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# A Pioneer Iowa Farmer: John Adam Schuler, 1853-1951

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Sawyer and A. M. Jackson. The Rev. J. B. Trimble mortgaged a small farm in Calhoun County for \$2,500 to help raise the \$4,000 by September.

Edwin Lawrence Benedict and F. W. Plondke, in the classical and scientific courses respectively, were the first graduates of Morningside College. They received their entire education at the University of the Northwest. Morningside College was in the unusual position of holding its first graduation exercises before it opened classes.

Classes first opened at the new institution on Sept. 11, 1895, with 196 students. On this date Morningside College had only one building and the foundation of another, overgrown with weeds. It also had to live with the reputation of its predecesser which had failed. There was a great deal of work ahead before she could hold her head high among her sister institutions. But she had a new name, a new charter, and the support of a Christian Church.

### A PIONEER IOWA FARMER: JOHN ADAM SCHULER, 1853-1951

Submitted by Edgar A. Schuler Professor of Education and Sociology Michigan State University

John Adam Schuler was born in Muscatine, Iowa in 1853. At the age of 24 he moved to Garner, Iowa, and began farming. The contents of the following article, which was dictated and edited by John Schuler in 1937-38, range from the dangers of being a landlord to the cause of the Great Depression.

#### Part I

In 1870 I left my home at Fond du Lac, Wisconsin, and went to Milwaukee as a boy of about 17. I went to work there in a manufacturing plant, making sashes and doors. I worked there for about five years. Wages were very low. Skilled workmen in the factory received \$9 per week. I spent about \$5 for room and board and the necessities of life (grand opera was excluded).



John Adam Schuler Early Photo About this time there was a strong influx of immigrants from Poland and Iceland. I have seen hundreds of these men working unloading vessels of lumber for  $50 \notin$  a day. It was the custom for the employers to give the workmen in the factory a Pole or an Icelander as an assistant. After they became competent to operate the machinery, the foreman came around and told us that we must either take a cut of 10 per cent, or go to the office and get our

wages. Rather than take the 10 per cent cut, I decided to leave the city altogether. For a year or two my brother George and I worked as painters, more or less waiting for a chance to go west.

By the end of the summer of 1877 I had saved \$500. My father was a minister, and through a good friend had bought some land in the state of Iowa—160 acres. After he knew that I had decided to quit the city he asked my brother and me if we would care to go to Iowa and try farming.

I already had some idea about what farming was like. At about 13 years of age I went with my mother to my uncle's farm in central Wisconsin on a visit, and he put me to work. I worked for the whole summer on the farm for this relative, for which I received \$7 per month in addition to my keep. For a number of years after that I worked for farmers near town during the summers. We cut the wheat with a cradle, and bound it by hand. On rainy days we peeled the bark off young trees with loose bark, like poplars and willows, to make old-fashioned rail fences later on.

#### Part II

Brother George and I started for Iowa in August, 1877. I had saved about \$500 and he had saved nothing. We went by train to Charles City, or as far as the railroad went at that time. There I bought a span of horses for \$300, a set of harness for \$30, and a wagon for \$50. Then we simply drove

50 miles west to Garner, the county seat of Hancock County. There I bought a stove for \$1.25, a table, some chairs, and a bed. With the money I had left of my \$500, I bought a little feed.

We started on my father's farm by "batching" — we did our own cooking. Since we had both learned the painting trade, brother George went out whenever work was available while I did the farm work. Game was abundant, and we had to buy little of our meat. We could stand in the door and shoot all the game we wanted.

Since my father was a little better situated than the average immigrant, he had had a comfortable house built. The average shack was 16 by 24 and eight feet high to house the entire family and the hired man. My father's house was 16 by 24 with two stories—two bedrooms above, and a kitchen and sitting room below. My father was supposed to come out later. He had also had somebody break the prairie. In the spring the ground was broken and sowed with flax. Very often the flax sold for enough to pay for the land. My father paid \$5 per acre, or, to be exact, he paid \$750 for 160 acres because he paid cash.

I rented from my father. I was supposed to give him twothirds of what we grew, and he furnished the seed. He provided no livestock or tools. We had bought one cow which we staked out. We had to put a heavy blanket over her to protect her from mosquitoes. The land was marshy.

Garner had a population of about 200. The custom was to establish roads on the township lines, but we could cut across on trails. The farm was five miles northwest of Garner. One way of getting home from town if we left late was simply to let the horses take the trail.

