upon to furnish both the Indian and the pony.

Well, we had Ponca, the black Indian pony stallion. We dressed up our gardener's son, Elmer Billing, then about seven years old, in Indian costume and stuck a feather in his black hair. Mounted on Ponca, he added a realistic touch to the discoverers' appearance.

So it is not so very long ago, as the centuries are measured, that Lake Geneva was discovered by the white people.

And now we have the villages and the big and little homes clustered about the lake, the throngs who drive out on Saturdays and Sundays to crowd its public beaches, and motor boats and hydroplanes on the waters that once knew only the Big Foot Indians' canoes.



The Indian pony stallion *Ponca*, with Martha Harris up

CHAPTER XVI

Am I a Farmer or a Banker?

WE MUST HAVE BEEN getting a reputation as farmers because about this time I was requested to make a report on a twenty-thousand-acre ranch in Montana for several of our Lake Geneva neighbors.

My report, which was not very encouraging, did not prevent them from buying the property and stocking it with sheep. Then they persuaded me to look after the finances.

On inspection tours we perhaps learned more about what not to do on a ranch than anything else. Harriet accompanied me frequently and astonished the ranchmen with her ability as a rider.

The ranch was finally closed out at a small profit, but nothing to brag about.

Later some of my friends in California got me to inspect a sixty-thousand-acre ranching property out there. My report on this was so satisfactory that the land was purchased and resold within a few years at a good price.

It was my farming activities that caused an incident which mystified me for quite a few days.

A number of persons stopped me on the street in the loop with the remark, "I understand you are not a banker, but a farmer."

When J. B. Forgan, president of the First National Bank, got off the same remark, I was even more puzzled, because Mr. Forgan was not ordinarily a person who did much joking. The only explanation seemed to be either that it was a concerted movement to have some

fun with me or that I had committed some *faux pas* which was the basis for the remarks.

Eventually I learned the reason, in itself amusing.

It seems that the Commercial Club had among its members too large a percentage of bankers and had decided to bar the admission of bankers as new members for a while.

My name came up for membership as president of the Harris Trust and Savings Bank and somebody mentioned that under the rules they could not take in any more bankers just then.

Some one else asserted that I was not a banker, I was a farmer, and, as the club did not have any farmers, I was entitled to be elected. So, on the basis of the statement that I was a farmer, I was elected a member of the Commercial Club.

I told Harriet later that this showed our friends were undecided whether we were bankers, farmers, or animal trainers.

My election to the Commercial Club I felt was quite a compliment, because even before the Harris Trust and Savings Bank was organized I had been interested in Chicago's banking operations. So in this joking they were overlooking that fact.

For instance, in settling up the affairs of one of our clients who owned the Oakland National Bank, it was advisable to form a new bank to liquidate this one. Therefore we formed the Drexel State Bank, with H. W. Mahan as president, to take over the Oakland National and I found myself interested in the management of the Drexel State Bank as chairman of the executive committee.

The next thing that happened to me in the banking line was the formation of the National Bank of North America. This was not anything I was interested in or-

ganizing, but its organization came about in a rather odd way, which was reported to me by N. W.

He told me that Isaac N. Perry, who was vice president of the Continental, told him and Mr. B. A. Eckhart that he was leaving the Continental and going to New Orleans to form a bank of his own. I never knew why he was leaving except I surmised that when General Black gave up the management of the Continental he (Mr. Perry) was not made president and the post went to George M. Reynolds.

In any event, it seems that N. W. and B. A. Eckhart had asked Mr. Perry why he was leaving Chicago when he should start a bank here; and he said he would if they would take an interest in the bank; and they had told him they would. But they had not thought of doing anything more than taking some stock in the bank.

Next day the newspapers contained the story, unfortunately stating that the bank was to be formed by Perry, Harris, and Eckhart. The day after that, N. W. and Mr. Eckhart compared notes and found they had received subscriptions for stock in this proposed bank totaling \$12,000,000.

Taking me into their confidence, they decided that they should go along with the proposal, but that Mr. Eckhart and I should arrange the details, including the selection of the officers and the members of the board, and should serve on the executive committee to represent the people who had expressed their confidence in us by sending in the subscriptions. So without any premeditation on my part I found myself on the executive committee of the National Bank of North America, with Mr. B. A. Eckhart as chairman of that committee. Mr. Perry was president and we had a very representative board of directors.

The bank started under very auspicious circumstances, as, with subscriptions for \$12,000,000 worth of stock, the bank was capitalized at only \$4,000,000 and that was all the stock that was sold. The price was \$125 a share, and no stock was allotted except with the understanding that every stockholder would be a depositor.

The bank had a surprising growth and popularity, but had not been in operation more than a year or two before lightning struck it. Mr. Eckhart was advised that our president, Mr. Perry, was to be indicted for arson. I cannot think of any news that could have been more disconcerting to our directors, none of whom could believe the charge; *but* we all realized that something had to be done and done immediately.

We succeeded in getting a promise from the newspapers not to give the matter publicity for forty-eight hours. Our vice president was seriously ill and neither Mr. Eckhart nor I was willing to take over.

A hasty meeting of the board resulted in a decision to sell the good will of the bank and liquidate. By the time this decision was reached, part of the forty-eight hours had elapsed. A committee was appointed to arrange for the sale and liquidation.

The two most likely customers were the First National Bank and the Continental. I wanted the First National to have the first opportunity to consider the matter, but Mr. Forgan with his Scotch conservatism wanted a week to look the matter over and we didn't have a week; we had only another day. So we kept our directors in session, sold the good will to the Continental National Bank, and opened up the following morning for business in the offices of the Continental.

Incidentally one of the considerations for the trade was that three of our board members would go on the

board of the Continental. These were Edward Hines, B. A. Eckhart, and myself. Another consideration was that Mr. Eckhart and I should become members of the executive committee of the Continental.

Because of the sound financial condition of the National Bank of North America, these matters were quickly consummated and we received a letter from the U. S. Comptroller complimenting us on the liquidation of the National Bank of North America. He stated that the bank had been liquidated in the shortest time his office had any record of and the stockholders had received more for their stock than his office had any previous record of. What our stockholders did receive, in fact, was \$140 a share for stock which had cost them \$125 a share and had paid one or two dividends of six per cent.

Mr. Perry was found not guilty, but was censured severely by the Court for making it possible to bring the charge.

So that banking experience was ended and I found myself a director member of the executive committee of the Continental National Bank.

By the end of the first year we had decided to incorporate the western business of N. W. Harris & Company and to organize the Harris Trust and Savings Bank for that purpose. This was done in September of 1907, so I got in touch with General John C. Black of the Continental and asked not to be re-elected on the Continental board. He would not consent and the only way I could get him to agree was to tell him confidentially that we were going to organize a bank and that I could not very well be on the board of the Continental and be running another bank in competition.

The ludicrousness of this assertion pacified General

Black and he agreed that it was all right for me to resign from the Continental.

These experiences had given me some idea of how banks ought to be organized and operated and also a look at some of the pitfalls, and the knowledge served us in good stead in organizing and operating the Harris Trust and Savings Bank.

In addition to the investment business of N. W. Harris & Company, we turned over its organization to the Harris Trust and Savings Bank, so the bank started out with a large investment business and an organization probably better than could otherwise have been obtained. We did not have to hire any outside banking talent, with the exception of one man, Mr. George P. Hoover, who came to us from a bank down at Galesburg, Illinois, and was made cashier. Later he became vice president.

Our original officers were N. W. Harris, president, A. G. Farr and myself, vice presidents, and G. P. Hoover, cashier. We still had our connection with Harris, Forbes & Company, New York, and Harris, Forbes & Company, Boston, of which I became chairman.

With the Harris Trust and Savings Bank organized and under way, I concluded I would take a few days off and so went out to the country.

I had not been there more than two or three days when N. W. called me up and said that there was a currency panic on; that everybody seemed to want currency, there wasn't enough to go around, and the Clearing House had decided the banks would not pay out currency for a while. Instead, the banks would issue Clearing House certificates.

His idea was that, as we did not have a large amount of deposits and had nothing much but money and

securities, we would not issue Clearing House certificates and perhaps would get some credit that way. This alarmed me so much that I immediately came back to town and put in Sunday discussing the matter with various bank interests in the city.

We finally came to the conclusion that, as we had nothing but currency, and securities which could be exchanged for currency with the Comptroller, we would deposit them with the Continental and the First National so they could use them. In addition N. W. suggested that we sell our British Consols and have the gold shipped and deposited with these banks and this is what we did.

