History of the J.D. LaRue Insurance Agency

By Barry LaRue

The J.D. LaRue Insurance Agency was founded in 1928 by my grandfather, John D. LaRue. “J.D.,” as he was called, was raised in Lakeview, in rural Montcalm County. He attended Central Michigan Normal in Mount Pleasant and obtained his teaching certification in 1901, with plans of a career in education.

J.D. taught in several Michigan school districts, including South Lyon, St. Louis, Northville and Jackson. It was while he was teaching in Northville that he met his future wife, Bessie Lu Seeley; they married in 1911. From 1909-13, J.D. attended the University of Michigan and obtained his bachelor's degree from the College of Literature, Science, and the Arts.

Around 1917, J.D. and Bessie moved with their young son, John Mark, to the city of Wayne so J.D. could assume the position of superintendent of the Wayne Public School System. J.D. and Bessie’s second child, Robert, was born in Wayne in 1920. J.D. enjoyed the challenges of leading a growing system but was the victim of in-fighting among differing factions within the school board. He resigned his position in 1921.

Foster Fletcher, former Ypsilanti city historian, met J.D. while he was superintendent of the Wayne Public School System. J.D. and Bessie’s second child, Robert, was born in Wayne in 1920. J.D. enjoyed the challenges of leading a growing system but was the victim of in-fighting among differing factions within the school board. He resigned his position in 1921.

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J.D. LaRue in 1940 in his office on Hewitt.

When J.D. left the Wayne schools, he immediately became an agent for Mr. Van de Walker. One of their principal companies was the Peoria Life Insurance Company. J.D. was such a cheerful talker that he quickly met his sales goals and won trips to such far-flung places as Alaska and Montreal.

In 1928 J.D. struck out on his own, forming the J.D. LaRue Insurance Agency. At first he ran his business from his home at 302 Brower Street (now College Place), where he and his family had moved from Wayne in the summer of 1923. In keeping with the homeowners of that time, the LaRues rented a pair of second-floor rooms to students at the Michigan State Normal College. Since the MSNC had no dormitories, all student housing was provided in private residences.

At the depth of the Depression in 1932, J.D. moved his agency to downtown Ypsilanti and a rather elegant office on the continued on page 3
It is my pleasure and privilege to serve as the President of the Ypsilanti Historical Society. This is my first “From the President’s Desk” article and I will try to bring you up-to-date on activities of the Society.

You may have noticed some changes in the layout and design of this issue of Ypsilanti Gleanings. We are indebted to Keith Bretzuis, Publications Coordinator for UCI, a local Ann Arbor firm that provides management services for local, state and national non-profit organizations. Keith did the design and layout of this issue and, in addition, provided guidance to the staff involved in the re-production, assembly and distribution.

The most notable change that has taken place in the Ypsilanti Historical Society is the approval by the membership of new Bylaws that call for significant changes in the administrative structure of the Society. The new administrative structure provides for three unique and distinct advisory boards for the Museum, Archives and Endowment Fund. This new structure will enable each Board to focus their efforts to improve and expand activities and programs in their specific area of responsibility.

Significant efforts will be made over the next couple of months to obtain grant funds to support the YHS Photo Archives Project. This project was initiated several months ago in cooperation with the University of Michigan Library System. When completed, the 5,000 photographs in the YHS museum and archives will be accessible world wide through the Internet. The photo database will be searchable via keywords and dates and printable versions of each photograph will be able to be downloaded and printed out on a local printer.

Upcoming YHS events include the Art Show from March 31 to April 17 sponsored by the Museum Advisory Board, the Board of Trustees meeting on April 14, the Archives, Endowment Fund and Archives Advisory Board meetings on May 12 and the Spring quarterly membership meeting on May 15.

We are indebted to all the volunteers whose efforts make the Ypsilanti Historical Society function on a day-to-day basis. It would be impossible to name each of them but they include our board members who, in addition to leadership efforts, serve as volunteers to keep our facilities clean and functioning, our docents who provide our visitors with valuable information about artifacts and historical events, and all of the other individuals who spend numerous hours each month.

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**Ypsilanti Historical Society**

220 North Huron Street
Ypsilanti, Michigan
Telephone: 734-482-4990
www.ypsilantihistoricalsociety.org
second floor of the Hewitt Block. It had housed an attorney's office and was paneled in a rich gum wood with marble counters and green battleship linoleum on the floors.

During the first three or four years at 130 West Michigan, J.D.'s son, Robert, a student at Roosevelt Laboratory School, cleaned the office on Saturdays. He also cleaned up at the law firm of Cleary and Weins across the hall. At that time, the third floor of the Hewitt Block had not been removed and still contained the ballroom and stage that dated to the Civil War. That upper floor was demolished around 1935.