We stayed on the farm two years and "batched" — then a sister came out and kept house for my brother and me for one year. This gave us more opportunity to work the land properly and we did a little better work. Everything was cheap. The best butter brought only 10¢ a pound, eggs 3¢ and 4¢ per dozen. We raised wheat exclusively. Wheat was around 40¢ and 50¢ a bushel, but I have known it to go as low as 32¢. We did not know anything but wheat, and we continued to

raise it until the element in the soil that produces it was exhausted. For the first few years we did nothing to conserve the soil, for we had no cattle, and burned all the wheat straw.

When my family came, after we had been on the farm for three years, there were 11 children, father and mother, and two hired men. The hired men during the summer slept in the granary. It was a matter of choice with the male members of the family whether they slept in the granary or not. We used mosquito bars for protection — that was essential.

I had faith in Iowa soil, and though I had no money at that time I persuaded my father to borrow a little money and bought 160 acres of my own. Of course that was not for cash — I paid just enough to hold the land, two or three hundred dollars. Interest rates were very high, from 10 to 25 per cent. The legal rate was not so high, but everything over the legal rate was termed "commission" by the lenders. The immigrants were bled good and plenty for money used in making improvements. Money was scarce and high.

I started out with a hired man. My people stayed on the farm and I and my hired man boarded with them. Board was cheap, about \$8 a month during the busy season. During the winter hired men worked for their board.

The rest of the boys, my brothers, preferred to start out doing something else, but I believed in farming. I believed then, as I do now, that agriculture is the basis of all wealth, and I believed in a gradual increase in the value of farm lands.

When I bought the farm I made my plans for 40 years ahead. That is, I meant to get the farm paid for as soon as possible, and then to hold on to it at any cost until it had reached a good fair profit, which in my mind I estimated to be about \$100 per acre. I regularly read a journal called THE AMERICAN AGRICULTURIST, for which my father took subscriptions, and which he kept for many years. The general advice of the publication was for young men to go into agriculture, and to buy land west of the Mississippi. What Horace Greely [sic] said, "Young man, go west," was put in headlines in this magazine.

I had seen in passing through the country what the farms produced, and I knew from previous experience in Illinois and Wisconsin that Iowa would produce more. I had seen the barren cut-over lands of Northern Wisconsin, and knew that the Iowa soil was richer and furthermore needed no clearing.

I was looking forward to the increase of value simply by holding the land, but I did not regard it as you would say today, "unearned increment." We did not call it that then. We thought that we earned every cent of profit that we got out of it, because we improved the country in various ways: by making better roads, which is the way we worked off our poll tax; by draining the land where necessary by means of the bull-ditcher (a special kind of plow that makes an opening underground to drain off surplus water); by planting trees (I planted 5 acres, which allowed me an exemption of \$500 in taxable farm property); and by putting on building improvements which enabled the state to increase the tax rate. We made the wilderness habitable. If we hadn't worked hard it would have been uninhabitable. We didn't get the increase of value simply by sitting down and doing nothing.

After a couple of good wheat years we began to buy cattle and hogs. After that we raised our own cattle, cured our own meats. Nobody dreamed of buying "store meat."

I had a mother who was a very practical woman. She soon saw that poultry in those days would prove profitable, and she sent off east somewhere and paid twelve dollars for a trio of Toulouse geese. She also bought some Bronze turkeys. I built her a chicken house, and she went into the improved poultry business quite extensively. In winter we killed the poultry, dry picked it, and sent it to Chicago.

I invested in cattle. I put up temporary buildings in which to house them, and paid the cattle man one dollar a head above the regular price for buying me good, well-built calves. The range cost nothing, and a younger brother herded them all summer for one dollar a head, so feed for the summer cost only one dollar. In winter it was necessary to build straw sheds for them. We went to the nearest timber (of which we had bought an acre) and cut a couple of trees with crotches

in them, and then cut young trees to put over these forks for the structure of the roof and the sides. Then we threshed a setting of grain to make the filler. We used 12-horse power threshing machines. Carriers elevated the straw, and allowed it to fall into place to make walls for the barns. Another method was to place a horse at each end of the pole, and they would "snake" the straw away from the machine, and then we would burn it. Straw was considered an impediment. We had no use for wheat straw. It contains no nourishment.

I broke my farm myself. It was level prairie, fairly productive. We broke the land in the spring, and the next spring used a disc to mellow it, then put on a good harrow. It became like a garden bed—the top soil—rich and mellow. The soil needed no fertilizer. We used only the good land, and did not touch the poor swamp land. We had enough land.

