

W. D. PETERSEN

“Father of the Davenport Levee”

—By—

HUGH HARRISON

City Editor of the Davenport Democrat

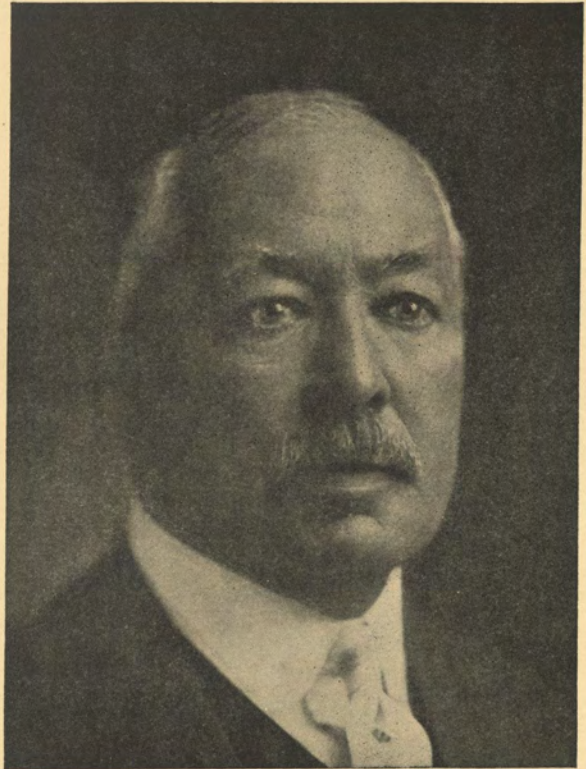
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W. D. PETERSEN

In which the author introduces

"The Father of the Davenport Levee"



AS A NEWSPAPERMAN in Davenport for many years, I have watched the almost magic transformation of the Davenport river front from a city dump to a reclaimed levee, with a beautiful park and a modern water freight terminal, second to none in the Mississippi valley.

For many years I have seen a familiar figure on this levee, the figure of one of Davenport's leading citizens, directing operations. I have realized that the responsibility for this great civic improvement rested largely on one man's shoulders.

This story has always appealed to me as an unwritten chapter in the city's annals which should be set down in print before it is lost. "The faults of our brothers we write in the sand," but too often we write there also the story of their achievements.

This little life sketch has for its purpose the saving of this story to a future generation. In preparing the copy, it has been necessary to supplement my own information by the records of the levee improvement commission and personal interviews with many of Mr. Petersen's lifelong friends and business associates.

I regret that his modesty has withheld many incidents which would have brought his personality further to the front of this sketch, and which would have been interesting reading to his many friends and admirers.

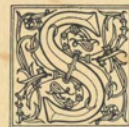
H. H.





STEAMER "J. S." AT DAVENPORT LEVEE

Wherein a "hobby" persisted
and a great community benefited.



SOME eight years before the outbreak of the World war a prosperous American merchant was traveling through Germany. He had been born in the Fatherland, but had left there when a little child with his parents for the land of greater opportunity—America.

This American was of that keen, observant type of businessman which the world with mingled admiration and envy expects America to produce. He was on foreign travel for recreation and pleasure, but, like the typical Westerner, his eyes were open for things more important than mere pleasure hunting.

Down the beautiful Rhine valley went this American traveler. He saw the historic stream, now a part of our own as well as German history, with heavy laden merchandise barges traversing its waters. He saw beautiful parks on the river fronts of the German cities along the Rhine. He talked with merchants, and was told of the low freight charges which the German system of inland waterways brought as a boon to commerce.

While he looked and talked this traveler thought of another magnificent stream, a greater artery of commerce than the beautiful and castled Rhine. He thought of the great Father of Waters, the Mississippi river, on which his home city was located.

For on the Mississippi this American traveler had spent his boyhood days. He had angled in its pellucid waters for the great channel catfish. He had hunted along the banks of its rich, alluvial flats. Many a holiday, in his pleasure launch, he had sailed down its willow-lined banks to an island that he called his own, located a few miles below the town.