From the time J.D. arrived in Ypsilanti he was active in the Rotary Club. He had been a charter member of the Wayne club beginning in 1922, and his father-in-law, Mark Seeley, was a charter member of the Northville Rotary. J.D. acted as the secretary of the club for many years, compiling minutes and issuing "make ups" for visiting members. The club sponsored the regional conference in Ypsilanti in 1937, taking up headquarters at McKenny Union.

For many years, J.D. spent his lunch hour (except for Monday Rotary meetings) at the Avon Restaurant. He had a favorite booth in the front window where he would do a crossword puzzle while waiting for his food. J.D. spent his summer evenings and weekends on his front porch on Brower, reading "pulp fiction" and smoking cigars. It is a rare photograph of him that doesn't feature a cigar either in his mouth or between his fingers.

During the period of the 1930s through the mid 1950s, the LaRue agency employed several full and part-time agents, including Mark Beckington, Tosselo Knorpp, A.C. Freeman, Forrest Hillyer, John Caderet, Sydney Leeman and E.E. Chase. Rachael Dusbiber was the office secretary in the late 1940s through the early 1950s.

Another employee was Edna Cooper, the agency’s cashier. In the early 1940s, George Westenfeld, a projectionist at the Wuerth Theatre, met Edna Cooper while paying his insurance bill at the LaRue Agency; they would later marry.

In early February 1953, J.D. suffered a heart attack while on the sidewalk of Washington Street below his office. He staggered into Nissly’s Drygoods to seek the assistance of Ron Nissly, who called for medical attention. J.D. spent some weeks recuperating at home, but was eventually taken to the University of Michigan Hospital where, after rallying off and on, he died on April 24, 1953.

At his funeral the Rev. Harvey Colburn referred to J.D. as “Mr. Anonymous” because of his reaching into his pocket to help fund community initiatives when they were just short of their goal. He just didn’t want any publicity or accolades for doing what he thought was the “right thing.”

During J.D.’s illness, his wife Bessie called her two adult sons to ask for their assistance in running the insurance business. No real provision had been made for how to operate the agency in their father’s absence. Would the boys come back to Ypsilanti to help out? John Mark was teaching in St. Clair and turned in his no...
On June 23, 1926 Katharine (Kitty) Van Guten, an Ohioan and a new graduate of Michigan State Normal College, married local boy Frank Lidke of Ypsilanti. Where would they build their new, and ultimately only, family home? The lot location was an easy choice - down the street from Frank’s family on Forest Avenue was a newly available property. Frederick Swaine who lived on the corner of Forest and River Street had recently torn down the malt factory he had operated on the lot adjoining his family residence (Prohibition having pretty much decimated that business enterprise). But what would they build? Frank hailed from a family of carpenters who would supply the labor for the newlyweds’ home but the materials would come up the hill after arriving at the depot straight from Sears, Roebuck and Company. I like to imagine Frank and Kitty pouring over the 1926 Sears catalogue and I always wonder what made them decide on the “Fullerton”, the kit home they ordered and built in 1927, lived in the rest of their lives, and which still stands at 111 East Forest Avenue as the Phillips’ Home.

Sears began selling homes in its catalogue in 1908, primarily as a means to display and advertise its furniture and other home appliances and accessories. It also had to compete in a business begun here in Michigan by Aladdin Homes of Bay City which discovered it was increasingly shipping lumber to the western railroad depots, suspiciously ordered in precut lengths consistent with house construction. After Aladdin began to sell the whole house as a “kit”, the idea spawned many other companies to capitalize on the home building boom by offering affordable housing and a mortgage. Aladdin operated the longest (from 1906 to 1982) but Sears sold the most homes in its thirty-two year foray in the business (estimated at over 100,000 though no exact records exist), stopping only after the Great Depression made it no longer economically profitable (and foreclosures proved bad PR). But from 1908 until 1940, Sears offered over 400 different models under its Modern Homes promotion. Known as “Honor Bilt Ready Cut House” after World War I, it featured balloon frame homes that cut the hours of labor required in half.

The “Fullerton” built on the 40-foot-wide lot on East Forest not only represented the simple, city dwellings showing up across the Midwest but reflected the desire for uniquely American designs, like the Bungalow and, in this case, the Four-square. Consistent with the strong, simple lines of the Craftsman movement, the box shaped Foursquare belongs almost exclusively to the first three decades of the twentieth century in period of construction. This manifestation of the design in the Fullerton built at 111 East Forest is typical of the two-story, cube shape with an overhanging hip roof and dormer. Because the Foursquare is actually a house type, the exterior style elements varied according to taste but the best ones were, again like this one, in keeping with the strong, natural lines associated with the offspring of the Arts and Crafts movement. Almost universal to the style is the porch that spans the width of the front facade. The Fullerton deviates slightly with the most common floor plan of four rooms, one per a corner, in that the front room on the first floor extends across the width of the house. But from the exterior, the practical, sturdy lines of the American Four-square are unmistakable.

