



B. F. ALLEN

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B F. ALLEN, or "Frank," as he was usually called, came to Des Moines in 1848, bringing with him about fifteen thousand dollars, in those days deemed a large sum. He at once joined Jonathan Lyon in a general business at the northeast corner of Second and Vine streets, dealing in "everything from a silk dress to a goose yoke—and a little more," as advertised.

Being energetic and ambitious to do things, he soon began to widen out, and in 1850, with Charley Van, built a steam sawmill not far from the south end of 'Coon River bridge, an improvement of great public benefit, as lumber was scarce and had to be hauled long distances, much of the time over nearly impassable roads. The river timber land was abundant with the cream of Black Walnut trees, and the lumber that went through that mill into buildings would to-day be worth a fabulous sum.

The Winter of 1850-51 was very severe, the Spring freshets flooded the country and made the roads impassable; provisions became exhausted, and with his usual good will in an emergency, Allen and R. W. Sypher purchased a steamboat in St. Louis, of which the *Gazette*, of June 25, says:

"They placed upon it over two hundred tons of freight for Des Moines and Ottumwa. They proceeded up the river as far as Bentonsport, and there unfreighted to get over the dam. The result is to be regretted, and especially now, from the fact that it had on board a large quantity of flour. There is not a pound in the market, and everybody is out."

In the same paper is quoted flour at fourteen dollars per barrel; wheat, one dollar and a quarter per bushel; corn, one dollar and a quarter per bushel. In the Winter of 1853, John Woodward sold three thousand pounds of fine dressed pork for forty-five dollars, there being no market.

The value to the community, present and prospective, is not disclosed in this newspaper paragraph. In those days transportation was the important factor in mercantile affairs. It fixed the price of every article for household use—often exorbitant—as well as that of farm products. Railroads were far off. Two states, and years of delay interposed between the possible and probable relief. There was little inducement for the merchant to exchange goods for farm produce, as the expense of getting it to market left no profit. The solution of the problem was to make Des Moines a trading and shipping point, and use the river, the expectancy being that in due time it would be made navigable. The *Gazette* of April Seventh mentions the building of three flat-boats at Lafayette, Doctor Hull's town, a few miles down the river, and says:

"They will be laden with corn and other products. It is the beginning of good times in Central Iowa. Let the obstacles be removed from the Des Moines River, and next Spring we guarantee that scores of flat-boats will be built in this part of the country, and the surplus produce will be readily exchanged for cash. Tear out the dams, clear away the snags, and thereby open up a way into the interior of the state for steamboat navigation."

Allen and Sypher, with their steamboats, were getting ready for it. In 1855, Allen concluded there was more profit in other directions than selling rags and goose-yokes, and he opened a bank and real estate office, the next year moved it to the corner where *The Register and Leader* building now is, where for fifteen years it was the money center of the city, and a large portion of the state—in fact, Frank Allen was the banker for nearly everybody. His business was enormous for that period. That was the year of the State House fiasco. He evidenced his loyalty to the West Siders by putting up two thousand dollars to put the building on Grimmel's Hill—on paper, for that fund never got beyond the paper stage; the East Siders nullified it.

During the period from 1855 to 1858, monetary affairs in the West were in a demoralized condition. The country was flooded with notes of speculative, irresponsible banks. Merchants and business men would meet daily and prepare a list of banks deemed good for the day, at par, at discount, and worthless. The list would

be revised on the arrival of each mail, and the bank note detector, which was found in every business place. The conditions were ripe for counterfeiters and sharpers, and they got in their work, thus adding to the trouble. A merchant of this city went to St. Louis to buy goods. He carefully selected the best notes he could find to pay his bills, but when he got there he could not get a dollar for the whole of them.