But there was one thing he had not seen on the Mississippi that he saw on the Rhine—the barges heavy laden with merchandise.

Let us introduce this American traveler. He was W. D. Petersen. His intimates, in fact his whole home town, knew him as "Billy." It was a term of affection. He had been intimately connected with his home

city's development for so many years that his fellow citizens looked upon him as a part of the town—they regarded him as a sort of affectionate municipal fixture.

And W. D. Petersen reciprocated this feeling. He thought of his home city as a part of himself. What he wanted for himself he wanted for his fellow citizens. And as he gazed upon the beautiful Rhineland parks, the spacious municipal wharves, the barges with their rich merchandise, the thought came to "Billy" Petersen that he would devote the remainder of his active business life to giving his home town—Davenport, Iowa—what he knew for the first time was its greatest need—an improved river front to stimulate its river trade.

From that time on Mr. Petersen's European travels became a business trip. He collected statistics. He ascertained the cost, and discovered that it had been comparatively small. He interviewed city officials, leading merchants, and engineers. They gave him actual figures on the results of Germany's great inland waterway system. They gave the exact reason of a question that had been in the mind of Mr. Petersen—of every thoughtful American businessman—for many years:

"Why can Germany compete in American markets? Why can articles 'Made in Germany' sell in Britain, the United States, and all over the world, at a less cost than similar articles can be produced in these markets?"

"Cheap transportation," was the answer.

When W. D. Petersen returned to America and his home city, he walked down on the Mississippi river levee. His shoes stuck in the mud. To his nostrils came the odor of garbage. His eyes roamed over a heterogenous pile of boxes, barrels, cans, brickbats, and refuse of all kinds stretched along the river front.

A switch engine with a convoy of cattle cars puffed by sending out a cloud of black smoke which cut out the sight of the magnificent Father of Waters. At the river's edge was moored a dismal row of dilapidated shantyboats, inhabited by the flotsam and jetsam of humanity.

Mr. Petersen was thinking. He was thinking of beautiful parks, of modern municipal wharves with great traveling cranes, of huge factories

and warehouses. In his mind's eye he saw them, saw them where those rubbish heaps, that crisscross of switch tracks, that unsightly shanty town, now laid before him.

As this American businessman walked back to his mercantile establishment, the largest in the city, he fully made up his mind.

"By golly, I'll do it!" he exclaimed, and down came a clenched fist in the palm of the other hand with a resounding smack.

To see what he meant by that promise the reader needs only to look at the river front of Davenport today.





THE CITY DUMP

A SECTION OF THE DAVENPORT LEVEE BEFORE IMPROVING

How a dominating vision
overcame innumerable obstacles

BETWEEN that time and today thirteen years have elapsed, years of work, of opposition, of civic development, and of crowning achievement. It is the story of those years that tells the real life work of W. D. Petersen.

Mr. Petersen began to investigate. He discovered that the city owned the riparian rights along the front of the business section. Only one other Mississippi river city was equally fortunate. But he found that this city-owned land was being used by private individuals for nothing or for a nominal rental that was next to nothing.

On this valuable land the city was getting but very small yearly income. Much of the one hundred and seventy-three acres included in these riparian rights was occupied by wealthy and influential corporations, backed by the most powerful financial interests of the city.

They were sure to fight for these important concessions which they had got for a song. They were sure to fight hard. They were Mr. Petersen's social friends and business associates in many enterprises. Pushing this idea to its consummation would undoubtedly make them his personal enemies.

But his civic duty was before him, and this father of a new idea could not turn away from it. His civic conscience had marked out a path for him to follow.

He told the big businessmen of the town that he was going to clean up the river front. They attempted to dissuade him. They called his idea a "dream." They decided the cost would be prohibitive, that the taxpayers would never sanction it. They pointed out that he would have to fight the great railway interests which had always been strongly entrenched politically. They marshaled all of the opposition before him in one huge, seemingly insurmountable mass.