Perhaps those very qualities convinced Frank and Kitty Lidke to choose this model. The straightforward information in the catalogue described quality and value in everything from maximum use of floor space to the materials used, like Douglas Fir and high grade millwork. Maybe they were sold by the artistic renditions of the interior space.
Art Show
@ the Ypsilanti Historical Museum

220 N. Huron Street
Ypsilanti, Michigan 48197

Thursdays, Fridays, Saturdays and Sundays
March 31, April 1-3, 7-10, 14-17
Thursdays and Fridays: 1:00 p.m. to 4:00 p.m.
Saturdays and Sundays 12:00 noon to 4:00 p.m.

ART by Local Artists

OPEN HOUSE – MEET THE ARTISTS!
Sunday, April 3 from noon to 4:00 p.m.

Sponsored by:
Ypsilanti Historical Museum Advisory Board

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rior rooms (See illustration on page 7). (It should be stated that artistic license was also used to make the rooms appear larger than they are.) No doubt the price of $2,294 was attractive. The Lidkes so loved their home that they made only one major alteration (the application of the exterior asphalt faux brick siding in the 1940’s) during the next sixty years they lived there. Even the interior remained the same, including the Sears furniture purchased along with the house (unfortunately the furniture disappeared along with the original blueprints and instructions in the interim between their ownership and ours).

The best scenarios for the preservation of a historic home are the two extremes, loving protection and total neglect. This Fullerton had both in the care of the Lidkes and the neglect (bordering on abuse) of the interim owners. When we first saw it in 1999, it had suffered many broken window panes but none of the interior original features had been removed or even painted. Although we immediately fell in love with the charm of the house, when the realtor mentioned that he thought it was a Sears kit home, my husband and I were sold. Further information from our neighbors in the old Swaine home, Bob and Jan Anschuetz who knew the Lidkes, confirmed the fact. We researched and found a copy of the original catalogue advertisement and later discovered stamped numbers (A148) on the attic boards, consistent with the Sears plan. Glenn Lidke, son of the original owners, has also been very helpful in supplying pictures and information about the early years of the home's history.

When we purchased the home, it appeared to be a dark red brick due to the siding (see photo inset on page 4). During the five years we have lived there, our changes have been mostly landscaping and interior, such as painting, electrical upgrades, etc. However, in the summer of 2004, we had the roof replaced and proceeded to restore the exterior walls. We removed the asphalt siding and nails, cleaned and repaired the wood, applied putty to over 10,000 nail holes, and primed and painted it close to the original color. The original Sears horizontal clapboard was in remarkably good shape.

The appearance of the house today is very much like the Fullerton of 1927 (see photo on page 4). It is two stories with an attic dormer, shingled with cedar shakes. One variation from the catalogue version is the presence of battered brick piers and wall on the porch instead of the wooden one pictured. The two side wooden posts do match the original. A rod iron support post has been added on the middle pier at an undetermined date. The wide steps on the right are in keeping with the asymmetrical front door common in Foursquares. The original 10 pane door and double hung windows (multiple panes on top, single on bottom) complete the exterior look. The interior features original Sears elements like light fixtures, woodworking and floors, and kitchen cabinets and sink.
The Lidkes made a great choice with the Sears Fullerton. It has stood the test of time and remains a wonderful family home today.

Endnotes:

3. Ibid.
4. Ibid.

Bibliography


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**Spring Membership Meeting**

By John Pappas

What is an Interurban?

To find the authentic answer to this question and much more, you are invited to attend the Spring quarterly meeting of the Ypsilanti Historical Society on Sunday, May 15, 2005 at 2:00 p.m. The featured program is on a fascinating topic that is not only related to the history of Ypsilanti, but greatly impacted its growth and development.

Our speaker is Richard Andrews, a noted authority and lecturer on the Interurban. Mr. Andrews’ interest in rail transportation began during his childhood and has become a lifelong passion. He has assisted in the creation of several books on the subject of the Michigan lines. More recently he has helped develop two books on Detroit Street Cars and four books on the Detroit United Railway System.

Mr. Andrews was employed by AAA of Michigan for 32 years in the Travel Department and is a member of several local and national railroad clubs. Please mark this date on your calendar - Sunday, May 15, 2005 at 2:00 pm. Bring a friend and enjoy this interesting and informative oral history and slide presentation. And as always, there will be delicious refreshments and a chance to visit with our speaker following the meeting.

See, hear, feel and live a part of the rich history of Ypsilanti. ♦
Every city, town, and village in the world has a name, to tell it apart from all the other places. In the State of Michigan, Ypsilanti, as a place name, stands alone. There is no other community in the state with a name anything like it. To add to the fun, the city is named in honor of a man, who had nothing to do with its founding, and never, in fact, visited North America.