The disturbance lasted only a short time and we had our currency and securities returned to us with expressions of appreciation. It was about this time that N. W.'s picture appeared with others as one of the country's preëminent financiers.

Since then we have had occasion to come through a number of banking crises which our earlier experiences have helped us through with very little disturbance to our own business. We were getting experience in banking matters pretty fast, I thought.

These bankers who were getting into trouble did not seem to be horsemen, so I did not have any chance to bring Ned into our discussions. However, one day Mr. Eckhart said to me,

"You have a fast horse, I understand, that is good under the saddle."

When I acknowledged that I did have one, he went on, "I want to know where there is a good, fast riding horse, if I should be appointed Lieutenant Governor."

I asked what that had to do with his being Lieutenant Governor and what his job would be and he told me he

thought he would be supposed to head up the State Militia and, if there were any parades, to head them. He supposed too that, if there were any riots or any wars, he might have to get into them. He was not anticipating any activities on his part, but he said,

“If I am to head up any belligerent movements, I want to be in the lead; and the reason I want a good, fast horse is that I want to be in the lead whether we are advancing or retreating.”

This little byplay we kept up for some time.

CHAPTER XVII

Business Introduces Me to Horsemen

MR. ECKHART had another whimsey, which was to criticize persons for using tobacco. As a member of our executive committee, he would frequently call me to task for smoking, but I'm afraid I refused to take such matters seriously and after one banking incident I heard no more of it.

Just before an executive committee meeting, Warren McCray came in and introduced himself to me. He was governor of Indiana, owner of a number of farms in that state, and had a great reputation as a breeder of prize Hereford cattle; so I really did not need the introduction.

Governor McCray said he had come in to borrow fifty thousand dollars and had brought in some collateral which did not seem to be satisfactory to our loaning officer, so he had been referred to me.

When I asked him what other collateral he had, he said, "I own several hundred acres of fine farming land in Indiana, worth several hundred thousand dollars."

I interrupted him with the flat statement,

"Those farms are mortgaged and we wouldn't loan you a cent on your equity."

He had no reply to that, but asked, "What do you know about the value of farms?"

My reply was, "I'm an agriculturist myself and, when a man has to mortgage his farms to keep in business, that is a sure sign he is dead broke. You can pick up your collateral on the way out."

As Governor McCray was leaving, he bumped into the members of my executive committee who were just assembling. They all seemed to know him and stopped for a visit.

Mr. Eckhart came over to my desk, inquiring, "What does the Governor want?"

When I told him he said, "You let him have the money, didn't you?"

I said, "I certainly did not."

By that time the other members of the committee came in and Mr. Eckhart said to them,

"Don't you think we ought to loan the Governor fifty thousand dollars? He is perfectly good and he hasn't got any bad habits; he doesn't use tobacco."

They agreed with Mr. Eckhart that we ought to make the loan. So I got up from my chair and went out and intercepted the Governor before he got out of the bank, sent him back and arranged for the loan, and then returned to the meeting.

My only remark was that I didn't want any record made of the reason we had granted the loan, namely, that the borrower did not smoke, but I wanted the committee to understand that that was the reason they made the loan, as far as I was concerned. We had a little laugh over it, but that ended the matter.

When the Governor was indicted and tried and sentenced to prison, our loan was never paid, of course.

But Mr. Eckhart never afterwards suggested that I quit smoking and since then I have smoked in peace. I think it was worth the price to all of us and helped nail down the bank's policy of not loaning on real estate. It also possibly resulted in the banking fraternity's crediting me with being a better judge of farm values than I really was.

As I have previously stated, I never changed my basic ideas on bank consolidations. There came a time when I was asked to bring the Harris Trust into the Continental, with the suggestion that I run it. But this did not interest me.

A few days later, the same suggestion was made by the First National and that took a little more thought to decide, because our close association with the First National Bank and its management for years had been so satisfactory.

However, I very shortly came to the same conclusion, namely, that we would stick to our policy of paddling our own canoe, irrespective of any proposals to the contrary, no matter how flattering they might seem.

I have known all the presidents of the First National Bank, from Mr. Nickerson, Lyman J. Gage, and J. B. Forgan down to the present. The first executives built up the reputation of the bank and the later ones, including Edward Eagle Brown, have maintained it. "Ned," as his friends call Mr. Brown, has made an equally outstanding record on his own behalf. I had perhaps more to do with J. B. Forgan than with any of the others.

I have never known a more distinguished lot of bank executives, although I have known many bankers in all the larger cities of the United States. In addition to bank executives, I was brought in contact with executives of all the leading public utilities and railroads of the country, so that my acquaintance included more people outside of Chicago probably than in Chicago.

The interesting thing to me was that a large percentage of them (leaving out the bankers) were interested in horses. I have tried to figure out whether they were executives because they were horsemen or horsemen

because they were executives. My acquaintance came about because they were executives and my friendship because they were horsemen.

Sometimes these connections came about in an odd way. For instance, this is how I met and made a friend of the president of the Singer Sewing Machine Company. One hot Sunday morning up in the country when I went out to the barn I saw two men sitting in the shade of an oak tree next to the barn. I went over and said,

“Good morning, gentlemen, is there anything I can do for you?”

They both wore whiskers and were dressed in black, apparently for church, and when they stood up and walked toward me I thought they looked like Quakers. They did not introduce themselves, but one of them said,

“We are visiting some friends here and heard that you had a remarkable horse and we thought we would like to see him, if you have no objection.”

Sparring for time, I said, “Well, we have several remarkable horses. Which one do you want to see?”

This didn’t raise a smile from these solemn gentlemen, but one of them said,

“I understand you have a horse that is ‘ambidextrous’ and can cover more miles in a day than any other horse in this part of the country, either under the saddle or in harness.”

So I knew what horse they were inquiring about and answered,

“Yes, I have such a horse and I would be very glad to show him to you.”

We went into the barn and I brought Ned out. When I did so I said,

“Now he doesn’t look like a remarkable horse, does he?”

And the gentleman who had been doing all the talking said,

“No, he doesn’t, but I know just enough about horses to know that you can’t tell how far a frog can jump by looking at it.”

He looked Ned over carefully and when he finished asked,

“How old is he?”

“Nineteen,” I replied.

“That is astonishing,” he said, “in view of all the things he has done. He hasn’t got a pimple or a puff on him. He comes about as near being an iron horse as anyone I ever saw.”

Then he inquired about his breeding and when I had told him Ned was half Saddle-bred and half Standard-bred he seemed to have finished his inspection; so I put Ned back in his stall. As they went out to get into their automobile, one of them said,

“We are from Philadelphia.”

Out of curiosity I asked, “You didn’t hear about this horse in Philadelphia, did you?” and this same gentleman answered,

“That is where I first heard about him. Thank you very much.”

They got into the car and left. I thought no more of the incident until the next day, when one of these bearded gentlemen came into my office. He held a book in his hand. He asked me if I had ever read the life of General Fremont and when I told him I had not he said,

“Here’s a copy and I would like to have you read it.”

So I took the book and promised to read it right away. Out of curiosity I took it home and read it at the first opportunity. Fremont had described some of his horseback trips in California, which interested me, but I was

surprised when a few days after this the gentleman came back. He had not told me his name and all I knew was that he lived in Philadelphia. Next time he came in he sat down and asked me if I had read the book. Then he inquired if I thought Fremont's statements of the distances they had ridden on horseback in California were correct. Could a horse cover the distances he reported to have made? And did I know the character of the country over which they were reported to have ridden?

I did know the country and told him I thought the statements made were probably true; that in those days, making long trips on horseback, if a person had the horses, as General Fremont probably had, they would ride and drive a few horses ahead of them and would change horses whenever they thought it advisable. So they might be said to be riding a fresh horse most of the time. I thought they could do it.

"You know," I said, "a day is twenty-four hours."

Then the gentleman said, "Well, I have always been curious to know whether horsemen did cover such distances and I wanted to see your horse just to see a horse that was up to doing some of the things I have read about."

Before he left he took another book out of a portfolio and presented it to me, saying, "Here is a book about General Grant's Arabian horses, Leopard and Linden Tree."

Still I did not know the gentleman's name and I thought it was about time I inquired, so I said,

"You seem to be quite a horseman, Mr.—uh—I don't think I have your name."

He answered, "My name is Wheeler. I am president of the Singer Sewing Machine Company and I live in Philadelphia."