Although I was never able to go beyond the eighth grade, I was always a great reader—I read every scrap of paper that I could get hold of— everything but poetry. In fact, during the winter months, with long leisure hours in the evening. I nearly ruined my eyes by trying to read fine print by lamplight. The whole family would gather in the evening around the center table, which had a little kerosene lamp, the women sewing, knitting, and so on, the men reading, as a rule, and the children (my younger brothers and sisters) preparing their next day's work for the little country school which they attended. Among other things I bought a little French dictionary, and a book of readings. I would never dare to attempt pronunciations, but I got so that I could read and understand French prose fairly well.

Besides attending church regularly I had nothing to do with any other organizations with the exception of a cooperative society. I think it was in 1880, after I had been there about three years, that my father, myself, and about three or four other landowners formed this cooperative society. It was formed in a primitive way, not incorporated, and for officers we had a president and a secretary-treasurer. It was formed through no particular one's initiative, but we found that the grain companies were taking advantage of us in grading our wheat. We proved it. When we brought a load

of wheat to market, they used a little instrument that held a quart of grain to indicate the weight. They would take the wheat, run it through a little seive to clean it, and weigh it again to determine how large an allowance to make for shrinkage. We had a very obnoxious weed called "cockle" that was hard to get out of the wheat. On account of this we had to take the discounting. They would often take a deduction of one-half bushel from a sack holding two or three bushels. We took a bushel of wheat and had members of the family pick out the weeds. We then weighed the cleaned wheat, and found the shrinkage to be very light, indeed. We found that the grain buyers were docking us 25 per cent to 30 per cent more than they should. (I have known a man to be so discouraged at finding what his grain in the elevator would bring that he would transport it all the way to Clear Lake, about 15 or 20 miles away.) Because of that, we then determined to rent a vacant warehouse alongside the railroad track, and store our grain until we had a carload and then ship it ourselves to Chicago, allowing the dealers in Chicago to do the grading, and to take the consequences. In the beginning the grain dealers in Chicago discouraged the cooperative plan as much as possible, allowing our grain to stand on the track in Chicago for several days, and our company had to pay \$50 per day demurrage. In spite of all that the company prospered. We organized the cooperative society later on a more formal basis with a charter from the Secretary of State. We did so well under the new arrangement that we enlarged our facilities.

There were three grain companies, and they had a prearranged method of defrauding us. The buyer would step on a wagon and say, "We will give you 40c for your wheat today— take it or leave it." The other companies would not raise the bid. It was prearranged, and we had no recourse. The cooperative society was composed of one half dozen farmers, all resident landowners, and its function was purely marketing. The cooperative prospered and gradually expanded. This led to proper organization, with a president, secretary, treasurer, and a buyer, which developed afterward into other cooperative societies, like the creamery. It had

a name, "The Farmers' Cooperative Association of Garner, Hancock County, Iowa." It was while I was still on the farm that we formed the parent organization. I was secretarytreasurer of the first one.

My family stayed on the home farm for about twelve years— then they decided to move to town. I was still single at the time, and I would not operate my place alone, so I moved off the farm and started renting it out. The farm production every year was very low, and I felt that if I took my share of what it produced in rental, and earned a salary besides, that the two—proceeds from the farm, and the salary— would be more. Not being married, I had no facilities to farm alone, and I went to town because I figured I could make more money. I stayed on the farm long enough to pay for it, and when I had a clear title I went back to town. I was about twenty-four when I started on my own farm and by the time I was thirty-four the place was paid for, and I was through with that.

#### Part III

I had put up temporary buildings on my father's farm, which I later converted into a home for the tenant on my own farm. I began renting it out on shares, but was paid cash for pasture land. I furnished nothing but the land and a respectable house of about a story and a half, 16 by 24 feet, with a wing, a good barn, 40 feet square, and the necessary outbuildings, granary and corn crib. I furnished no machinery, no cattle, and no work stock-nothing but the housing facilities. My share for the first few years was one third of all that was produced; as the value of the land increased my share increased to one-half. Corn and wheat was all we had, but later we were compelled to raise barley and oats, and begin a little more diversified farming because of the general change that took place in conditions in that part of the country. Our wheat crops came to be less and less until the yield went down to five or six bushels per acre instead of forty. As I said, we went into diversified farming, growing oats, barley, flax, and corn, raising poultry, and developing dairy herds. I did not have any hogs, but allowed my tenant to raise some of his own. Of course, every tenant was supposed to have a garden, the size of which was not specified or limited.