But W. D. Petersen was not to be dissuaded. He had started out in life without a cent and had built up the biggest business in the city. He was a born fighter against odds.

His next step was to take the matter up with the commercial club and greater Davenport committee, two organizations devoted to civic improvements. They readily saw the wisdom of his plan for the city's development, and became his active supporters.

Mr. Petersen then broached the levee project to members of the Davenport city council. The city fathers gasped. The magnitude of his idea overwhelmed them. The initial cost of the project, although it was under one hundred thousand dollars, staggered them. Then one day Mr. Petersen and a member of the council were looking at the unsightly dump popularly known as "the levee."

"It's a shame that nothing is being done with it," observed the merchant, as he pointed toward the river front.

"But just consider the cost," the alderman replied.

"Don't think of the cost. Think of the value," Mr. Petersen answered. "I'll give one hundred thousand dollars for the city's riparian rights today."

Other city fathers heard of Mr. Petersen's offer. They decided that if he was willing to purchase the old dumping-ground for one hundred thousand dollars it must be worth much more to the city.

So the city got busy. A law was put through the Iowa legislature authorizing a municipality to bond itself for river front improvement. The enactment of this law shows what a pioneer in ideas Mr. Petersen was.

The formation of the first levee commission in the United States followed. W. D. Petersen, H. O. Seiffert, a prominent lumber merchant, and R. J. Clausen, a leading architect, were named as its members. The mayor and city engineer were ex-officio members of the commission. At the time the commission was formed, in nineteen eleven, Alfred Mueller was mayor and A. M. Compton was city engineer.

This commission made a thorough investigation of the condition of the levee and of the possibilities of its improvement, with the result that each member became a thorough convert to Mr. Petersen's ideas.

A preliminary survey was made. It was decided to establish a new dock line out in the river, at many places over three hundred feet from the shore. Along this dock line was to be built a sea wall so stable as

to stand the pressure of flood tides, of the ice jams of spring time, of the wear and tear of the years. The commission decided to build this new house of the city on rock, on the rock bottom of the river. They were to build for future generations.

Behind this dock line they would fill in and make land. Some of this land they would turn into a beautiful park, a new city front yard. The city's aesthetes came to them and said: "Make it all a park."

"That's just as bad as leaving it all rubbish," Mr. Petersen told them. "Our city can't live on beauty any more than a man can live on love. We must have our factories, our wholesale houses, our railroads. You can't drive them out of the business section. The only place they don't have factories is heaven. This is earth."



THE SEA WALL
FIRST CONSTRUCTION WORK IN RECLAMATION OF DAVENPORT LEVEE

Another portion of the levee the commission decided to turn into an industrial section, composed of lots, each of which should have river wharfage. This section was to be equipped with a municipal warehouse, switch tracks, and traveling cranes, where it would be possible to unload merchandise from a boat into a railroad car. There was to be a municipal warehouse where freight could be stored pending the arrival of barges to carry it up or down the river, and where river boats could discharge goods consigned to Davenport merchants.

Then there was to be another section, a great manufacturing area, below the city. Davenport had for years lacked room for factory expan-



"THE STRAW BOSS"

sion. This would provide the necessary manufacturing sites. Each factory would have its river docks, and be able to ship by water as well as by land. This section was to comprise the greater part of the reclaimed river front.

This new river terminal, the commission believed, would lead other cities to build like terminals, and would bring about a resumption of river freight traffic which had made the Mississippi river one of America's greatest trade arteries in the days before the Civil war. It would bring the building of new-type freight barges which would carry merchandise from Minneapolis to New Orleans.

For years the Mississippi river had been a fetish in American transportation. Because of the great stream, Mississippi river cities had for years been given preferential freight rates. Their rates were based in a degree on the cost of water transportation. The new terminals were to make this fetish a reality.

So the work began. Bonds were issued, and Mr. Petersen took off his coat, lit a cigar to fortify himself against the stench of decaying street garbage, and set to work bossing the gang of laborers.

