

Nuggets of History

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OLD CUSTOMS: THE CORN CROP

by Hazel Mortimer Hyde

Among the many activities and occupations in which my father and my numerous relatives engaged, those dealing with grain were most prevalent. In the last seven decades machinery and methods have changed until the old machinery would not be recognized by many people. Recently I visited an exhibit of some out-dated items of country life.

A corn binder was used to cut corn and tie it into bundles. Then men would follow along picking up the bundles and make shocks of corn. To many of the older people a field of shocked corn was a familiar sight. The modern machinery cuts and even shells the corn ready to haul away with large trucks. If corn was to be used as silage in those earlier days, it was hauled in wagons or hayracks pulled by horses. Then the bands were cut and it was put into the silo. (see picture)

One of my earliest recollections was being with my parents when they weighed in corn. The wagon pulled by horses was weighed when full of corn. After unloading the corn, the empty wagon was weighed. My father owned two grain elevators. In the one painted red, there was a long ramp and the wagon was pulled up to the center. The back board was taken out and the corn was shovelled into the bin below. Often, though, the corn was loaded directly onto the box cars on the train track called a siding. Chops for chicken feed were made by grinding corn in the elevator.

My father also sold farm machinery. I played on the new corn planters. Anything that had a lever fascinated me. I seem to remember instructions to stay off the discs with their sharp blades, but I fear I did try out every kind of implement in the shed.

Corn was shucked by hand in those days. A good fast husker would take two or more rows at a time across the field. Even farm women helped in the field when rain or the coming of cold weather threatened the harvesting. If early snows came before the harvest was in, the loss was very great.

Some people may remember the corn cribs with slatted sides. Often there was a driveway through the middle. People who did not have adequate storage space had to sell their corn directly from the field. Sometimes they were "docked" because of the moisture content. No one had heard of a corn dryer. They would have to accept the price per bushel that was current. And when large quantities of corn were released on the market, the price fell to a lower level.

Hybrid corn was in its infancy and few farm people had access to that type of seed corn. Yields per acre were much smaller. Also, fertilizers were used more sparingly.



A HAND CORN-MILL



A corn picker of the 1920s and early 1930s, pulled by a tractor. Truck at right receives the ears of corn.

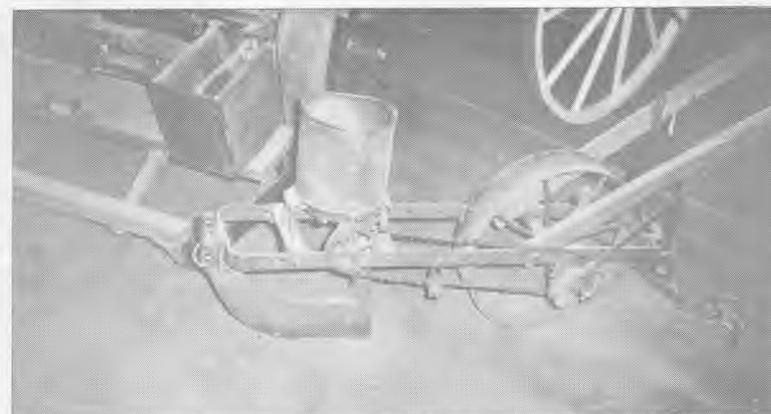
Often the only fertilizer would be the manure from the barn yard. Commercial fertilizers and hybrid seed have revolutionized corn raising. Corn pickers and tractors have changed the whole picture drastically. Better storage facilities and selling on "futures" have helped to some degree to stabilize the prices. But corn farmers are still at a great disadvantage in the marketing of their crops. Weather is unpredictable and there are many insect pests or blights which may cut down the yield.

Some examples of one horse plows still exist. The so-called gang-plow was a giant step forward in agriculture. This, too was horse-drawn.

The barn with its horses, usually large work animals, was a fascinating place. The hay mow was often over the horses' stalls. A corn bin was located in a handy place. A kind of runway was through the center. The smell of the leather harness, usually hanging on a wall was pungent and somehow tantalizing. A movement here and there among the feeding horses made a soft, rustling sound along with the regular chomp chomp as the horses were eating. Sometimes the chickens would lay their eggs in the haymow. It was fun for a child to climb up and find the fresh eggs. But to the farmer's wife or older children, it was a chore.