He might have added, "I'm a Quaker," but that to me did not seem necessary, because I had concluded he must be.

So here was another executive who was a horseman and whose acquaintance I had made, among many others in the years past, to be credited to Ned. I came very near telling Mr. Wheeler that I had married one of his employees and that it was a good thing for him I had done that, because, if I had not, she would probably have been president of his company by this time.

CHAPTER XVIII

I Become Involved in Federal Reserve Matters

BUSINESS had now begun to interfere with our agricultural, horse-raising, and dog-training activities. Our organization had built up such a large investment business, and the bank's business had begun to assume such proportions, that more time had to be given to the situation.

Then dangers cropped up on the country's horizon. In August, 1914, war was declared in Europe, the beginning of World War I. Our Stock Exchanges and banking business were paralyzed temporarily and, with the threat of our getting into the war hanging over us, business conditions changed very rapidly.

On December 23, 1913, Congress had passed a Bill authorizing the establishment of the Federal Reserve System. With the war situation in mind and to help in financing the Government in case we got into the war, the System was organized and set in motion as soon as possible. The Bill provided that all national banks should become members. The only reference made to the state banks was that they would be permitted to join the System under such rules as might be established for them.

The following year, with the war specter looming a little more darkly, the Federal Reserve Board realized that the financial strength of the national banks in the country was very much less than that of the state banks and, in order to make the System work, it would have to get the state banks to join. This they had declined to do.

Such was the situation when it was first brought to my attention. I was surprised one morning, on returning to the city from a long trip, to have Mr. McDougal, president of our Seventh Federal Reserve District, call me up and tell me that he and Mr. Harding, chairman of the Federal Reserve Board, were holding a meeting of the state banks of Chicago to discuss the matter and wanted me to come right over. Confessing my ignorance of the situation, I tried to beg off, but he insisted on my coming over. I had not talked with any of the banks about the situation and did not think my views, representing such a comparatively small bank, would have much weight, but I went over.

Chairman Harding presented the situation and tried to find out why the state banks would not join the System, but, though no specific reason was given, no one seemed interested in joining. When the meeting was about over Chairman Harding turned to me and said that, as they had not heard from me, they would not adjourn until they had my views. This put me on the spot and I told those present that, unless they wanted my views particularly, I would not have anything to say.

However, being pressed for my opinion, I made the statement that as far as the Harris Trust and Savings Bank was concerned we had no objection to joining the Federal Reserve System, even if we did not know what rules they were going to make for us, provided we could withdraw from the System if we wanted to; that, if there was any discrimination made against the state banks, we certainly would withdraw; but for an immediate answer, if we were given the right to withdraw if we did not want to remain members, we would join immediately; that that would necessitate a change in the law.

Then the meeting adjourned. To my surprise Chair-

man Harding and Mr. McDougal followed me back to my office and said,

“Your statement is the first we have received from anybody that makes sense. We have been going around the country to get the state banks to join and we think you have the answer. Will you write down for us the statement you made at the meeting and we will see if we can’t get the Bill amended in accordance therewith.”

And that was what they did. All the state banks came in and they still have the right to withdraw if they wish to. I did not know it at the time, but it developed later that this action advanced my reputation as a banker.

This was not my only experience with the Federal Reserve Board. The next one was rather amusing. It seemed that a Bill had been passed authorizing the Federal Reserve Board to prevent interlocking directors among bank members and the Federal Reserve Board had the duty of passing on the matter. I never kept up with the rulings of the Board, as we did very little commercial banking and in a way were tending to our own business.

I was surprised one morning to have George M. Reynolds, president of the Continental, call me up and say that the Federal Reserve had ruled that Mr. Eckhart, a member of the Continental’s board and one of our directors, could not serve as a director of the two banks and the Continental had asked for a rehearing of the case. Mr. Reynolds wanted to know if I would not go down to Washington and see if I could help have the ruling reversed. I told him I did not know anything about the case, was no lawyer, and there was no use in my going down.

Then J. B. Forgan, president of the First National, called me up and said that their director, Mr. Bartlett, who was also a director of the Northern Trust, came under this ruling and that he would like me to go down

and help get the ruling reversed. I told him the same as I had told Mr. Reynolds. Later it occurred to me that this position was not a fitting one for me to take, that I really ought to go down, even if I had nothing to say; so down I went.

At the hearing the next morning the attorney for the banks presented his side to the Board and was followed by the Board's attorney, after which the chairman intimated that the argument of the banks had not changed the case in any way and the meeting would be adjourned. Frederic A. Delano, one of the Board members whom I knew, and Gene Meyer, who had formerly been with Kuhn, Loeb & Company, investment bankers, had a whispered conversation and then Mr. Meyer addressed me across the table,

"Maybe you have something you would like to say before we adjourn, Mr. Harris."

Quite taken by surprise, I hesitated for a minute before saying anything. Finally I got up courage enough to take the floor and gave them my views on the situation simply as a layman. I took the position that competition between banks was largely based on reputation and service and was not based on deposits and there was nothing in the Bill against that kind of competition. I stressed the matter of reputation and service and criticized the ambiguity of the Bill.

When I sat down Chairman Harding remarked,

"I think we had better take the case under advisement and discuss it while we are at lunch. If you Chicago folks will come back to my office at three o'clock, I will tell you what the answer is."

Our Chicago contingent then went to lunch together and I was asked how I happened to be there and where I got my ideas. I told them that all the ideas I had came

from reading the Bill three times and it seemed to me it didn't make any sense, that if it were advisable not to have interlocking directors in banks in the same sphere of operations the Bill would have to be amended or a new Bill drawn to that effect. Listening to the attorneys confirmed my opinion that the Bill did not mean anything definite and should be redrawn.

I did not want to make that suggestion, as the Bill was not up for discussion, but tried to make it apparent that such a procedure was necessary. As it turned out, that was what happened. Later the Bill was amended to carry this idea into effect.

When we returned to Chairman Harding's office at three o'clock, walking in with our hats in our hands, the Chairman said,

"Never mind sitting down, gentlemen. We have reversed our ruling. We never had a case presented to us quite so clearly before."

I thought I was all through and could take the afternoon train to New York with Harriet, who had accompanied me, but on reaching the hotel I received a telephone call from Mr. Delano stating that he wanted me to join him and Stephen Mather on a horseback ride through Rock Creek Park before breakfast next morning.

I had met Mr. Mather several times before this. He lived in Chicago and we had taken a few horseback rides together. He still maintained his office in our bank building in Chicago, but was now Director of the National Park Service and was giving most of his attention to that. So I readily accepted the invitation.

Turning to Harriet, I told her of the conversation and her only comment was,

"Don't you ever stop riding horses, even when you are doing business?"

Getting up early, I met Mr. Delano and Mr. Mather at the stables and we were mounted on three of Mr. Delano's hunters. It was raining and the footing was pretty soft. Not knowing just where we were going, Mr. Mather and I rode behind and Mr. Delano took us by side paths over several jumps. We had an exciting ride all right and Mr. Mather and I were both plastered with mud.

On my return to the hotel I had to change my clothes, sent my suit out to be cleaned, and we were late to breakfast, but all Harriet had to say about it was,

"Now you have had your horseback ride, I suppose you are satisfied."

"I ought to be," I answered, "I have got better acquainted with a couple of executives who are horsemen."

CHAPTER XIX

I Make a Trip with the Director of Parks

WHILE I MET STEPHEN MATHER a few times after this, we never rode horseback together again until 1923, when I went on a park inspection trip with him. It came about in an odd manner. He came into my office in the latter part of August and said,

"I have to go out on an inspection trip to the parks in Southern Utah. I want those folks out there to cooperate with us in the building of roads and I want them to turn over some historical sites for government monuments. Congressman Good, who is chairman of the Appropriations Committee, is going along and my party can't all be from Washington. I want some private citizen who knows farming and horses. All the folks down there, even the bishops, are farmers or ranchers and horsemen and I would appreciate it very much if you would come along."

Ned had established my reputation as a horseman and made many friends. These friends still thought of him and then of me and this apparently broadened my reputation as a horseman. I rather sensed that Steve was remembering some of the rides we used to take years before, but could not exactly figure out why he wanted me to go on this trip.

Sparring for time, I said,

"Well, Steve, what am I supposed to do?"

"Oh, you are not supposed to do anything. Good and I are going to do all the public speaking. We want you just for scenery. Just consider you are going on a vacation

and I will assure you of a good time. But I have to have a third man and I think you will just fit into the party and the scenery I shall have to create."