The first State Constitution prohibited banks of issue, hence Iowa was made the dump for all sorts of stump-tail, red-dog, wild-cat notes, issued by anybody who could get them engraved and printed. They were generally issued from some isolated, inaccessible place, and sent for circulation as far away as possible. I visited one of those banks once. It was in a logging camp in the thick woods near the east shore of Lake Michigan. It was about eight feet square, eight feet high, made of rough boards, flat roof, with one small sliding window, a plain board shelf, on which the notes were signed, a small door, over which, in red chalk, was the name of the bank. It was never occupied but once. When I saw it, the bank had closed. How many notes were put out was never known. This money would often be palmed off on farmers, or in isolated localities, for horses or other traffic, by sharpers and land sharks. One of the most notable hereabouts was the Agricultural Bank of Tennessee, which had a large circulation engineered by a local banking firm, which failed in the panic of 1857, leaving thousands of dollars afloat without a redeemer. A good supply of those notes could probably be gathered now in this county. I have some.

Banks were organized in Nebraska, but owned and controlled by bankers in this state. Allen had one, the Bank of Nebraska, the notes of which he protected and kept at par through his private bank in Des Moines. They were current every where, and were of great benefit to the community.

In 1857, under the new Constitution authorizing banks of issue, to provide protection against the worthless stuff in circulation and drive it out of the country, the State Bank of Iowa was organized with eight branches, one of which was at Des Moines. Captain F. R. West was President, and Allen one of the Directors. It was managed conservatively, had abundant capital, its notes always

par, redeemed when presented, but were largely hoarded as safe to keep. It was the only bank organized under the Constitution, and when Uncle Sam's national banking system was established, it was merged into the National State Bank, in 1865.

In 1857, Allen erected, on the block now occupied by the Iowa Hotel, a large two-story brick residence, which became noted for the receptions and hospitality dispensed therein by him and his beautiful wife.

In 1860, he was a member of the City Council from the Second Ward.

During the Civil War period, business was largely demoralized and little progress was made in city improvements. Though there was constant tension of the public mind, only once did the city get unduly excited. It was reported one day that the somewhat noted bushwhacker, "Missouri Bill," was headed straight for Des Moines, on looting bent. As the city was practically defenseless, there was considerable alarm, and the banks quietly put their funds in safe places. Captain Harry Griffith and Colonel James A. Williamson, who were here on a furlough, organized a company to man a battery of two guns, which were stationed on the State House grounds, ready for any emergency, but it was soon learned that "Bill" was going the other way, and the battery was disbanded, much to the regret of Harry, whose "dander" was up.

In 1865, the war over, business was rapidly resumed and great progress was made in city improvements. Allen organized the first Gas Company, tallow candles and lard oil being the only illuminants. The works were located at the corner of Second and Elm streets. A large sum of money was expended in an effort to produce hydro-carbon gas from coal and superheated steam. The gas could be generated, but it was impossible to get crucibles, or retorts, which would resist the required intense heat. They would crack, causing so much leakage, loss of time, material and labor, it was abandoned, and the ordinary gas method adopted. But it was an ideal gas and had intense heating properties.

In 1865, Allen, with Wesley Redhead and others, organized the Des Moines Coal Company. Redhead had been burrowing around in spots sufficient to show the presence of coal near the city, and the

company, with ample capital, was formed for systematic mining. As the coal was near the surface and in pockets, it was soon cleaned out.

The same year, he, with E. J. Ingersoll, organized the Hawkeye Insurance Company, which is still doing business at the old stand, one of the oldest and staunchest in the state.

In 1867, the Chicago, Rock Island and Pacific Railroad reached the city. Allen was one of the directors and a large stockholder. On the proposed line of the road west to the Missouri River, towns and stations were to be located. That was his opportunity. He had the money. He organized a Land Company, took in the proposed town sites and stations, platted them, sold them on easy terms, and gathered in a pile of profit.