Corn husking bees were vanishing along with other social events that were part of a pioneer life. Red ears were beginning to be used as table decorations more than entitling the finder to a kiss from the person of his choice. The farmer was saving his best corn for seed corn for the next year.

Many people used early field corn for roasting ears instead of the succulent sweet corn demanded now for eating. However, sweet corn was usually grown in the family garden. Freezing had not become a practice. In fact ice cutting



A One-Row Planter

from a lake or stream was practiced by some people. The cellar was used for keeping vegetables cool. A few progressive people had ice boxes in the towns and hung a card in the window so an ice-man would deliver the right amount.

In our parents' day school boys often filled their pockets with parched corn to nibble on the long walk to school. Some grains of it found their way down the neck of an unsuspecting girl, too. No bus came along then to pick up school children and a five mile walk was not considered long enough to warrant sending a child on horse-back.

No ammonia tanks were brought to the fields sixty or seventy years ago. Instead a piece of machinery called a manure spreader would be used.

Harrowing was done with an implement that had teeth-like pieces extending down into the plowed ground. It was dragged across the field by horses. Some people managed to stand on it to provide extra weight so it would sink further into the ground. Often heavy stones were also attached for that purpose. It was a dirty dusty job.

When the corn was young, small weeds could be removed with a piece of machinery called a cultivator. Disease-resistant treated seed was unknown.

Live stock, particularly cattle, is often the companion cash crop where corn is grown. Fattening cattle for market involves a further gamble.

The cost of machinery is so great that it is difficult for a young farmer to get started, unless his family brings him into a partnership. Record keeping, which was practically non-existent in "the old days" requires careful attention to many details. Then, a young married couple would start out with a few pieces of household furniture, horses, wagon, a plow and a few other implements and tools. Some of this could be purchased rather reasonably at a farm sale, second handed.

The so-called subsistence farm where the family sup-



Corn binder, which cut the standing corn and tied it into bundles for shocking. Has been replaced by modern machinery.

plied most of the food and other items of living on their own land is becoming scarce. Chickens are no longer raised on most farms because it is unprofitable. Often the wife or other members of the family work in the nearest town, so gardening is not as important on the farm.

Winnebago County is at the edge of the corn belt with much fine farm land suitable for corn growing. Gradually a change to part soy beans or some other crop is changing the proportion of land allocated to corn.

Methods of contour plowing and soil testing have helped to increase productivity. With smaller families and more mechanized farming, the farms of today must be larger in order to be profitable. So if our grandparents could spend a day on their boyhood farms they would be amazed. And many oldsters of today remember a time with machinery, now obsolete and already being collected in museums of farm machinery.

Pop-corn was grown in the family garden plot, too. Molasses was often used in making pop-corn balls. Popping corn around the open wood stove door in a fine wire basket was common. But the use of an iron skillet with a lid had not been discarded. The skillet was pulled back and forth with a shaking motion over the iron lids of the kitchen woodstove. Often the kitchen was the family gathering place. Family rooms were a later innovation.

Corn was used for making hominy. The corn was soaked in lye water, the lye being made from wood ashes. Later it was rinsed many times to remove the lye. A hugh iron pot, often out-of-doors, was usually in use in making hominy. Corn meal mush was a breakfast dish. Sometimes it was put



Antique corn planter made almost entirely of wood.

into a round can overnight, then cut into slices and fried. Often molasses or syrup was poured over it.

Stone-ground corn meal which we treasure today was common then. Much more home-baked corn bread was eaten. Corn bread and a hugh pot of navy beans or butter-beans was regular fare, varied with garden produce. Have you visited mills where corn is still ground? One such example is at Old Stone Mill Park in Indiana. At New Salem you can see the iron vats and also the large stone of the old mill. Some mills were operated with horse power but usually the mills were located on a stream and water power was employed.