Although one of the owners of the largest department store in town, and a man of large financial interests, he forgot about all these affairs in this city work, for which he did not receive a cent, and became the "straw boss" of the job. This was something new for the street gang that had been set to work. They had been accustomed to "working for the city," and it meant a sinecure to them.

Mr. Petersen changed all that. He made it work—real work. If a man did not want to work, he could quit. If he did want to work, no friend of a politician could get his job. Under this new system surprising results were obtained. The sea wall, of cut stone, rose fifteen feet above low-water mark. Back of this sea wall or dike, parallel to the shore, the space was filled in with street sweepings and sand, pumped from the bottom of the river, and carried on barges to the reclamation site. The fill was on an average of twenty feet deep and a block wide.

In a short time three hundred and thirty-three thousand three hundred square feet of soil and sand had been filled in and eleven acres had been

reclaimed for a city park. On top of the sea wall an ornamental iron coping was placed. The park was surrounded on the land side by an ornamental brick wall, lights installed, and the tract given to the city park board free of all cost. The work had cost the commission fifty thousand dollars. Today this city beauty-spot is called "Antoine LeClaire Park." At its entrance stands the beautiful Dillon memorial fountain, a gift to the city by the late Judge John F. Dillon, eminent New York jurist, and a former resident of Davenport.

Among the popular features at Antoine LeClaire park during the summer evenings are the band concerts. The expense of these entertainments has been provided for in a generous endowment fund left by the late Max D. Petersen, who throughout his life was a consistent and faithful patron of music and the arts.

Space has been reserved in the park for the proposed new museum building of the Davenport Academy of Sciences, at the foot of Main street, and a site has also been reserved for the Lend-a-Hand club for its new home, the cost of which will exceed two hundred thousand dollars.

An extensive space, forty-two feet wide and three hundred and twenty feet long, extending from Brady to Main street, has been leased to "El Prado," a concession where amusement enterprises will be operated, and where those who desire refreshments may be accommodated. Laid out in walks and drives and planted to trees and shrubbery, Antoine



DILLON MEMORIAL

LeClaire park is a resting-place for thousands of Davenporters every day throughout the summer season—a little beauty spot seen by every visitor to the



MAIN STREET ENTRANCE TO ANTOINE LE CLAIRE PARK

city, a front yard worth a half million dollars. And it only cost fifty thousand dollars, and very little effort on the part of its citizens.

A pretty good investment!

Then Mr. Petersen and his fellow commissioners turned to the industrial section, which stretched from the foot of Perry street to Renwick pier, a distance of thirty-one hundred feet. The fill behind this section of the sea wall was from one hundred and fifty to three hundred feet wide. This section was finished, divided into lots, and the lots leased to private companies for commercial purposes. It is now bringing into the city treasury funds which will eventually pay off the entire cost of river front reclamation and leave the city with an improved levee at no cost to the taxpayers.

But the old-time Mississippi river steamboats had to be taken care of in the meantime, and so a paved levee was laid from Front street to the water's edge. The present style of boats can still do business, as the steamboat levee is over two blocks long. Even this section brings in to the city coffers a large annual revenue, for it is the basis of the ferry concession.

By nineteen nineteen over two hundred and fifty thousand dollars had been spent on the great municipal project. The levee rentals from the



AIRPLANE VIEW OF W. D.'S HOME TOWN

improved property had paid all the bond interest and had retired twenty-seven thousand dollars of the bonds.

Other accomplishments which loom up even greater had marked the work of Mr. Petersen's first eight years on the levee commission. The mass of switch tracks which had made the river front the most dangerous place in Davenport has disappeared, moved east and west from the city's front door.

The city's front door is no longer a playground for rats and a breeding place for vermin and disease. It is clean and shipshape—a recreation grounds for the working people.

There is a large freight station at the westernmost edge of the improved water front, at the foot of Ripley street, a wonderful improvement on the old frame shack which suited the railroads well enough but which the commission made them tear down.