In 1869, having completed the erection of a residence, the most magnificent in the state, with interior furnishings equally lavish and munificent in cost, among which was a Chickering grand square piano, Louis XIVth style, costing seventeen hundred dollars, a small drawing-room table costing one thousand dollars, he threw open its doors to the friends of himself and wife on Friday evening, January Twenty-seventh, it being the fifteenth anniversary of his marriage. The *Register* the next morning made the following mention of it:—

"Such a brilliant affair, undoubtedly and confessedly the finest ever given at a private residence in the Northwest, occurring in a city not yet out of its teens, and which is yet called a town of the frontier, is not merely a matter of pride to the estimable persons giving it, but is also a proud honor for the ambitious young city in which it was given. Larger and older cities parade smaller matters as evidence of their civilization and aristocratic preeminence. If such evidences are causes of self-gratification with metropolitan cities, how much more so are they in this city, whose ground is hardly yet free from the moccasin tracks of the savage, and which is not yet recognized by the Eastern people as a town to be known among cities? The founders and first settlers of Des Moines are still here, still young, and are still the sturdy, prominent business men of the place. The work around them is not the work of their fathers their own arms hewed out the forests, laid the foundation

stones, and built the city, and the day of its greatness in its coming finds these pioneers and builders not yet past the meridian of life.

"Among those who thronged the mansion, the most delighted of all, were the scores of old-settlers who were his neighbors in the days when the aristocracy of the city lived in log houses, and called a candy-pulling so elegant as not to be sneezed at. While others enjoyed the social pleasures and bounteous hospitalities of the evening, these old settlers appreciated it with a zest and pride no others could feel. For a young town, away out here on the prairie sea, to eclipse good old Cincinnati, ambitious Chicago, and aristocratic St. Louis was no light honor. Few men have two hundred and fifty thousand dollars to spend in fitting up themselves a home, and Des Moines is the only city in the West that *has* done it.

"In addition to Des Moines friends, large parties were in attendance from Chicago and the river cities of the state. Among the notables from Chicago were L. L. Colburn, R. A. Ketchum, W. F. Brackett, J. B. Raymond, W. B. Walker, James Wood, Charles J. Connell, accompanied by Miss Cobb, Miss Matteson, Miss Rosecrans, Miss Rice, Miss Doty, and W. W. Boyington, the celebrated architect, his wife and son. The Chicago press was represented by the *Tribune*, *Republican* and *Times*, and the *Indianapolis Mirror* also had a representative. Among the distinguished men of our own state were Governor Merrill, Secretary of State General Ed Wright, Auditor of State John A. Elliott, Treasurer of State Samuel E. Rankin, several Judges of the Supreme Court, Congressman-elect Frank W. Palmer, ex-Congressman John A. Kasson, General N. B. Baker, General George W. Clark. Many other distinguished persons were also present.

"The large company found no discomfort in this palace home. There was room in abundance, and ladies could promenade free from fear of the blundering footfalls of awkward men disturbing their sweeping trains. The toilettes of the ladies far exceeded all expectation. In richness, elegance and exquisiteness of attire, they excited universal admiration. In tastefulness of dress, grace of manner, intelligence of bearing, culture of mind, and beauty of person, the ladies of our young city are celebrated, and on this gala day they were brighter and sweeter than ever. We can only say

that we were proud of them—a pride which was increased by the cordial and flattering compliments bestowed by the visitors from abroad. The evening was passed in an abandon of intelligent pleasure. The night outside was bad and boisterous, but within all was merry and bright. On every side were bright flowers which were very grateful to the eyes which have looked upon snow and Winter for several months. Some idea may be gained of their profusion by the statement that two thousand dollars' worth were used in decorations—the one bouquet gracing the center table costing seven hundred dollars. The supper of itself was of royal excellence—some six thousand dollars being expended in its supply, for which, to John Wright, the famous Chicago caterer, was given a *carte blanche* commission, which culminated in a table display of the seven hundred dollar bouquet in the center, boned turkey at each end, smothered in port-colored jelly; three baskets of natural fruit; two Charlotte Russe fountains; two Nouget Pyramids, trimmed with vintage grapes and oranges; two pyramids of wine jelly; two fruit cakes weighing twenty-five pounds; a large basket of ice cream, trimmed with iced fruits; one statuette of Washington in lemon ice cream; one lion in vanilla ice cream; one basket containing a mammoth strawberry in ice cream; foreign nuts, oysters, comfits, confections, and substantials, with lemonade, tea, coffee, and chocolate served in china and silverware.