One of my uncles had no sons but he had three healthy daughters. Two of these girls wanted to help with the crops. I have seen them with a team of horses or mules, out planting corn. They wore a head covering, usually a hat or a sun bonnet. The sun bonnets often had slats sewed in to help keep the covering extended beyond the face. Then they kept their arms covered with long sleeves. The sun was very hot out in the field but the girls wanted to keep their skin nice so they would look attractive when Sunday came and they put on their "best" clothes.

Corn or maize is native to America. Early settlers found some Indian tribes raising maize. A fish was usually dropped into a hill of corn as fertilizer. When Christopher Columbus landed in Cuba in 1492, he sent two of his men to explore the island. They returned to report "a sort of grain called maiz". In the British Isles people still call corn maize. They use the word corn to apply to such grains as wheat, oats, barley, and rye. A corn plant may have one ear of corn or as many as eight ears.

Farmers plant corn in the early spring, about ten days



A STEAM-DRIVEN GANG-PLOW.

after the date of the final killing frost. Harvest time comes in late summer or early fall.

Sometimes farmers turn their cattle loose in the fields to fatten for market, after the corn is picked, to clean up fallen grain. If hogs are turned into the field the process is called "hogging off". Many present day farmers in the corn belt states raise hogs and feed a large proportion of their crop to the hogs. In the early years of this century the butchering was often done on the family farm. There is a saying now, "The corn goes squealing to market."

OUR BANKS - THEN AND NOW
by W. Ashton Johnson and
Robert H. Borden
(Continued from last issue)

The Swedish-American Bank, now known as the American National Bank and Trust Company, first opened on August 1, 1910, at 508 Seventh Street, across the street from its present location. The business was moved to the southwest corner of Seventh Street and Fourth Avenue in 1916, and has remained there, growing larger through the years, and is now erecting a much larger building behind it. G. Adolph Peterson was the first president, but was replaced by William Johnson about 1914. In 1915 Peterson returned as cashier, and remained in that position for many years. John A. Alden became president in 1918 and continued in that position until about 1938, when he was made chairman of the board, and G. Adolph Peterson again became president. Alden died in the early 1940s, and during that period the word "Swedish" was dropped from the official name, so it became known as the American National Bank and Trust Company.

Two new banks appeared in Rockford in 1920. The Security National Bank was organized to provide banking facilities for the rapidly developing business district known as Broadway. The officers were Truman O. Johnson, president; Gust E. Blomquist, vice president, and Evans A. Anderson, cashier. The bank was located at 1026 Fourteenth Avenue until 1925, when a new building was erected and occupied at 1102 Fourteenth Avenue. In 1926, Fourteenth



Looking east on West State Street from Main Street. Large building at the right, on the southeast corner of the intersection, had been the home of the Second National Bank. Later it became the office of an insurance company before being razed to make way for the Rockford Trust Building.

Avenue was changed to Broadway. The same three officers served for the entire life of the bank. It closed its doors on June 15, 1931, the date on which the Manufacturers and People's Banks did likewise.

The other new bank begun in 1920 was the Commercial National Bank, which opened at the northwest corner of Seventh Street and 2nd Ave. Edward A. Wettergren, former city clerk of Rockford, became the first president. After three years Mr. Wettergren left the bank to go into the real estate business, and Oscar B. Harding, former president of B. & K. Clothing Company, became president for the remaining years the bank was in business. John A. Bowman, county recorder of Winnebago County, was vice president, and J. D. Taylor was cashier, both for the entire life of the bank. In 1926 the business moved into their new edifice at the southwest corner of Seventh and Charles Streets, now the home of Commercial Mortgage Company. During the early years of the depression it became obvious to the directors that Commercial Bank would fail if it tried to continue by itself. Rather than allow this to happen, a merger was arranged with Third National Bank, which became the surviving company. This went into effect in March, 1932, thereby completely protecting the depositors of Commercial National



Stone building at the northeast corner of South Main and Elm Streets, home of Winnebago National Bank until it was discontinued; E. & W. Clothing House for many years; now location of Masters' Shoe Store.

Bank.