I did not see how I could drop business and go on an indefinite vacation, but casually asked,

"When do we go and how long are we going to be gone?"

"The way I have it planned now," he answered, "we leave here about the first of September and we ought not to be gone more than a week or ten days. Can't you spare that much time?"

I concluded to think it over and so I said,

"This seems to be a rather curious assignment. Come in in a day or two and in the meantime I will make my decision."

I had driven across Southern Utah in a prairie schooner in 1910 and since then had got acquainted with a number of interesting persons in the state. There was Julius Bamberger, whom I knew very well, who had been elected governor. I thought it especially complimentary for a Jew to be elected governor of a Mormon state. He was making a good governor.

Then there was Bishop Heber Grant, who looked after the business affairs of the church. Senator Reed Smoot was the diplomat, and Bishop Ivins was the spiritual head of the church. Then there were several other persons I thought I might meet on the trip, including Carl Gray, president of the Union Pacific Railroad.

Governor Bamberger had told me that Bishop Ivins was the best man in the state of Utah. President Gray of the Union Pacific had told me I ought to get Bishop Ivins to tell me his mocking bird story. These seem to be trivial straws in the consideration of this trip, but I agreed to make it.

We left Chicago on August 30, if I remember correctly, and the happenings were so out of the ordinary that recalling them may be of enough interest to warrant setting them down here.

Our party assembled in Salt Lake City and Bishop Heber Grant was one of the number. The next day found us in Cedar City. Leaving Cedar City, we motored to Zion Canyon, where Mr. Mather met a number of park rangers.

The first afternoon we met Frank Vanderlip and his family. Mr. Vanderlip used to edit the *Financial Chronicle* here in Chicago, went to Washington when Lyman J. Gage was Secretary of War—that was during the Spanish War—and later he became president of the National City Bank of New York and a director of the Union Pacific Railroad. My impression is that his main reason for being there was to discuss with Mr. Mather the possibility of the Union Pacific Railroad's establishing a hotel on the North Rim of the Grand Canyon similar to that of the Santa Fé on the South Rim. My further impression when the Vanderlips left was that nobody was enthusiastic over the desirability of the Union Pacific's attempting the project.

That night, sitting on logs surrounding a camp fire, Mr. Mather and the rangers discussed park matters, which included the building of roads. I think Congressman Good got into that discussion, but I was adhering strictly to my role of having a good time and saying nothing.

Before we turned in, Steve in a jocular mood told the rangers what a wonderful horseman I was and planned a horseback trip for the next morning up through the Narrows of the adjacent Virgin River. He enlarged on the subject to the extent that he wanted them to provide



Director of Parks Mather insists on A. W.'s being properly mounted
on an Abyssinian horse

a suitable mount for me. The horse I was to ride had to be an Abyssinian horse and the question was whether there was such a horse available. One of the rangers said he knew where there was such a horse and agreed to have it on hand for me to ride in the morning.

Good and I were stowed away that night in a little log cabin and he remarked,

"They are going to put you on a bucking horse in the morning, don't you think?"

No, I thought they would hunt up an Appaloosa horse which they would say was an Abyssinian. But it didn't make much difference to me what the program was; I would try and get as much fun out of it as the rest of them. So we finished up the day.

The next morning after breakfast we all went down to the place where the horses we were to ride had been assembled, but no horses were in evidence. Then someone said,

"Here comes your horse, Mr. Harris."

I noted I had guessed wrong. The horse that was brought out for me to ride, or to have my picture taken on, was the most curious looking animal I had ever seen. Several pictures were taken of me on this horse. The accompanying picture will save me the necessity of describing him further.

When enough cameras had clicked he was taken away, the proper horses were brought out, and we all took a horseback ride up the river and proceeded by the Narrows until the water got dangerously deep.

On our return we had our lunch and started out on further explorations of park territory. Somewhere along the line I had my picture taken on the fire tower in Kaibab Forest. This is really the forest primeval, you might say, still untouched by man's civilization. Deer

abounded and we had several escapes from running one down as it crossed the road in front of the car.

What interested me most was the Kaibab squirrel, so-called. It is a black squirrel with tufted ears and a white tail. There is a somewhat similar squirrel found south of the canyon in Arizona, called the Albert squirrel. The difference is that, while the Albert squirrel has tufted ears and a white tail, it is grey.

Steve and I had a conference with Major Goldman of the U. S. Biological Survey. Steve had said to me,

"You're a deer hunter. I want to discuss the deer question with Major Goldman. Come along."

So the three of us walked over to a grove of quaking aspen which the Major used to illustrate his talk. He told us of the forage on which the deer lived, that there was not enough of it to support the increasing numbers during the winter months and that a lot of them were dying off. I asked the Major how it was that if they were starving to death they were increasing so rapidly in number. He said it wasn't the older deer, but the fawns who couldn't get through the winter.

Not wishing to have an argument with an authority on the subject, I asked him what he suggested could be done about it. To this he replied that he thought they ought to catch a lot of them and transport them to places where deer were not numerous; this forest was surrounded by desert and therefore the deer had no place to migrate. I had no comment to make on this suggestion and the conference broke up.

When Steve asked me what I thought about the suggestion made regarding the deer, I told him the Major's remarks were amusing from my limited experience with catching deer; that, if they could catch the deer and transport them, as suggested by the Major, then I was

not a deer hunter. Steve's comment on this was rather laughable. He said,

"You mean, if we can do it you're a Chinaman!"

A year after that, I remember, I passed Steve on the street and he stopped long enough to say,

"Well, you're no Chinaman."

When I asked what had happened he said,

"We made a very intensive campaign, but failed to catch a deer. So I guess we'll have an open season and let some of the natives kill a few."

And that is what they did.

CHAPTER XX

We Meet Interesting Personalities

WE NEXT FOUND OURSELVES in the little town of Kanab. It seems that the idea was to have a big meeting at Kanab and get all the bishops in the smaller places around to attend with as many people as they could muster. In the interviews with these bishops I noted that, whether we interviewed them at their houses or out cutting alfalfa, they seemed indifferent and rather antagonistic to the big limousine car's occupants from Washington, but after I had inquired about their farming operations and horses and told them about mine they became responsive and in some instances invited the whole crowd into their houses for refreshments. So I began to sense Steve's idea of having me along as Exhibit A.

When we finally got to the meeting in the tabernacle at Kanab, I thought I would take the evening off, but no such luck. In the afternoon we had met Bishop McAllister, who was bishop of this district. When we drove up he was in the back yard in his overalls and khaki shirt milking a cow and when I jokingly offered to finish milking the cow while he talked to my friends he was very cordial. We later went into his house and met his wife and saw pictures of his father and mother and brothers and he told us all about his seven brothers' being in the First World War and his service in Spain.

Incidentally, when I inquired if he could speak Spanish, he answered, "Why, of course, I do," and made nothing of it. I had discovered that one of the main ambitions of all the young folks I had interviewed or

learned about was to get an education. Everybody seemed to be particularly fond of music. If there was not a proper school in their neighborhood, they were hustled off for the week to the nearest school and boarded with relatives or friends, but to get an education, it seemed, was everybody's principal business.

Returning to our cow-milking bishop and his appearance: When he stepped out on the platform in the tabernacle that night I was occupying a back seat. The bishop's attire and the competence with which he handled the meeting could not have been improved upon by a professor from Yale.

The service began with the singing of a couple of hymns and it seemed that everybody really sang. Mr. Mather, Mr. Good, and Mr. Francis P. Farquhar, Mr. Mather's right-hand man on this trip who kept the schedule, were seated on the platform. Who was responsible for all the sideplays of which I was the subject, I am not sure; possibly the bishop was the one responsible for this.

Before the singing of the second verse of the second hymn he stated that he noted I was sitting in the back seat, but that I was wanted on the platform, that, if during the singing of the second verse of the second hymn I had not seated myself on the platform, he would designate those who would see that I had a seat on the platform—all said very nicely—and, of course, I had to acquiesce and take a seat on the platform.

Then, much to my surprise, I was introduced by the bishop, who called on me for the first speech and, of course, I had to get up and say something. I assumed I was not supposed to say much of anything, but just to add a little merriment to a serious discussion. So I told the congregation about the difficulties of navigating their

roads thirteen years before when I had driven a wagon through that country and added that now it was possible to get an automobile over them. I told them how much I enjoyed their singing and that I had not heard anything better even in the church I went to in Chicago. So I did not let this little byplay rattle me too much.