"The grand piano, first tinder the masterly touch of William Lehman, and afterward of the almost perfect hands of Professor Apel, gave out entrancing melody. Miss Kitty Allen, Miss Mate Newton, and Major Studor each favored the company with a superbly rendered solo. Messrs. Thomas Hatton and Joseph P. Sharman sang one of their splendid duets.

"Although a crystal wedding, and no presents were expected, it being so announced, Mrs. James C. Savery took the privilege of presenting a complete set of glassware, the main piece of which bore the eloquent inspiration, '*Dieu vous Garde*'—God protect you, thus mirroring the wish of every person present."

That the present generation may know how their grandmothers dressed on this occasion, I give the report of W. E. Campbell, who represented the *Chicago Republican*, and who was more *au fait* in such things than the rest of us:—



"Mrs. Allen, the hostess, was elegantly attired in a rich, black velvet robe, made plain, her dark hair decked with roses. She welcomed all her guests with grace and dignity of nature's gentle-woman and accomplished lady; her bright face wreathed in happy smiles and cordiality of manner, betokening the pleasure felt in the pleasure thus bestowed upon others.

"Miss Kitty Allen, a very pretty and charming young lady of only fourteen years, most ably assisted her mother in the reception and entertainment of the guests, and throughout the evening, like a graceful fawn, flitted from room to room, her bright presence always welcomed. She was attired in a short pink dress, the skirt trimmed with blue flounces of the same material, half panier puffed waist and white kid gaiters.

"Miss Florence McKay was attired in a lavender silk, square neck and long train; hair crimped and adorned with roses.

"Mrs. Major William Ragan wore a white alpaca, with white satin crystal bead trimmings, square neck, flowing sleeves and train.

"Mrs. George C. Tichenor, a handsome lady, wore a handsome blue silk, with white lace overskirt, trimmed with white satin and looped with pink roses.

"Mrs. R. T. Wellslager wore a rich black silk, with black satin and lace trimmings.

"Mrs. Colonel Stewart, a tall, graceful lady, wore a checked black and white silk, with long train, square neck and satin trimmings.

"Miss Susie Wilson, a very pretty and fascinating blonde, was most becomingly attired in a white grenadine with a white puffed flounce on the skirt, puffed upper-waist, the dress trimmed with pink satin, hair curled and ornamented with a wreath of white roses.

"Mrs. W. S. Pritchard, a handsome lady, was dressed in a purple silk with white lace overskirt, looped with buff roses, low neck and short sleeves.

"Mrs. J. B. Stewart wore a lavender silk, square neck and long train, trimmed with white point lace and lavender silk—a very pretty costume.

"Mrs. E. F. Hooker wore a light tinted water silk with white chenile [sic] trimmings, square neck and long train.

"Mrs. E. H. Gillette was becomingly dressed in a handsome white silk, corsage waist, train flowing sleeves, dress trimmed with white satin—an elegant dress.

"Mrs. C. C. Howell wore a short brown silk with lace overskirt looped with roses.

"Mrs. Judge John Mitchell, a bright and pretty brunette, wore a drab and striped silk, square neck and long train, with white fringe and bead trimmings.

"Miss Ella Keane, a pretty young lady, wore a green silk dress, with train green satin trimmings.

"Miss Nettie West, a pretty and sprightly little miss of seven summers, was very tastefully dressed in buff alpaca with blue silk trimmings.

"Mrs. L. F. Andrews, a white alpaca, train, square neck, with pink satin overskirt.

"Mrs. Governor Merrill wore a handsome dark purple silk, long train, purple satin and fringe trimmings—a rich costume.

"Miss Jeanette Russell wore a rich green silk, long train, with white lace overskirt looped with roses, white puffed lace waist—a pretty young lady and a tasteful dress.

"Miss Kitty Johnson, a pretty young lady, was modestly attired in a short drab alpaca, scarlet opera cloak.

"Mrs. Add Hepburn wore a rich green silk dress, made plain; a very handsome lady.