I rented at first to a young married couple; I never had a relative on the place. The first tenant stayed about six or eight years. Then a cyclone came and destroyed every building on the place. That was just a week before I married. I suppose he was a good tenant, as tenants go, you know. We drew up a lease, and I rented from year to year. That was customary. Whenever I got a new tenant we drew up a new, written lease every fall, the term beginning on March first. Later on, if there were any changes to be made in the operation of the farm, it would be specified in a new written lease. But if there were none, the old lease would be continued in force by verbal agreement. This tenant seemed fairly honest, although there was plenty of opportunity for him to defraud me. It was generally known that the tenant had the opportunity to get the good end of the bargain, and he usually got it.

About two years before I married, I had \$1500 in cash for which I had no particular use, and which I wanted to invest in the most profitable way possible. Since I wanted to go still further West, I took one year off and went. I was free to go - no encumbrances, and started with about \$300 for traveling expenses. I took the train from Minneapolis to Spokane, then to Tacoma, then Seattle, Portland, San Francisco, and finally Sacramento. I tried for jobs with several colonization promotors, in order to study their propositions, but could get no employment unless I would buy a tract from them. They wanted to sell land to me first, and then hire me. They showed me a list of people to whom they had sold land, and it seemed to me to be significant that the list was composed of retired school teachers, clergymen, and other people to whom it is very easy to sell. I was not looking for a job as a day laborer, but one day when I was stopping at a fruit exchange in Sacramento, a man asked me, "Are you looking for anything, son?" I said I was interested in making an investment. He said, "Do you want to work?" I told him, "Yes." We came to terms by which I was employed for six months at \$35 per month, and board, to work in his peach orchard of 120 acres. He told me I did not have money enough to do anything in that line, as good orchards then were selling at \$400 per acre. Nevertheless I gained a lot of valuable informa-

tion about the fruit industry as a form of investment. Although I enjoyed my stay in California very much, my presence was sadly needed at home by my father, who depended upon me for advice in running his farm. He was no practical farmer, being a retired minister; he would rather read Grant's MEMOIRS than plow corn. So I returned to Iowa, and took my money and bought 120 acres adjoining my original quarter section. Later I sold 40 acres at \$30, and with this cash was able to clear the remaining 80 acres. Therefore the entire 280 acres practically cost me only \$800.

I was my own boss except for about three years when I worked as an agent for a lumber company. I retired at forty years of age, and married. My properties were valued at about \$40,000— the farm, a few stocks, several small houses built to rent while I worked for the lumber company, and such other things as to give me an income for the rest of my life.



John Adam Schuler 1944 Photo

I lost my first tenant because he wanted a place that was nearer to his relatives. There have been only four or five tenants on the farm in the last fifty years. One tenant stayed from 1900 until 1916, in which year I sold the farm. I sold for \$30,000, or \$125 an acre, to a local firm. They sold in a few months to a man at Ft. Dodge for \$35,000. This man soon sold to a pair of bank employees in the same city for \$42,000, or \$175 per acre. Altogether these last purchasers put in nearly \$50,000 (including taxes, interest, improvements, in addition to the \$10,000 they paid on the principal of the debt) up to 1932, when they deeded the place back to me in preference to having the mortgage fore-

closed. During the period from 1916 to 1932 I had no connection with the farm except that I had a first mortgage on the place; I was secure. I gave the purchasers every opportunity

to pay — I did not want the land back. The net returns on my mortgage were double what my share would have been had I rented out the farm. I kept strict books for a while before I sold. Ten dollars per acre was the average gross income, of which I got one-half; then there were repairs, some fertilizer, depreciation, taxes, insurance, etc., which still had to be paid out of my share. I did very much better to sell the farm and get my interest. I always considered the farm a business venture — I did not have any special love for it. Yet I do regard myself as a farmer, because I still have my money invested in the farm, and it has produced a living for my family for fifty years.

When my children grew up, they showed no liking for farming, but preferred a good education. Naturally, having nothing to tie us down, we (my wife and I) followed them. That is why, after having lived in the town of Garner for over 30 years, we finally moved away. When their education was completed, we moved to California, both because of the favorable climate and because a number of our relatives had already moved there.