What name the Native-Americans may have given this place, if any, is long forgotten, but in 1809 three fur traders, Gabriel Godfroy, Francois Pepin, and Romaine La Chambre, built a trading post on the site now occupied by the Detroit Edison Building on North Huron. The place was called “Godfroy’s on the Pottawatamie Trail.” The three men in 1811 purchased large tracts of land along the Huron River, called the French Claims. The traders followed the Native Americans west, and the post was abandoned in about 1820.

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All was quiet here until 1823, when Benjamin Woodruff and his friends, made their way up the Huron River, and settled at a site just south of the present city. The little village needed an address for mail, and as leader of the community, Woodruff was the one who had to take action. One day Woodruff traveled to Detroit, the territorial capital, and met with the Governor Lewis Cass. As a result, the community was named Woodruff’s Grove, and Woodruff was appointed postmaster of the village, justice of the peace of the village, and sheriff of the newly formed Washtenaw County.

“In 1825,” wrote Harvey C. Colburn in The Story of Ypsilanti, published in 1923, “the territorial government commissioned a surveyor, one Orange Risdon, to lay out from Detroit a practicable rout through Southeast Michigan to Chicago. He found his task made easy by the existence of the old Indian trail from Detroit to the Huron Valley. Following this rout, he avoided such obstructions as bluffs and swamps and crossed the streams at the most advantageous points. On the first day of June the surveying party, passing Woodruff’s Grove, which lay three-quarters of a mile south, reached the Huron Valley. The distance between the highway and the settlement was not great but sufficient to blast forever aspirations which The Grove may have entertained of becoming a pioneer metropolis. It was evident that the future center of things, the place of milling and merchandise, would lie very near the crossing of highway and river. A few rods north of this crossing had stood, a few years back, Godfroy’s trading post on the Pottawatamie Trail.”

“Three shrewd and enterprising men,” continued Colburn, “Judge Augustus Brevoort Woodward of Detroit, John Stewart and William H. Harwood, with an eye to the future, had bought the land adjacent to the crossing and platted it for a village, almost as soon as the road was surveyed.” “An immediate desideratum for the nicely platted but still unbuilt metropolis,” noted Colburn “was a name.” Concerning this there was some discussion in which participated not only the three proprietors but also the people of Woodruff’s Grove, who were evidently concerned with the new development. Stewart wished to call the town “Waterville.” Harwood suggested “Palmyra” and other names were proposed. The word of Judge Woodward, however, was of authority, a man of his position being naturally given deference.” Woodward was the federal judge for the Michigan Territory, and has been rightly called a brilliant eccentric. His legal decisions are examples of judicious thinking, but this was a man, who took a bath by sitting in a chair in the rain. He was also a student of the ancient Greek language, and it was he who suggested the name Ypsilanti.

“Among the notable world events of the times,” wrote Colburn “was the Greek Revolution. In this splendid struggle of the Greek people against Turkish tyranny appeared an outstanding heroic figure, Demetrius Ypsilanti. With three hundred men he had held the Citadel of Argos for three days, against an army of thirty thousand. Then, having exhausted his provisions, he had escaped one night beyond the enemy lines, with his entire command, having lost not a single man. Such an exploit was calculated to touch the world’s fancy, and in America the name of Demetrius Ypsilanti was lauded, while quantities of clothing and provisions were gathered for the destitute Greek people.”

So this is how the city of Ypsilanti came to have the most unpronounceable and most often misspelled name of any community in the state. It does, however, set us apart from the rest.

(Copies of Footnotes in History by James Mann, a collection of his columns published on page 9)
My Memories
by John Dawson

My great grandparents, Michael and Bridgette Dawson, were Irish immigrants who settled in Willis, Michigan during the mid 1800s. They brought their son, my grandfather Martin Dawson, with them and farmed as they had done in Ireland. On March 21, 1892, each with $500 of capital, Grandfather Martin partnered with Clifford Huston and they opened a farm implement store on Congress Street (later renamed Michigan Avenue) near the Huron River. The business grew in a short time and they purchased the Rathfon and Damon feed business located at 14 & 16 South Washington Street, now the location of the Thrift Shop. They were on the move again when in 1896 they purchased the building at 213 & 215 West Congress Street to expand their businesses to include field seeds and garden seeds. This address is located east of the present Bombadills Coffee Shop (formerly Henry Howard Quality Meat Market followed by Michigan Consolidated Gas Company).

In 1902, Martin purchased the interest of his partner when Mr. Huston became the Washtenaw County Register of Deeds. The name of the firm then became Martin Dawson. Martin served as Mayor of Ypsilanti during 1902 and 1903. In 1903, Martin acquired the property at 221 North Lincoln Street that had a side track to the then New York Central railroad tracks. On the foundation of a building that previously had been destroyed by fire, he built a structure to take care of the storage of feed, seeds, hay, and eventually coal. Later, the firm added building supplies and lumber. In 1907, the installation at 221 North Lincoln of a 15 horse power electric motor, grain cleaner, power corn sheller, and hopper scales lowered the cost of handling grain. After a long illness of pernicious anemia, Grandfather Martin died at the then young age of 53 in 1915.