When the People's Bank went into receivership in June, 1931, Eugene Abegg of Chicago was appointed as receiver. On September 10 of that year it was announced that a new state bank, the Illinois Bank and Trust Company, had been chartered by the Illinois secretary of state, and that it would begin operations on September 17 in the Brown Building, 230 South Main Street, where the People's Bank had been located. George W. Mead, identified as a "former Rockford man and now (1931) paper manufacturer and capitalist of Wisconsin Rapids, Wis.", was named chairman of the board. Edwin Mead was the president, Andrew Gilruth a vice president, and People's Bank receiver Eugene Abegg was named vice president and cashier of the new bank.

By the early 1940s, the assets of the Security, Manufacturers, People's, Rockford, and Forest City Banks had been liquidated, and after paying other outstanding obligations, the receivers divided what remained among the former depositors. The depositors of the Forest City National Bank fared the best, receiving not only their entire deposits but an additional eight per cent. Rockford National Bank depositors eventually received 84.69% of their deposits, those of the Manufacturers National Bank 83%, Security National Bank only 54%, and only 40.4% of deposits was returned to those who had accounts at the People's Bank.

Throughout the remainder of the 1930s and most of the Second World War years, Rockford was served by only three banks, -- Third, Swedish-American, and Illinois -- all national banks. On June 14, 1945, just two months before the end of World War II, City National Bank was chartered; it opened for business the week after Labor Day of the same year. Occupying the former Security National Bank building at Seventh Street and Broadway, City National later acquired considerable property along Seventh Street and Thirteenth Avenue for a parking lot and drive-in facility. The first president was George W. Baugh and the first cashier



Tall stone building at the left (west) of the State Theater was the home of Rockford National Bank before the Rockford Trust Building was built.

was Charles Summerfield.

On December 15, 1945, four months after the Second World War had ended, Central National Bank received its charter. It began operating in the building at the corner of West State and North Church Streets, which had been the home of the Forest City National Bank. George Seidler, owners of the building, George D. Hall, and Edward M. Warner were active in organizing the new firm. Warner became the first president, Philip A. Pagani was vice president and cashier, and Francis H. Haman was assistant cashier. In 1958, after only eight or nine years in Rockford, Alden's department store at North Main and Mulberry Streets decided to leave the city. Central National Bank by that time was in need of more space, so the directors decided to purchase the Alden building as well as the Rockford Savings and Loan Association building at North Wyman and Mulberry. Alden's did not actually leave until the fall of 1959, and remodeling then began for changing the department store into a bank. The old savings and loan building was razed for drive-in facilities.

In 1967 Seth B. and Seth G. Atwood of Atwood Vacuum Machine Company offered to purchase a substantial majority of the stock of Central National. They offered to pay \$125 per share if they could buy at least eighty per cent of the stock. The officers and directors of the bank as well as some other stockholders agreed to the offer, and the transfer of ownership was completed by early 1968. Seth B. Atwood was elected to the board of directors, and Seth



Home of the Manufacturers National Bank from 1905 until 1926. Had been known as the Crotty Building. Located at the southwest corner of East State and South 1st Streets. Had previously been the location of the N.C. Thompson Bank until 1884.

G. Atwood became chairman of the executive committee. In 1973 the Atwoods purchased the entire block on the south side of West State Street between South Wyman Street and Rock River for \$244,514. After the old buildings in the block had been razed, Central National proceeded to build a new four story 80,000 square foot office building. In February of 1976 it was ready to be occupied, and the bank was moved from the former Alden building to the new edifice. The bank has since then been known as the United Bank of Illinois.

First National Bank earned the reputation of being ultra conservative during the lifetime of its early founders, and when George C. Spafford assumed the presidency the pioneer traditions were carried on. At the turn of the second decade of this century the Third enjoyed the distinction of being the largest east side bank. Today (1964) with its 87,000,000 dollars worth of assets, it is the city's second largest and the oldest in northern Illinois.

Extensive remodeling of its building was accomplished in 1954 under Philip N. Peterson, who was elected president in 1943. In 1963 President Peterson was succeeded by Raymond Applequist.