During more conferences at a place called Pipe Springs I was taken in tow by some Indians. I don't know whether they were Piutes or Ute Indians. I had interviewed an Indian on a trip some years before and asked him if he was a Piute. He seemed indignant at the question, told me he was a Ute, that Piutes were mud Indians. I still don't know the difference, but there was a concerted action on the part of a few of these Indians who wanted me to see a wild horse they had captured and hoped to get me to ride.

So I was taken down to a stockade where the horse was imprisoned. I knew this no doubt had been planned by Steve or one of the rangers, but went along just the same. Everybody mounted the stockade and looked down at the horse. The main question was, Would I ride him? Then the next question was, Did I want him? I managed to tell them that I did not want the horse, also what I thought of him—without losing my standing apparently.

The next question was, What should they do with him? By that time I concluded I could have a little fun with them, so I said,

“You are asking me what you should do with the horse. I will not tell you, but will tell you what you *will* do with the horse as soon as I leave.”

We had now got back on the ground and they were all standing around to hear what my views were. So I said,

“Now this is what you will do with that horse. When I leave, you will tie a tin can to his tail and turn him loose.”

I evidently had hit the nail on the head, for everybody laughed and patted each other on the back, including me, and we went back to the village. I felt much relieved to get it over without mishap. I knew all the time that this was a stunt for which Steve was responsible.

When all the talks had been concluded, we returned to Cedar City. Here we found that celebrities from all over the country were celebrating the coming of the railroad to Cedar City and the improvements in transportation largely fathered by the Government through its interest in good roads to the parks.

A memorial service for President Harding was on the program, to be held in the tabernacle. On the platform at this service were these personages from all over the country, the great and the near great; and all the men whom I had thought I might meet were there. Among those making addresses were Congressman Good and Director Mather.

In his introductory remarks Mr. Good could not resist the temptation to bring me into the limelight again. He complimented the people for being so gracious in their entertainment of his party. The ladies especially, he said, had made extra efforts for our comfort, adding that perhaps one of the reasons was that a member of his party wore whiskers. Now, as I was the only person on the platform with whiskers, the audience knew at once to whom he was referring. However, he made a splendid address and paid appropriate tribute to President Harding, as did all the speakers.

The circumstances surrounding this memorial service were particularly touching. It seems that on his way west the President had stopped off at Cedar City, had been shown all the natural wonders of the section, and had made several talks. On his return to Cedar City in the afternoon

he was down for a speech in the evening from the rear platform of his car, which was on the siding. He begged off from making this speech on the ground that he was very tired and would appreciate it if he could be allowed to rest and have a good night's sleep before starting to San Francisco. Shortly after the sun set that evening many of the women went down and sat on the embankment opposite his car and as darkness gathered sang softly "God be with you till we meet again."

Continuing his trip to San Francisco, the President became ill and died within a few days. It was in commemoration of his visit to Cedar City that one of the features of the memorial service was the laying of a golden rail where his car had stood. To me this service was most impressive.

Leaving for Chicago, we found Bishop Ivins was going to Salt Lake City on the same train and persuaded him to ride in our compartment with us. I was particularly pleased that he was willing to do this. He had told me about his early experiences, how he had acted as United States Marshal, arresting the outlaws and criminals without carrying a gun; so I had put him down as one of the bravest men I had ever met.

Recalling Mr. Gray's admonition that I should have the Bishop tell me his mocking bird story, I suggested after we had been en route for a short time that he tell us that story. He very innocently remarked that it was not much of a story, but that it reminded him of something which had happened.

He started on what we thought was something else, but it did turn out to be the mocking bird story that we had heard about. He finished as we pulled into the station at Salt Lake City, the most remarkable sermon on the resurrection that I had ever heard. None of us got up



A. W. on a fire tower in the Kaibab Forest

when he left the car, but sat looking at each other with the tears running down our faces. I think it was Good who said,

“I never listened to such an orator before.”

Then Steve spoke, “I never heard a sermon on the resurrection like it.”

The only comment which it occurred to me to make was,

“I guess they are right; the Bishop is the greatest man in the state of Utah, the greatest man for good.”

And so our trip was ending. My companionship with these men was an inspiration. Director Mather, while very attractive personally, achieved an outstanding record as Director of National Parks Service because of his devotion, his perseverance, and his ability. He had many honors in his lifetime, but the honor he would have appreciated most is the memorial in Yellowstone Park placed there by his friends and co-workers.

Mr. Good's record was made as an attorney and as congressman. On his record he was appointed Secretary of War by President Hoover in 1929, but unfortunately died a few months after this appointment, so that he was not granted an opportunity to demonstrate his ability for that position.

There were great men in those days and there will continue to be great men. It is my good fortune to have met many of them. Perhaps Will Rogers will not go down in history as a great man, but he had more friends than anyone else in his time and, while he could rib people in public, as he did me on one occasion, he made friends by doing it and everybody benefited by his wholesome sense of humor. Among other things Will was a horseman. If he had not been, he could not have been Will Rogers. He wrote his own epitaph, “I never met a man I didn't like.”

CHAPTER XXI

Two Bankers and a Governor

AMONG THE BANKERS who were not horsemen was Charles Gates Dawes. He was president of the Central Trust Company when we moved into the quarters in our new building at 115 West Monroe Street and I found that his bank was located next door and that we had much business in common.

The way I found out that he was not a horseman was amusing. He came into my office one day and said,

"A. W., I have a good story for you. I have been thinking all the time that when I got back home I would tell it to you, as I knew you would get a great laugh out of it."

He was in the First World War and for his valuable services had been promoted to the rank of General. This is the story he told me,

"I didn't know I was supposed to ride a horse, but one day I was informed I should appear on horseback at a review of the troops. So, mounted on a horse, I started for the designated place. I had to ride across country and jump a couple of ditches and when I reached the appointed place I created consternation among the officers because my trousers had worked up above my knees. Somebody came to my rescue and pulled them down and everybody tried not to laugh. This embarrassed me quite a bit, but it had happened and there wasn't anything more I could do about it.

"I was informed that next time I appeared on horseback I should wear puttees to keep my trousers down.

This I did, but I got them on the wrong legs, and the outside, which was supposed to be on the inside, cut my ankles so badly that, figuratively speaking, I went on three legs for a while. There you have it," he said, "and maybe you will think it is worth while."

After we laughed over it together he went back to his own office.

About this time I understood that the "tin soldiers," as the civilians who served in the war were called, were demoted and their titles taken away from them. (However, Mr. Dawes has always since been referred to as General.) I had also been demoted, so to speak, from President of the bank to Chairman of the Board.

On this occasion Charlie came in with a large pasteboard box under his arm and, setting it down on my desk, opened it and took out three or four smaller boxes. I opened one and found it contained an underslung pipe.

With a hearty laugh Charlie said,

"These pipes are made especially for ex-Presidents and ex-Generals."

Charlie carried one of these pipes constantly in his mouth or hand in public and often when he was referred to publicly it was as "Charlie Dawes and his underslung pipe."

Not long after this he came into my office again. This was in 1932 and he wanted to discuss the advantages to the city of a fair. The town was in the dumps and didn't I think a fair would attract enough people and money to make it worth while?

I finally agreed that probably it would, but that somebody would have to pay for it, as no fair ever earned its expenses.

It was finally decided that he would call a meeting and see whether he could get the necessary amount sub-

scribed, namely, one million dollars; if that could be done we would see what could be done about the fair, and if it could not be done we would forget it.

With his characteristic directness he asked, "How much will you subscribe?" and with my characteristic indirectness I said I would subscribe as much as he did.

Well, as most of us know, the money was raised. The Century of Progress, which ran for two years, was a great success in every way, including financially, under the able management of Major Lenox R. Lohr.

So much has been written about the services of Charlie Dawes to his country that his reputation as a banker has been overshadowed. He served with distinction in many important government positions, including those of Ambassador to Great Britain and Vice President of the United States.

But in paying tribute to this work for his country, not much has been said about his banking activities. He understood the banking business probably as well as any Chicago banker and with his characteristic energy and good judgment would probably have made a larger place in the history of the banking business in Chicago than he did make if he had not devoted so much time to public service.

Before organizing the Central Trust Company in Chicago in 1902, he had served very creditably as Comptroller of the Currency, had written a book on *The Banking System of the United States*, and had gained an enviable reputation as a writer on financial subjects. So he was fully equipped to organize and manage the Central Trust Company, which he had started out on an apparently successful career.