With the death of the elder Mr. Dawson, the ownership of the firm moved to my Father Wesley Martin Dawson, my Uncle Lee Dawson, my Grandmother Mary Ann Dawson, and my Aunt Marie Dawson Wild. The Michigan Avenue location displayed brick samples from Detroit's Clippert Brick Company on one entire wall. The Lincoln Street complex continued to sell grain, farm implements, building supplies, and coal. Later, after the use of coal diminished, fuel oil and bottled gas were sold at the Lincoln Street location. My brother Martin became the man in charge of the Lincoln Street location.

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My Memories

My dad Wesley graduated from the University of Michigan with a degree in pharmacy in 1912. Shortly after that time he met Margaret West who came to Ypsilanti to attend the then Michigan State Normal College, now EMU. After attending MSNC for two years, she left to marry my father in 1915. My father was a great joker. He once said “He was married the year of the Great War and it had been war ever since.” My dad was devoted to my mother and she eventually became the bookkeeper for our office.

Mother had taught for two years in a country school before coming to Ypsilanti and had a wonderful head for figures and a good command of English grammar and mathematics. When my grandfather became ill, my father temporarily joined the other members of the family in the business. After Uncle Lee left the business and grandmother passed away, mother and dad became owners of the business. Dad was elected to the Ypsilanti City Council when liquor was a hot issue and became active in Democratic politics. He was also elected to the school board during the depression when the schools could not pay the teachers in cash. The town businesses agreed to temporarily accept “script” from the school board in place of cash. This enabled the schools to stay in session. During the depression our business like others, had little capital and were forced to close.

While in junior high, I learned how to make change by laying the customer’s paper money in the open on the cash register before giving change and by counting the change back to the customer. During my seventh grade, all of the classes were excused to the auditorium to hear the radio broadcast of the Detroit Tigers playing in the World Series. In the same building at the corner of North Washington and West Cross Street, I matriculated to senior high school and I was introduced to Miss Mary Elizabeth Holdridge.

“During the depression our business like others, had little capital and were forced to close.”

I began my initiation into the business during the early 1930s. Our store sold paints from Pittsburgh Plate Glass Company and we had “One Cent Sales” (the first gallon sold at regular price, the second for a penny). The Plate Glass Company had a connection with radio station WJR who featured a hillbilly band headed by Tim Doolittle. They came out one night and set up a stage in front of our store. John Renton and I peddled flyers that announced the event from Wallace Boulevard, then the edge of town, to our store on Michigan Avenue. The event attracted a crowd of people!

Mary was injured in an automobile accident in 1973. We moved from our two story house at 1119 Grant Street to a condominium in South Lyon so I could take care of her. After her death in 1995, I returned to Ypsilanti to live in the Senior Citizen High Rise at the comer of South Hamilton and West Michigan Avenue. I can look out a window on the east side of the building and see the area where my grandfather built his family home over one hundred years ago. I can look up a window on the south side of the building and see the area where my grandmother lived. I can look out a window on the west side of the building and see the area where my father lived.

* * *

When my dad became postmaster, brother Martin, brother Howard, and my mother and I assumed responsibility for the Martin Dawson Company. Howard later became affiliated with a company in Chicago in the late 1950s. Martin then assumed his position at the Lincoln Street business and I continued the operation at the Michigan Avenue location. The Michigan Avenue store closed in August, 1963 and Martin and I operated the lumber yard on Lincoln Street until I became a carpet salesman for J. L. Hudson, now Marshall Fields. I worked in the Budget Carpeting Department in the second basement at the downtown Woodward Avenue store. My brother Martin was killed in an automobile accident in August of 1968 and the business continued until 1969 when the property was sold to Martin Gillentine who operated a furniture refinishing business. This ended 77 years of the Martin Dawson business endeavor.

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Broken, Obsolete and Wildcat Banknotes
“...a little history that you probably didn’t know about Ypsilanti!
By Gerry Petty

In his report to the Congress on December 9, 1861, Secretary of the Treasury Salmon P. Chase said “It has been questioned by the most eminent statesmen, whether a currency of banknotes, issued by local institutions under State laws, is not, in fact, prohibited by the national Constitution. Such emissions certainly fall within the spirit, if not within the letter, of the constitutional prohibition of the emission of bills of credit by the States…” (Knox12).