Park State Bank opened its doors on July 6, 1953, in Loves Park, becoming the pioneer financial institution in that suburban city. George D. Hall was the first president. Kenneth Kinson, who had many years of banking experience in Rockford banks, was named to succeed Hall in 1956,



Old Swedish-American Bank Building at left; at the right is the new structure going up behind the old. The old building will be razed.

and Wyllis Andrew became vice president. Miss Frances Golding was appointed cashier, one of the few feminine bank officers in Northern Illinois. In 1976, after the Atwood family had added the bank to its banking firm, the name was changed to United Bank of Loves Park.

Alpine State Bank opened for business in a modern new building at Alpine and Highcrest Roads on June 1, 1962, with Stanton K. Smith as president. O. E. Schweppe later became president when Smith advanced to chairman of the board. Frank D. White succeeded Smith and was chairman for several years.

West State Bank opened on April 18, 1964, the second state bank to serve outlying sections of our growing city. Gordon Skee was chairman and Stanley J. Roszowski president for the first several years. It was first located at 2411 West State Street. In 1972 the bank moved to a new building at 850 North Church Street, and the name was changed to First State Bank.

The year 1964 brought two more financial corporations into existence, the first in the Colonial Village shopping center at South Alpine and Newburg Roads. The other, North Towne National, followed a month later, October 15, when its charter was granted.

The Colonial Bank, with a capitalization of \$450,000, opened its doors September 15, 1964, in the newly-built Colonial Village Mall. The organizers were Swan Hillman, W. A. McPhail, Guy B. Reno, Harry F. Grip, Reuben A. Aldeen and Karl K. Plambeck. President for the first ten years was Leroy Liljedahl.

North Towne National Bank was opened to the public in 1965 in a new building in the North Towne shopping center at North Main and Riverside Drive. It became the Rockford-Loves Park area's tenth bank. Charles Summerfield was chairman of the board for the first eight years, with H. Hurst Gibson, vice president of City National Bank, serving

as president.

In June of 1967 it was announced that the Atwood family was organizing two new state banks -- the Southgate Bank to be located in the Southgate Shopping Center at Sandy Hollow Road and Eleventh Street, and the State Bank of Rockford, which was built at 4300 East State Street, each to be capitalized at \$500,000. The organizers were Seth G., Seth B., Patricia L., Helen Mae, and Barbara Mae Atwood. Both banks opened in 1969. In 1976, Southgate Bank was renamed United Bank of Southgate, and State Bank of Rockford became known as United Bank of Rockford. At that time the names of all six banks controlled by the Atwood family were changed. This was done, according to Loren Smith, president of Central National Bank, "to give them a common identity among consumers." In addition to the Southgate Bank and State Bank of Rockford receiving new names, as previously stated, Central National became United Bank of Illinois, Park State Bank became United Bank of Loves Park, First National of Belvidere became United Bank of Belvidere and Ogle County National became United Bank of Ogle County.

Northwest Bank of Rockford opened at 3106 North Rockton Avenue in 1972. Louis R. Gilbert was chairman of the board, Bruce F. Eshelman was elected president, William J. McKeever became vice president, and Phillip A. Giovingo cashier, and all four have remained in those positions.

In 1974 another bank opened in Loves Park. Howard E. Bell became the first president of First Bank of Loves Park at 7997 North Alpine Road. John O. Benson was named executive vice president, and Brad Anderson became cashier. Benson succeeded to the presidency in 1977, followed by Anderson in 1980.

In 1976 a group of eleven Rockford men filed an application for another bank, to be called the Guaranty National Bank and to be located on a six-acre site at the northeast corner of Mulford Road and East State Street. It was completed in late 1977 and became a part of the development known as Mulford Village. David R. Matthews was chosen as president and Ray H. Carlson as chairman of the board.

In 1981 Rockford's newest bank was chartered by the Illinois Commission of Banks and Trust Companies, and has been named Northwest Bank of Winnebago County. To be located at 2470 East Rock Drive, it has not yet been built as of this writing. There has been some problem with zoning, and at this time the bank is housed in a temporary building near the hoped-for site.

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