Charlie Dawes passed away on April 23, 1951, almost fifty years after starting the Central Trust Company. In

the meantime, leaving the bank to its own devices, he had spent many years in important posts of duty for his country. After serving as Ambassador to Great Britain he was appointed chairman of the Reconstruction Finance Corporation, which later played such an important part in saving the banking system of the country from destruction.

When the banks all over the country began to fail in 1932, I took a plan down to the Reconstruction Finance Corporation by which I thought, with their help, the banking system could be saved. Charlie Dawes o.k.'d the proposal at once. He called in Jesse Jones, who later became chairman of the R F C, and Gardner Cowles, publisher of the *Des Moines Register*, and they approved the plan.

It was that the Government would close all the banks for a moratorium, that only the sound banks after inspection would be reopened, and that they would be guaranteed through the R F C enough funds to see them through any emergency.

The full committee was unanimous in its approval, but the details were not worked out prior to submitting the idea to President Hoover, whose approval and authority were necessary to carry it out.

I left for home with the feeling that the banking situation would soon be remedied. A few days after my return I was surprised to get word that the President had a plan of his own for saving the banking situation and would have nothing to do with the one we had suggested. His plan, known as the anti-hoarding campaign, came to nothing and the bank failures continued.

In the meantime, the Central Trust Company had got into difficulties and Charlie Dawes thought he had better come back to Chicago and see what he could do about it.

So he resigned as chairman of the R F C and Jesse Jones took his place. With money loaned by the R F C, the Central Trust Company was liquidated and its depositors paid in full. In later years this loan was fully repaid.

Immediately after this arrangement was made, with the help of Philip R. Clarke Charlie organized the City National Bank and Trust Company, which was managed so successfully that it is now one of the leading downtown banks in Chicago.

Charlie Dawes thus demonstrated his natural financial ability, which had helped so materially in the positions he had filled in the government services, and he finished his career as a successful banker.

Shortly after the City National Bank and Trust Company was started, the Reconstruction Finance Corporation, with Jesse Jones as its head, was given authority to do just what we had tried to get Mr. Hoover to do a year before in connection with the banking situation, with the result that Franklin Delano Roosevelt received the credit for putting the banking situation of the country on its feet.

This plan, when promulgated, contemplated that the R F C would make loans to sound banks on their portfolios. While I had not been consulted in any of these matters, I caught the flaw in the procedure at once.

Calling up Secretary of the Treasury Woodin, I told him that if the R F C loaned the banks on their portfolios it would be a mistake; what the banks needed was more capital, as they already owed an excessive amount to their depositors, and the R F C should be given authority to furnish this capital.

He told me he got the point very clearly and would see what could be done about it. The result was that the R F C did get the authority, bought preferred stock where

capital was needed, and the situation immediately righted itself.

The banking system not only was saved, but through subsequent legislation was placed in such a strong position that now it would appear almost impregnable.

Another banker, who started out in the car-building business and was making a success of it, was Walter J. Cummings.

Mr. Cummings had no idea of engaging in the banking business, but when the Federal Deposit Insurance Corporation was instituted he was asked to organize it. He did such a good job at this that when the Reconstruction Finance Corporation had purchased a large amount of preferred stock in the Continental Bank, which was skating on thin ice, and Jesse Jones was looking for someone to head the bank and reorganize it, he called me up on the telephone and said he would like to get Walter Cummings to do that job and would I discuss it with him?

I had known Mr. Cummings and his ability as a business man for a good many years. When he came in to see me I gave him Jesse Jones' message requesting that he accept the position as chairman of the board of the Continental Illinois National Bank and Trust Company.

Walter protested against accepting the position, because he claimed he didn't know anything about running a bank and didn't believe he was the proper person to undertake the job, particularly as he wasn't a banker.

I remember telling him that the trouble with the Continental was that it had been run by bankers who didn't know anything about business, I was confident he could make a success of it, and I recommended that he accept the position.

Jesse Jones wanted an acceptance from Mr. Cummings at once, but Walter insisted on having forty-eight hours to think the matter over and finally agreed to accept the position.

That was in 1934. The record made by the Continental since then under Mr. Cummings has been phenomenal and has demonstrated that business acumen and common sense are as essential to banking as a knowledge of bookkeeping.

My association with governors had not resulted in my becoming well acquainted with one who was a horseman until a few years ago, when Beauford Jester, who had recently been elected governor of Texas, and I went on a ride over the mountains in California with the *Rancheros Visitadores*.

Later we discussed state and national finances, but the state of Texas is a long way from Chicago and I did not see him for several years. In the meantime, he had been re-elected governor.

Then, much to my surprise, I received a very gracious letter from him with a commission as honorary member of the Texas Rangers, duly attested with the signature of the Governor and the Seal of the State of Texas and accompanied by the badge of the Lone Star State. I threw out my chest as I pinned the Star on my vest and was delighted to have it.

Then it occurred to me that I was not an active Texas Ranger, but an *honorary* one. I should have been a little depressed by this reflection, but I was not. This act of courtesy from one horseman to another is to be expected among horsemen, but the designation *honorary* made me feel like an oldtimer. Oldtimers, they say, always think the world was better when they were young. As a rule this thought is not shared by horsemen. I remember dis-

cussing horses with an oldtimer out in California and inadvertently said,

“We haven’t got the horsemen that we used to have.”

I received this reply, “No, and we never did have.”

I conclude that it is a libel to accuse all oldtimers of thinking everything was so much better years ago.

CHAPTER XXII

A Horse Introduces Me to the President

MY INTRODUCTION TO CALVIN COOLIDGE was by way of the horse, but it never occurred to me at the time that he was a real horseman.

I received in the mail one day a pamphlet concerning the benefits to be derived from horseback riding by persons who spent a good share of their time in an office, illustrated with pictures of well known business men who were horseback riders.

Much to my surprise, on turning a page I found a picture of myself on a bay horse facing a picture of Calvin Coolidge, also on a horse.

I assumed he must have seen the pictures too and thought it a good opportunity to drop the President a letter and see how brief I could make it. This is what I wrote,

“Dear Mr. President:

“Was pleased to see myself in such good company.

“Albert W. Harris”

No acknowledgment was required and none was expected, so I was surprised to receive a letter from the President that was even shorter than mine:

“Dear Mr. Harris:

“I don’t mind it if you don’t.

Calvin Coolidge”

Not long after this I received word that the President wanted to see me and in the several visits I made him from time to time we got pretty well acquainted.

Of course, we did not talk horse, but discussed public

policy, on which I found he and I were in strict accord. His memory was so good that later when I got off the reservation, so to speak, I received a note from him, very characteristic: "You are not consistent." And he was right.

While Mr. Coolidge was President he probably intentionally played up his brevity, with the result that he was dubbed "Silent Cal." I had occasion to hear a story which would indicate this epithet was rightly applied. This story was told me by William Wrigley, Jr., a big, two-fisted, energetic person who was a good story-teller.

He was one of our neighbors who lived on Lake Geneva. While he had a farm back of his place on the lake, he was strictly an agriculturist. A story he liked to tell was about a horse trade he and I had made which he had embellished to the point where one might think he was listening to a chapter from *David Harum*.

Mr. Wrigley dropped in to my office one day and suggested we should get back of Senator Hiram Johnson of California and help get him nominated for President. I told him I thought Calvin Coolidge would be a better man and would probably be nominated.

His reaction to this was that he did not think Coolidge had a chance of being nominated, let alone elected. He said he thought it would be impossible to elect such a man, because he couldn't talk and couldn't make friends. When I disagreed with him he said,

"I think you will agree with me when I tell you this story.

"Recently I made a short visit to the White House and was delightfully entertained by Mrs. Coolidge. She certainly is a wonderful woman, but the President wasn't much of a host. In the early evening he remarked that he usually took a walk before he retired and he guessed

it was time for him to take it. It was raining, but that didn't seem to bother Mr. Coolidge. He got up and took an umbrella and, to be polite, I said,

" 'If you don't mind, Mr. President, I will walk with you.'

"His comment was simply, 'I don't mind.'

"He didn't get an umbrella for me, so we started out with just one umbrella, which the President did not offer to share with me; and I walked beside him in the rain.

"We went far enough so that when we got back I was soaking wet, but in all this time the President had not said a word, although I had tried to enliven the walk with some conversation. On our return I went to bed immediately to get rid of my wet clothes.

"Now how can a man of that kind be elected President or handle the country's business? I think the country would certainly be better off with Senator Hiram Johnson of California and I'm going to see what I can do about it."