The history of broken banknotes ranges from the hilarious to the tragic. Crooks, thieves and sharpies perceived at once that what governments could do with paper money, they could do as well. A printing press, an impressive design, and a con man's talent could bring riches overnight. An example from the earliest days of state banknotes is instructive. In 1806 Judge Augustus B. Woodward of the village of Detroit, Michigan (population 600), organized the Bank of Detroit. He announced its capital at $1 million, ordered at least $3 million from the printer in notes of $1 to $10, signed them, or had them signed for him, and shipped them East. Smart Easterners can always take advantage of country folk, so they bought up the issue at discounts of 10 to 25 percent. When they tried to redeem the notes at face value in 1808, they found that the Bank of Detroit had closed its doors. Judge Woodward, a Cheshire cat smile on his face, had in the meantime put quite a bit of money in the form of hard coin in another, honest bank. As late as 1824, outraged citizens were still trying to prevent Judge Woodward's continuing reappointment, by the United States Senate, to the local bench. Woodward's Bank of Detroit notes are today the most common of all broken banknotes. Oh in case you didn't know, Judge Woodward was one of the founders of our fair city!

The weak, Michigan General Banking Law of 1837 really opened the gates of the paper flood. Fifty-five banks were immediately organized, most of them for the sole purpose of issuing paper money. A year later, after the disaster had almost wrecked the state, the law was suspended. The 55 banks and many previously established banks, honest or not, had gone broke, adding notes for the modern collector and subtracting wealth from the Michigan citizenry.

A little caution might well have averted such a disaster. Supervision of bank operations seems obvious to our modern minds, and the bank examiner is a well-known contemporary official. What little inspection was done in those days was satisfied with false books, uncollectible collateral and mortgages, or cash borrowed for the day of the inspection.

Redemption Games
To discourage inspectors, or note-holders, from paying a visit many banks had their Main Office far out in the woods. Some notes were postdated or had false bank addresses to hamper any attempts at redemption. The Bank of Battle Creek, Michigan (1838-1840) used the ruse of having its cashier, Tolman W. Hall, run out the back door whenever a note-holder came in the front. The “pigeon” found the bank deserted except for a singing janitor, who eventually drove the note-holder away by incessantly whistling or singing and answering all questions with gibberish. In Barry, Michigan the Farmers Bank of Sandstone (1837-1838) tried to be honest in that it offered to redeem its notes in merchandise of the locality. Since the principal natural resource of the area named Sandstone was exactly that, the bank would redeem a $10 note with one millstone, a $5 note with one grindstone, and a $1 note with one whetstone. As can be imagined, few note holders bent on redemption took advantage of the offer, especially if they had come by horse or buggy from a great distance.

continued on page 13
Michigan Firehouse Museum

By Marcia McCrary

The Michigan Firehouse Museum is just around the corner from the Ypsilanti Historical Museum, on Cross Street, from Huron to Washington. We began in 1999 with very limited hours, in the old Fire Station at 110 W. Cross Street. We now have an addition completed in June of 2002, which gives us more than 10,000 square feet of display space.

At any given time there are usually 15-17 fire trucks on display, plus showcases with breathing apparatus, nozzles, telegraph system, fire extinguishers and toys. In the old building, we have our Ypsilanti displays, which include pictures of the old fire stations before 1898, and some fire trucks and personnel from the 1920s to the 1940s. We have applied for a grant to expand this presentation of Ypsilanti History.

We would be delighted to have you come visit us. We often send people who express an interest in history on to your site, as well as to the Ypsilanti Automotive Heritage Museum.

We have a new website, which will have additional information and pictures soon: www.michiganfirehousemuseum.org

Our expanded hours are: Monday through Saturday: 10 AM to 4 PM, Sunday: 2-5 PM. Call us at 734-547-0663 if you have questions, or are interested in bringing a group at a time outside our regular hours. ♦

Contact Information:
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Bowen’s State Banknotes of Michigan has many such stories, some comic and some tragic. Many of the stories represent not only broken banks, but broken hearts, homes, hopes, farms and families as well. The ultimate victims of these frauds were the local working people, the immigrants and the settlers.

Ypsilanti had its own bank, that to be kind, was one of these banks of suspicious operations and its own set of bank notes. From the amount that the YHS has in its collection this bank broke many a heart right here in Ypsilanti. Here are but a few examples and remember that each dollar that was scammed by the issue of these fraudulent notes would have had the purchasing power of about 35-40 present day dollars, or possibly more depending on the accounting method. The failure of the Bank of Ypsilanti in 1838 occurred when it was discovered that the assets of the bank had been “borrowed” from another bank. In fact, the same barrel of silver half dollars had been noticed by the bank examiner as the same one that he had just audited the week before at another bank in Oswego. On top of this, the entire bottom of the barrel was also filled with scrap iron so as to make the barrel heavier. I guess to make up for the lack of weight that should have been good silver! This had to have been a double blow as the country was in a severe recession due to the government rejection of all paper money as instituted the year before for all land purchases under the “specie circular” under President Jackson. So Ypsilanti had its own heart break and local business collapse due to these events.

There were also some honest banks out in the sticks. After traveling by train and then horseback, Alexander L. Stimpson, an agent for Adams Express Company, finally reached what he was told was Morocco, Indiana, although he was in the middle of the prairie. It seems that the blacksmith, the only person around, was also the banker. When Stimpson presented $100 in notes issued by the Bank of America (Morocco, Indiana), the blacksmith, after removing pounds of potatoes from a large barrel, brought forth a bag from which he took five $20 gold pieces and gave them to his astonished visitor.