"Miss Mollie Rommell, a very pretty young lady, was attired in white alpaca, puffed waist and long train.

"Mrs. A. C. Talbott was becomingly attired in plain white book muslin with double skirt looped with roses.

"The Misses Le Bousquet, a couple of bright and pretty sisters, were similarly attired in dress of white Swiss muslin, long trains, puffed waists and pink sashes, dark hair ornamented.

"Miss Mattie Whitlege, a very pretty lady, wore a light blue silk, long train and flowing sleeves, dark hair decked with roses.

"Miss Hattie Ankeny, a pretty brunette, was dressed in a buff alpaca, square neck, flowing sleeves and long train black hair trimmed with roses.

"Mrs. William Foster wore a pink satin with broad flounce, white point lace overskirt, with white puffed waist, low neck and short sleeves.

"Mrs. E. J. Ingersoll was dressed in a lilac silk, square neck, flowing sleeves and train; waist trimmed with white point lace and lilac satin.

"Miss Kellogg wore a white alpaca, long train, puffed waist, with white satin trimmings, hair decked with roses.

"Miss Mata Newton wore a buff alpaca, square neck and long train with white satin fringe.

"Mrs. J. D. Seeberger was attired in a light drab satin with white lace sleeves bound with scarlet satin.

"Mrs. J. C. Savery wore a rich and costly black satin *robe de Paris*, ornamented with white beaded lace.

"Mrs. Charles Spofford, a pretty lady, wore a white lace dress trimmed with white satin.

"Miss Sadie Washburn, a pretty blonde, was attired in a white alpaca, long train, square neck, heavy purple satin trimmings.

"Mrs. William H. Quick wore a light drab silk, made plain, with white lace and satin trimmings.

"Mrs. John Knight was beautifully attired in a blue watered silk, white point lace overskirt, square neck, flowing sleeves, and long train.

"Miss Maggie Lyon, a very pretty young lady, wore a pink alpaca, made plain, waist trimmed with satin fringe.

"Mrs. Tac. Hussey, white organdie, baby waist and full skirt, pink roses in hair; a trim and vivacious little lady."

In 1871, Mr. Allen provided one of the most valuable benefactions for the city, in organizing the Des Moines Water Company, with three hundred thousand dollars capital. The works were built where they now are. Subsequently they passed to Polk & Hubbell, then to a stock company.

In 1874, some evil genius induced him to go to Chicago. To become a Napoleon of finance was an honorable ambition. There unconscionable bank sharks unloaded on him the Cook County National Bank. He at once applied all his skill and means to bring it to the front, but soon discovered it to be a sepulchre of

rotteness. He dumped into it all the resources he could command, and, draining day by day the receipts of the bank here—it was like pouring water into a rat-hole—it had no bottom, and in 1876 it collapsed, swallowing in the wreck all he possessed, together with the thousands of hard earnings of plain working people and business men who had entrusted their money to his custody. The crash created great excitement. There were deep mutterings of personal vengeance. Public meetings were held, and a committee selected, through which an assignee was chosen, to whom he turned over all his property, but the litigation and expenses following left little or nothing for creditors, especially small depositors least able to bear the loss.

From that time, misfortune, like an avenging Nemesis, dogged his steps. Try as he would to get on his feet, he failed. Added to this, his wife, grief-stricken and broken-hearted, in January, went to her final rest. He went West, and is now, I believe, in San Dimas, California, engaged in fruit raising.

Despite the great loss and misfortune his collapse entailed upon the city, it can be truly said that from 1858 to 1876 he controlled the financial and monetary affairs of this community. If money was wanted for any legitimate business, a merchant or business man required means to tide over a hard spot, a church or society needed help, or a young, industrious man wanted to buy a lot and build a home, it was only necessary to go to Frank Allen and get it of course, ten per cent interest and mortgage security being understood, for it was never believed he was doing business for his health, yet he was never oppressive, was generous with gifts to worthy objects, and helpful to the city in many ways.

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by **L. F. Andrews**

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