I am unable to repeat this story exactly as Mr. Wrigley told it. It struck my funny bone and I could not resist laughing heartily. I think Mr. Wrigley joined in, but not so heartily. When I told him I was not interested in Senator Johnson's prospects, but would do what I could to see that Mr. Coolidge was nominated, he seemed surprised and disappointed.

Later, when I learned that Mr. Wrigley had changed his mind about Mr. Coolidge and was doing what he could for his nomination and election, I was much pleased that he should take such a broad-minded view of the situation, in spite of his White House experience.

Calvin Coolidge always lived up to his nickname of "Silent Cal." The last time I met him was after he had retired from politics. At a luncheon in Pasadena he was



The Arabian stallion *El Sabok* with his rider, Norman W. Harris, the first and only stallion of any breed to finish any of the three-hundred-mile Cavalry Endurance Rides, coming in first

seated at my right and Harry Chandler, editor of the Los Angeles Times, on my left.

I was unable to get Mr. Coolidge into conversation, so I turned to Mr. Chandler and said,

“Harry, what’s going on in California?”

I thought that as a newspaper man he might be able to give us some interesting comments on what was going on out there. Instead he started to talk about horses and told us about an old Mexican who broke colts on their big Mexican ranch. This old man was still breaking colts at ninety years of age and Mr. Chandler wound up by asking if I thought I would be breaking colts when I was ninety.

I replied that I hadn’t figured that out yet, but what Mr. Coolidge and I would like to know was what was new in California. The story he told us was so different from most Los Angeles newspaper articles about people and their doings that I think it is worth while telling it again.

I know Mr. Coolidge got quite a kick out of it, because when Mr. Chandler had finished he made the simple remark,

“That doesn’t sound like a news item from California.”

This is the story Mr. Chandler told us,

“A few years ago our family had a reunion. It was my father and mother’s fiftieth wedding anniversary and the whole family was there. In addition to my father and mother, there were the five children with their respective wives and husbands and all their children and we had a delightful time. When I kissed my mother good night I said,

“ ‘Mother, this is really quite an occasion. Perhaps you do not realize how much of an occasion it is and how different from most California wedding celebrations.’ ”

“When she inquired why it was so different, I answered, “ ‘You have been married for fifty years and with all the children and grandchildren there has not been a death or a divorce in the family for the entire fifty years.’ ”

That was the last time I saw Mr. Coolidge, as he passed away shortly after that. Looking back, I am reminded that this relationship came as a result of his picture on horseback accidentally appearing opposite mine on the bay horse.

CHAPTER XXIII

We Lose Our Bay Horse

IN SPITE OF THE DEMANDS of business, Ned continued to take me to the station at Williams Bay in the morning and bring me home at night. In fact, I have continued to drive other horses to and from the station regularly until three years ago and probably was referred to as "The Last of the Mohicans" as a result.

Before the eclipse of the horse-and-buggy days by the automobile became total, I rode Ned down to the station to ask about some freight. Dismounting, I found several high school girls on the platform, waiting for a train, and asked if one of them would be good enough to hold the reins for a minute.

I was wearing leather leggings and a big black Stetson hat and when I came out of the station I found three or four of the girls had joined in holding the horse.

After I had mounted, but before I had a chance to turn the horse around, one of the girls asked,

"I beg your pardon, but did you fight in the Revolutionary War?"

I turned Ned around to face them and noticed they were anxiously awaiting my reply. I suppose they were studying American history and perhaps had just arrived at an account of the war, but their arithmetic was not very good.

Trying not to smile, I replied:

"No, I didn't. I wasn't old enough to be drafted at that time."

Then, making them a sweeping bow, I departed.

Summer vacations brought more of our family to the farmhouse, including nephews and nieces, and the question of where to put their increasing numbers had to be answered.

So it was decided we would go across the main road to our land overlooking Lake Como and put up a big house, big enough for all contingencies. That was our next order of business.

It was 1910 when we finished it and then it had to be furnished and Harriet was busy for some time with this problem before we could move in.

To indicate how large a building this was, our living room in the new house was fifty-four feet long, with proportionate width. The front porch was seventy-three feet long, but in addition to the house we were to build a barn which would have a special stall for Ned.

While our family were all horsemen, the nephews and nieces had to learn to ride, so Ned was called on to give them lessons. Even my mother's sister, Aunt Anna, became interested. She was in her seventies, had taught school in Cincinnati for forty-nine years, had retired a few years before after receiving a medal which she said she did not deserve, and then spent her summers with us.

Occasionally she would say,

"Everybody seems to have a lot of fun riding horseback. I never was on a horse in my life. Do you suppose I could ride Ned?"

With some encouragement I got her to agree to make the attempt. I led him up alongside the porch and all she had to do was to step into the saddle, adjust her skirts, and take the lines. She wanted to be assured that I would lead the horse.

The audience was enjoying the procedure immensely, but I could see that she was very much frightened. How-

ever, I led her about the yard and posed her for a picture. I don't know how many cameras clicked, but unfortunately it was just the youngsters who had the cameras and I did not get a picture.

Of course, Ned was probably not conscious of the important role he played in the family's activities or how much it meant to them to have him there always ready for service. But, looking back, it would seem that he had become such an important part of the family that we could not get along without him. Certainly Martha could not have attended summer school at the Y M C A if she had not had Ned to ride to and fro.

The summer before we moved into the new house my business took me out of town more than usual. I had to go to Boston and New York quite frequently, sometimes to Washington, and in between times I might be in Portland, Maine, or Portland, Oregon; Los Angeles or New Orleans.

Having poets on both sides of the family did not necessarily result in my having poetic ability, but on one of these trips, as the train passed through a lumber town with the sawmills going at full blast, I thought of the noise they were making in sawing up the trees that had not made any noise in growing.

Taking out a pad of paper, I jotted down the following:

An Ode to Silence

In ages past, in forest glades,
Dame Silence held her court of shades.
Her couriers the birds and beasts
Their homage paid low at her feet.
Her counsellor the mighty oak,
The pines her softest music spoke,
'Til after years of peaceful reign
There came a time when, not in vain,
Man's civilization gave the thrust
That bade Dame Silence bite the dust.

When I came back from one of these business trips, I went out into the woods pasture to say hello to Ned.

He did not come to me immediately, as usual, so I walked over toward him. Finally he started to meet me, but before he had gone very far he ran into a tree and stopped.

When I came up to him and looked him over very carefully to see what was wrong, I noticed that he had a light film over his right eye and by waving my hand in front of it I discovered he could not see out of it. It did not appear to be sore and he did not seem to have bumped it against anything. The other eye seemed perfectly normal.

I should have taken him up to the barn, I presume, but my thought was that there in the woods pasture he would more quickly grow accustomed to getting about without that eye. So I went back to the house, but he did not follow me and I was quite concerned.

At dinner later I told the family that Ned was going blind in one eye, that we should not use him until he became accustomed to that handicap, but perhaps in a couple of weeks it would be all right to ride him again.

Needless to say, everybody was much subdued by the news and they all wanted to go out and see him. With the promise that no one would use him, I felt nothing more could be done.

I thought back and, recalling when I first saw Ned, I realized that was twenty years ago and he was now twenty-two years old. Could it be that Ned not only had become old, but was going blind?

The following Sunday morning I was sitting on the front porch when our two men came up on the porch, took off their hats, and stood for a minute without saying anything.



The Arabian stallion *El Bulad*, imported from the Euphrates Valley,
Mrs. Norman W. Harris up. Hamstrung and with a spear scar
on his cheek, still undaunted

Finally one of them said, "Mr. Harris, we have bad news for you," then added, "Ned is dead."

That statement seemed so impossible that I was speechless. When I could speak I asked what had happened and the answer was that he had fallen into the gravel pit and broken his neck. He had died instantly without a struggle. There was no mark to show that he moved after he fell.

Continuing, the man said, "We followed his track along the path above the gravel pit and saw where he had stepped too close to the edge on his blind side and the ground had given way."

Still I could not think of anything to say, until finally he asked, "Do you want to see him?" At that I seemed to have collected my thoughts well enough to talk and I told them,

"I do not wish to see him dead."

Then they asked where they should bury him. I answered,

"Don't move him. Bury him right where he fell. We will build a fence around that gravel pit and never use it again."

It was hard to break this news to the family, but, of course, it had to be done. I tried to soften the blow by saying that I thought Ned would probably prefer it that way; he would not be happy as an old horse if he were blind and we would always be sorry for him if that happened and Ned would not want us to be sorry. However, the vacancy caused by this event was felt by us all and it was a long time before we were willing to talk about him again.