However, this was rare indeed and almost all of the state banknotes became worthless over the course of time, and totally illegal with the passage of the National Banking Act of 1862. Their value now is solely determined by the numismatic community and they, generally, have a value in excess of their face amount. So don't start your gas grill with these old-timers this summer, it could be very costly!

Attributions: The general story of the broken bank notes of Detroit and Judge Woodward are from the website www.wscoin.com owned by Washington Square Coin Exchange. Additional items regarding the Bank of Ypsilanti are by Gerry Pety. The notes pictured in the article are owned by the Ypsilanti Historical Society and are genuine.
Ypsilanti, It Just Had To Happen!
A one minute history
by Gerry Pety

The start of the 19th century found these United States in a period of flux like no time since the settling of the continent. Large cities such as Baltimore, Philadelphia, Charleston and New Orleans were trading with Europe and business was bustling. The “Brits” had been chased away for the second time due to the War of 1812, and the population of the eastern seaboard was exploding. Eastern farmland, although still good, was expensive and less fertile than it once was. The need to expand production on cheap land was putting pressure on the Federal and state governments to do more to facilitate the opening of the new western territories. We were a proud confident nation ready to make the dramatic move westward!

Along with factors such as the world’s increasing demand for raw materials and farm products, the federal government began to offer lands in the interior either for sale or under the several free homestead acts, and the official establishments of territories, such as Michigan, were the catalysts to move the country westward.

The French have been here in the Michigan/Quebec Territory since the early 1600s with settlements in the Straits of Mackinac/St. Ignace, Fort Detroit, and in Frenchtown in what is now Monroe, Michigan. The only problem was the long arduous job to transport farm produce and raw materials to the East. What was needed to bring these bulky items from the hinterlands was a mode of cheap transportation. The French, along the River Raisin and Frenchtown area, were producing foodstuffs and grains for local consumption. If they needed “hard money” for manufactured items they produced “spirits” and other high-value, more easily transported items. Not paying the required federal revenue tax made them much cheaper than what could be had out East. But most of the items produced stayed in the local markets and population centers in the Great Lakes due to this transportation problem.

This all changed in 1825 when the New York State canal system, known as the Erie Canal, opened up for business. For the first time farmers, trappers and lumbermen could transport their products, via this Great Lakes-Erie Canal waterway, from right here in Ypsilanti directly to the port of New York. Before these systems of transport came into being, items sent to the East cost about 50 cents to a dollar per ton-mile to transport. (ton-mile = 2000 pounds x 1 mile) After the Erie Canal opened transport costs plummeted to between 1 and 2 cents per ton-mile, literally a boon for the rich farmlands and commerce of the new Michigan territory who could now compete on an even playing field with the farms in the East. And the settlers came!

The place around the French trading post of Gabriel Godfroy, at the intersection of the Sauk and Potawatomi (Osawatomie) trails, and of the navigable Huron River was destined to be a perfect place for this new interaction of farming, commerce and invention. The American Industrial Revolution was under way and Ypsilanti was to be one of the places where it just had to happen! ✪

News from the Fletcher-White Archives

By Gerry Pety

Is that the sun I see outside the archive window? It is! Geez, the temperature is going above 32 degrees again and the sidewalk to the archive is absolutely clear and dry. Just what excuse is keeping you from visiting? Just in case you are thinking about stirring from your long winter hibernation we are open Mondays and Wednesdays from 9:00 am to 12:00 noon, and for those who have to work for a living we are open Sunday afternoons from 12:00 noon until 3:00 pm. If you need directions just call me at the archives at 482-4990 or at home at 572-0437.

The archives have been particularly active this winter with people looking to find their roots in Ypsilanti. Genealogy has become the number one passion of visitors to the archives. Closely following the genealogists are the historical home and property owners and their search for pictures and stories of homes and businesses. We have enjoyed many of their individual stories about family histories and look forward to yours!

If you have pictures of Ypsilanti homes, businesses or area geographical sights we would really appreciate a copy of them here in the archives. We are also in need of any and all pre-1930 city directories of Ypsilanti and surrounding cities.

Thank you to our volunteers who share their time and knowledge to further the goals of the archives. Marcia Phillips in particular has been instrumental in organizing and keeping our preservation efforts on track and Tom Crocker has been doing a lot of research. Thank you, we really appreciate your work! Special thanks to our contributors: Ms. Gloria Worrel gave us two MSN Auroras in great shape for the years 1915 and 1917. Also contributed were two World War I helmets, one American and one French, and some ephemera from World War II by Mr. Dennis Becker. The helmets will eventually be in the museum displays this next year. Thank you for thinking of us! ✪
History of the J.D. LaRue Insurance Agency - continued from page 3

practice effective at the end of the 1953 school year. “Bob” was in the U.S. Navy, stationed in Washington, D.C., and sought a discharge after having served in World War II and the Korean War.