#### Part IV

I would like a son of mine to go ahead with farming. There is stability in it. You are your own boss. Some people like to be "bossed," and some don't. I happen to be constituted in the latter way. I like to be my own master, and make my own business deals. In one sense, a son would be better off farming. If he had no love for the soil, however, I would advise him not to do it (farm). I would not dictate to any relative what he should do. Some men go into work that they love, and make a success. That can be proved in any number of sons who take hold of farms after the old people pass on, and if they do not care for the land, they do not make successes. They always own their own farm. The owners have the advantage. I advise one to own his place as soon as possible. I would not advise a son to go to work and buy a piece of land and rent it out, though. That is a losing proposition.

Tenancy is inevitable. My tenant got more out of the farm than I did. He is absolved from taxes. When he harvests his

corn crop, if he is dishonest, he can go and gather my corn and put it in his barn and feed his own cattle on it. He can get all the straw, and can make a garden for his family on the best land. It is a matter of necessity that he have a garden, and though I have some preference as to the size and location of this garden I cannot dictate to him where he shall put it, or how large he shall make it. There are always ways for tenants to beat the landlord. I have stood right beside the threshing machine while the thresher was robbing me of my share. The threshing machine man let the dirty grain and chaff blow into my wagon box. He was a close neighbor of the tenant, and they were both . . . (a certain religious denomination). They joined together to cheat me. The fact that the tenant belonged to one church and I to another had a great deal to do with it. The value of the land was going up 5% a year, and I figured that the increase was going up faster than what they were robbing me of: \$500 offset \$300. I have no right to judge tenants untrustworthy in general, but they beat me every year. The tenant looks out for himself, and the landowner must do likewise. You must stay on good terms with the tenants, or they will beat you. Absentee landlordism is a poor business even though, at the present time, I am an absentee landlord.

If I had any of my children on that farm, it would be a different proposition. It would be a different relationship if the tenant were a son. But I would prefer to rent to a tenant [sic] than to a distant relative. They expect favors which a stranger does not.

My next to last tenant was a tenant to the previous owner. After he left he intimated that if he had had a long-term lease he would have preferred to stay. That was not the sole reason for his leaving. He objected to being investigated by me a little more closely than the previous owners had done. They lived at Ft. Dodge, and would come out seldom. When I got the place back, I investigated a little more closely than this. Some tenants do not want to be disturbed, and most of the time prefer to go where they have more liberty.

I think that tenancy on the whole is not the ideal situation. I think ownership is the ideal way. It's better for the commun-

ity, too, to have an owner live there than a tenant, but I don't think I am in a position to consider the community at large as much as my own interests. As a usual thing the return from an investment of that kind is not sufficient to induce the landlord to make many improvement on the place, unless he has other income. And there is not incentive for a tenant, because the leases are generally for short periods, from one to three years, and the place may be sold from under him at any time, because every lease is made subject to sale.

(Question: "What do you think are the chief sources of difficulty in such cases?") There is no particular source. It is a combination of conditions. Some tenants are satisfied with minor improvement and others want the owner to put all he makes into improvements. I had a tenant whose horses kicked out one whole side of a barn, and in order to keep the goodwill of the tenant the landlord is compelled to make those improvements. I have never had it tested by law as to who is responsible in such cases.

There is a good deal of difference between the absentee landlord and one living close by who can make frequent inspections. It all hinges on the honesty of the tenant. And such a man that is both honest and capable will not remain a tenant long; he will soon become an owner. A man who is willing to be a tenant all his life is an inferior type. He has no initiative. He may be a good worker, if you are there to supervise him all the time; but if left to his own resources he is unable to go ahead on his own. My brother Ben was of that type—a good worker, but a poor farmer. He would work hard and faithfully under direction, but when left to himself to originate a plan he was a total failure.

(Question: "It is true that the number of farm tenants in the United States has been increasing. Do you think the government ought to do something about it?") I do not see how they can. It is impossible for the government to compel an owner to remain forever on his own place. All the government can do is to make the tenant an owner, for which the cost would be prohibitive. There is one thing that should be done: Make the farm life so attractive that the young people will stay on the farms—4H Clubs giving prizes and premiums

-this will do a wonderful work. Make the young people copartners with their parents in the profits accruing from the farm. The best farmers are doing that: giving their children a few head of good livestock and letting them keep the proceeds when sold-the children, of course, caring for the stock in the meantime. The government can't do everything - the people must take an interest in their work themselves. In one sense, the government could help by giving prospective owners long-time loans at a very low rate of interest and by reducing taxes. That is the only help that I would be in favor oflend money cheap and reduce taxes. Do not make beggars and people on relief of the people on farms, or any other people for that matter. The results of the present administration's efforts to give relief to farmers have not been very successful. On the contrary, they have been quite a burden to some people. The sitdown strike that took place recently in Iowa was caused by Roosevelt-not directly, but he could have prevented it if he wanted to. I blame Roosevelt for this whole depression—him and prohibition!! He should have told those strikers where they belonged-to attend to their own business, and let other people work as they wanted to. But the worse thing that Roosevelt has done is the giving of unlimited Federal aid for unnecessary projects.