That was a long time ago. We still have Kemah, a small dairy, the Arab horses and the dogs, and to a casual observer everything looks just the same as it did then.

But the young folks have grown up and all are married and go to the farm only occasionally nowadays. Martha married Norman L. MacLeod, and their two boys, Albert and Norman Junior, spent their vacations on the farm and learned there what they know about farming and horses.

Having served in World War II, they are both now in the Reserves, Albert as Lieutenant Commander in the Navy Reserve and Norman Junior as Captain in the Marine Air Corps Reserve.

My son Norman married Josephine Rogers and they are still spending their summers on the farm. Their daughter Josephine, following the example of her cousins, became quite a horsewoman and farmer.

Josie, as she is called, married Paul Newton Colby, Jr., who is now assistant navigator on an airplane carrier in the Korean war zone.

CHAPTER XXIV

What Made the Wheels Go Round

AS I WRITE THESE CLOSING WORDS of the narrative and look at the calendar, I note it is November again and the day is the fourth and the year is 1951.

This is the anniversary of the date when the first chapter begins. Very little of what has happened in the intervening years has been written. If what has happened had all been narrated, the wonder would be how all these things could have been accomplished.

The reader may well wonder how any one person could pull a laboring oar in such a large, far-flung organization and at the same time have leisure for looking after his family's interests, moving them from one place to another, training dogs and horses, going on camping trips, and even making a trip in a prairie schooner from Los Angeles to Chicago which took four months.

I was a little skeptical myself about getting away for this four-months' trip, but on my return, after I had straightened out two or three situations which had been hanging fire, my associates suggested that I ought to do it oftener.

Well, one person could not do all these things. I had to have a partner. When Harriet and I first got started, she suggested that if I would let her run the domestic end I would have more time to devote to business. She did so well at her job that I did have the extra time for business. She looked after all the domestic matters, including the entire household, the education, entertainment, and general welfare of everybody.

In addition to this, she moved the family out to the farm, looked after them there, moved them back again, took the outfit to California many winters, where they lived in various furnished houses. She got them all out and back without anybody's missing a meal or a train. She became an expert in conducted tours.

As our business took me from Seattle to San Diego on the west coast, which I tried to look after in the winter-time, the fact that the family was within reach when I was on the coast helped out materially.

How little I had to do in this connection might best be illustrated by the following amusing incident. Harriet had said to me that she had grown tired of moving into different furnished houses in different places and she thought it would be easier for her if we had a house of our own, so that she would know where she was going to move to. When I told her that seemed reasonable to me and asked what would become of the house during the many months we would not be in it, she answered,

"We have family and friends enough who come out here who could use it, so there wouldn't be much waste time in its use."

So I said, "All right, you might look around." Then I left town again and when I returned Harriet said,

"I have a house I want to show to you."

Evidently she had discussed the matter with some of the family and laughingly she told me of this little incident. She said,

"While I was looking around for a house, our small grandson Albert said to me, 'Ooma, if you move into a new house, how will Grandfather know where you live when he gets back?'"

She had a house picked out which she wanted me to look at, but she didn't know who owned the house or

what they wanted for it. She finally came back with the information that the house belonged to Ed Sharp, that he was then in Oklahoma, but she didn't know what he wanted for the house. She did have Ed's address in Oklahoma.

The interesting thing about this was that I knew Ed Sharp. He and his family had lived around the corner from us in Chicago some years before. The last I had seen of him was when we were on a camping hunt in the Choctaw Mountains. So I wired him asking what he wanted for his house. I got a wire back that he wanted \$18,000 for it. Then I wired him to come up and move his furniture out, wrote out a check for \$18,000, which I gave to Harriet, and left town again.

I never saw Ed Sharp, but when I returned the house had been furnished, the family was installed in it, and a second story was being put on the garage where the chauffeur and his wife would live. One can readily see how much time and work Harriet was putting in to see to it that I had more time to attend to business.

Well, the years rolled around and we had celebrated our fortieth wedding anniversary at the Biltmore in New York with the family. As we separated, someone inquired,

"Where are you going to celebrate your fiftieth?"

Jokingly I answered, "Oh, we'll celebrate our fiftieth in Paris and you are all invited."

Ten years looked like a long time and the matter almost passed out of my consideration. Not so with Harriet. In the spring of 1939 she remarked,

"Well, we are going to celebrate our fiftieth wedding anniversary in Paris, you know, so I had better begin to work on it."

I promptly dismissed the matter from my mind. Later,

when it got near the time when we would naturally think about leaving, Harriet came into my office and said,

"I guess I have about everything done that I can do now. Everybody that helped us celebrate our fortieth is going and a few more, but John Macomber says he positively can't get away. That is the only thing that keeps the attendance from being one hundred percent."

When I inquired what had to be done next, Harriet said,

"There isn't anything now. I have acceptances from everybody, I have all the reservations on the boats, the hotel in London, the hotel in Paris, and on the boat coming back; so we shall be all ready to leave on schedule."

I was surprised at the amount of work she had accomplished, but there had been talk of war in Europe and I had begun to fear that we should cancel the trip, as far as Paris was concerned; in fact, I had practically come to that conclusion. If a war started while we were over there, we might be detained indefinitely, if nothing worse happened to us. I said,

"Sit down there, young lady; I want to tell you why we had better not make this trip."

Then I told her of my misgivings and stated I thought the odds were too great against our making a success of the celebration, particularly considering the fact that war was imminent. Harriet had sat patiently while I orated on the difficulties. Then she said,

"Well, I have all the arrangements made," got up and laughingly added, "What's a war after fifty years?"

After we had stopped laughing, I remarked,

"You win. We'll go."

We had a delightful time, left on the last boat from



Harriet's usual comment was, "Take Ned"

France, and when we landed in New York the war was on. Later, when we would discuss whether or not something could be done, I was reminded of what she had said, "What's a war after fifty years?"

I even shot this across the table to her when we celebrated our sixtieth wedding anniversary on November 21, 1949.

CHAPTER XXV

We Close the Story

IN ADDITION to our family and friends, Ned had a following with many who did not know to whose family he belonged and did not care. As I have stated before, many who would recognize Ned never recognized his rider or driver and were not interested in him. Ned's popularity was all his own.

This was brought home to me in two rather interesting letters I have received as I am writing this, both of the same tenor. Reference to one will suffice.

"Mr. Harris

"Dear Sir:

I see your picture in the paper and it looks familiar to me. I would appreciate it if you would answer my question. Quite a number of years ago my folks ran the McHenry House at McHenry, Illinois, and a bay horse used to stop at our barn on his way to Lake Geneva. A lot of folks would go down to the barn to see him and talk about him and I used to pat him. I have told my family several times about this horse, but was unable to tell who owned him. Can you answer the question? Were you the owner of this bay horse?"

It would seem that, while Ned could not be called famous, he was probably better known than if he had been famous and could perhaps have qualified for a similar encomium paid by Secretary of Agriculture Linn of Iowa in commenting on a horse born on our farm a good many years ago.

The Secretary wrote of this horse, "He is probably better known among the owners of pleasure horses in

Iowa than any other horse—or person, for that matter.”

A few months ago my niece, who was visiting us, said, “Uncle Bert, I have to take up riding again. My boys are interested in horses and I have to have a horse to ride with them. I haven’t ridden since we used to go up to the farm and ride Ned and Ponca. Is it possible that you could find me a saddle like the one I used when I rode Ned? I don’t want a stock saddle or an English saddle; I want to start in on the kind of saddle I left off riding years ago. What kind of saddle was it; that is, what was the name of it?”

“That was a McClellan saddle,” I told her. “I don’t think you will have any trouble in finding one.”

A few days after she had left for her home I went up to the farm, walked into the tack room, and took down the identical saddle that she used to ride and that Ned used to carry. When I brought it into town later and gave it to her, she was delighted.

“Oh, I am so glad to have anything that belonged to Ned; and to have the saddle that I used to sit in when I rode him is just wonderful,” she said. “My! Didn’t we have fun!”

Yes, we did have fun, as evidenced by the vehicles in the barn and the harnesses and saddles in the tack room; but the one largely responsible for this and, in many ways, for our destiny lies in the fenced gravel pit where he fell—Ned, our forty-dollar horse who became priceless, a member of our family, and a faithful servant.

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OUR FORTY-DOLLAR HORSE: AND OTHER REMINI



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