After J.D.’s death, both John and Bob obtained their insurance sales licenses and moved back to Ypsilanti to keep the family business going. As an experienced teacher, John also chose to work part time for the Ypsilanti Public Schools. The brothers came up with a novel solution on how to divide the proceeds of the business: they would add the income from John’s teaching to the gross of the insurance agency and divide it by two. That system accounted for both partners working full time.

About the time the new partnership was formed on May 1, 1953, Olive J. Lockwood became the agency’s secretary. She stayed with the agency until around 1970, when Bess Rhodin took the job.

John was licensed to sell home, auto and life insurance; Bob sold only home and auto insurance. As a result, the percentage of business assigned to life policies declined in favor of homeowners, auto-mobile, commercial fire, plate glass and burglary coverage.

John was an active member of the local Odd Fellows lodge and sang both in church choir and in barbershop groups. Bob, like his father, became a member of the Ypsilanti Rotary Club, serving as its secretary and proud of more than 35 years of unbroken attendance. He was also active in the American Legion Post 282 and the 40 and 8.

The 1960s saw changes in the insurance industry. Redlining caused some long-time companies to refuse to write new policies in some areas such as Ypsilanti. People became less loyal to one agent and “shopped around” frequently. Often, new auto customers would lie about their driving records in order to get a temporary certificate with which to buy plates, then either fail to pay or allow the company to cancel due to excessive points.

John and his wife, Eloise, also a teacher, both retired in 1976. They had spent summers in Charlevoix and on nearby Beaver Island and made a permanent move to northern Michigan that summer.

Bob bought out his brother's interest in the business and continued operating it as a sole proprietorship until the summer of 1978, when he sold the company to

Hopkins, Thomas and Blair, then on Pearl Street in the old Michigan Bell building. Bob worked part time for HTB until 1980 when he retired to spend time at his cottage in Kalkaska County and help his wife, Jane, with her botanical pursuits connected to her job at the Matthaei Botanical Gardens. Jane passed away in 1983.

John Mark LaRue died in 1994 at the age of 81 and Robert died in 1998 at the age of 77.

Ypsilanti Historical Society

Museum & Archive Hours

The Museum, located at 220 North Huron Street, is owned by the City of Ypsilanti and is operated and maintained by volunteer workers in the public interest of the Ypsilanti Historical Society. The Museum and Archives are open to the public at no charge.

Museum Hours:
Thursday _____ 2:00 pm - 4:00 pm
Saturday_____ 2:00 pm - 4:00 pm
Sunday______ 2:00 pm - 4:00 pm

Archives Hours:
Monday ________ 9:00 am – 12:00 noon
Wednesday ______ 9:00 am – 12:00 noon
Sunday ________ 12:00 noon – 3:00 pm

Ypsilanti Historical Society
220 North Huron Street
Phone: 734-482-4990
www.ypsilantihistoricalsociety.org

Group Tours may be arranged by calling 484-0080 or 971-0536
Report from the Museum Advisory Board

By Virginia Davis-Brown

Are you ready for spring? I am. It seems that it has been a strange winter, 10 inches of snow and temps hovering around zero then 3 days later all the snow is gone. Maybe it will settle down and spring will be coming along very soon.

The museum was closed during the month of January for our annual cleaning and for some remodeling that was difficult to do when we were open. We now have a wonderful storage closet for our children's toys. Before it was a bathroom and up to last summer it still had a wash basin and a toilet. The paint was peeling and it only had metal shelving. The remodeling has been completed with beautiful new paint and several sets of adjustable shelves, which will give us more efficient storage for our precious toys.

Kathryn Howard and her committee have been very busy planning and putting together the next annual Art Show. The show will start on March 31 and run through April 17. These art pieces have been done by local artists. If you remember last year they were wonderful and the talent is outstanding. Please make plans to visit the museum and support our local talent. There will be oils, acrylics and watercolors, still life, portraits and other interesting processes. Last year there were several artists who had their pictures for sale. Maybe you could find just the picture you have been looking for.

Plans have started for the next Quilt Show - dates will be from September 29 through October 16. I know it sounds like a long way away but we need your help to make it a success. We are looking for quilts that we will be able to display for these three weeks and be able to share your talent or the talent of someone else. These quilts can be old or new, large or small. Last year we had over 100 quilts and some were made by men. If you can help us out please contact me at 484-0080.

We are in need of docents (guides) for our regular hours and also docents for special occasions, such as the art and quilt show. Regular hours involve a commitment of 2 hours a month and we will train you.

We hope that we will be seeing you soon at some of our shows and if you have ideas or comments please let us know. This is your museum and we want you to be involved. Think spring and my phone number is 484-0080 if you have quilts or want to volunteer.