I don't believe and I never have believed that government can stabilize farm produce prices for any long period of time, as it is simply a question of supply and demand by foreign countries which regulates the prices. It may relieve a situation temporarily, but it is not good business for the future. Because in the future somebody has to pay those bills by taxing the people, and that means the farmer.

(Question: "Do you feel that in your community you have any added prestige because you own land instead of stocks or some other such form of property?") No. A man is a man there, regardless of whether he works by the day or owns a thousand acres of land. There is no particular deference shown him on the basis of land ownership, or wealth. A hired worker would not work for an owner if he could not sit at the table and eat as a human being. Owning farm property does not make any difference in our community. Men worth

up to \$100,000 carry their eggs to market and trade as closely as a poor man. We were all poor when we commenced. We were, with few exceptions, in the same social position, but it may be different in the future. The general character of a man is considered more than his wealth. But there is one thing that I forsee in the future; the best minds of the young people are leaving the rural districts for other professions and vocations. It is only those that are willing to work hard and live a more or less isolated life who are willing to remain on farms. But, of course, things are much better in that respect than they were in former years. Now the farmer is no longer at the mercy of the middle man, since he belongs to cooperatives, and gets the market reports by radio every day. As electricity is more widely used, the amount of work is diminished.

(Question: "Do you find the year-to-year lease satisfactory?") No, because a tenant is not prone to make any improvements because next year it is up to the other fellow, but with a two or three years' lease he has the benefits of a few improvements. But I would not consider renting for any long period of time because my farm is in the market; and a man does not buy a farm unless he can get possession of it within a specified length of time. I am anxious to get rid of the farm because I could double my income by selling it and getting interest instead of a share. In my particular case I would not consider a lease for more than one year.

(Question: "Have you done anything to improve the farm?") Not more than the necessities asked for by the tenant, repairing leaky roofs, bracing up the corn crib, repairing the fences and windmill—all necessary things. As for improving the soil, every year I have the tenant sow forty to fifty dollars worth of clover seed. I furnish the seed, because you cannot get fertilizer for 240 acres from a few horses and cattle. This is voluntary on my part, because I am renting on shares. If I want to get something from the farm I have to feed the land. If it were a cash rental it would simply be up to the tenant, whether the farm produced more or little.

#### Claim Club

(Question: "What do you think of the State College of Agriculture?") The State College of Agriculture is one of the best things that has ever been supported by the farmers. Every farmer ought to take advantage of it. I think it is a grand thing for the community. I have never come into contact with the institution, but I know men who have attended it. The State College of Iowa engaged a man whose specialty was corn, Professor Holden. The railroad put a car at his disposal and he travelled around, demonstrating the modern method of testing seed corn, and giving lectures on seed selection. He increased the yield of the state by 10 per cent.

# THE FORT DODGE CLAIM CLUB, 1855-1856

## RECOLLECTIONS OF CHARLES B. RICHARDS

#### Edited with an Introduction By Robert B. Swierenga

The claim club or squatter's association has long been Exhibit A for those who believe that American democracy germinated on the frontier. Pioneer settlers in the Middle West supposedly banded together in these extra-legal vigilante groups to protect the homesites they had staked out on the frontier from claim jumping by unscrupulous speculators. This was a classic example of voluntary action and cooperation in the absence of legal remedies. Squatters victimized by illadvised land laws simply modified the system to suit frontier conditions. Benjamin F. Shambaugh, professor of history in the State University of Iowa at the turn of the century, popularized Iowa claim clubs as a democratic symbol by publishing the constitution and records of the Johnson County Claim Association and the by-laws of the Ft. Dodge Club. Copyright of Annals of Iowa is the property of State of Iowa, by & through the State Historical Society of Iowa and its content may not be copied or emailed to multiple sites or posted to a listserv without the copyright holder's express written permission. However, users may print, download, or email articles for individual use.