A magnificent new union depot has been promised by the railroads on this levee. It will be erected at the foot of Harrison street. The depot was assured by the personal promises of the presidents of the Milwaukee and Burlington railroads.

"Your word is good enough for us," Mr. Petersen told the railroad heads, at the conclusion of an interview.

"That's the kind of men we like to deal with. We'll build you a much handsomer depot than you expect," the railroad presidents replied.

How the improved levee will in time pay for itself is indicated by the increase in levee rentals after Mr. Petersen and his commission took charge. In the old days the rentals were almost nothing at all. One company was given a twenty-acre tract for one dollar a year. They had secured a twenty-five year lease from the city on that basis.

Another levee concession paid twenty-six dollars a year for an important site. It now pays seven hundred and fifty dollars annually for the same amount of space. The levee rentals have been raised from almost nothing to nineteen thousand dollars a year, and industrial corporations are glad to get sites at the price. There are practically no vacant lots in the industrial section now. The leases are all twenty-five year contracts.

The project includes one hundred and seventy-three acres. It was conservatively valued at five million dollars in nineteen nineteen. And this immensely valuable tract of land will be secured to the city at an approximate cost of seven hundred and fifty thousand dollars.

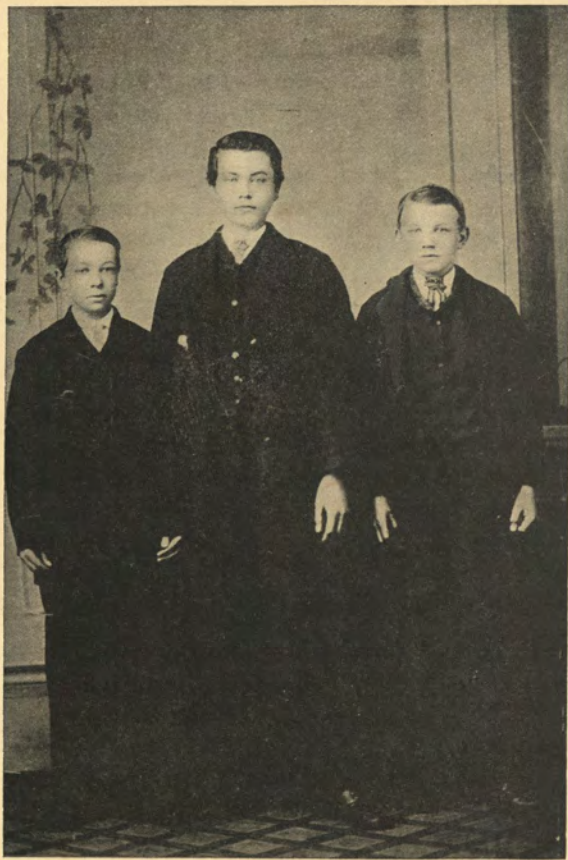
All of this money is raised by bond issue, and levee rentals are used to pay bond interest and retire the serials. The project so far has not cost the taxpayers a cent, and will not when it is entirely completed.

It's some record.

And it is the record of a little American boy who started out in life with old-fashioned ideas of honesty, industry, and thrift, and didn't wander away from them.



"WHEN ALL THE WORLD WAS YOUNG"



WILLIAM D.

MAX D.

HENRY F.

J. H. C. PETERSEN'S SONS

Incidents of early struggles
in the land of opportunity



WILLIAM D. PETERSEN was born in eighteen fifty-two in the city of Schleswig, the province of Schleswig, Germany. This little city was fourteen miles from Hamburg, the famous old North sea shipping center.

His father was a prosperous match manufacturer. He shipped his matches all over Europe. It was a trivial incident which impelled him to leave the Fatherland, his friends and relatives, and seek his fortune in America.

The elder Petersen colored the heads of his matches with the national colors of the countries to which he exported them. This little feature brought him heavy sales. He made a match which had a great sale among seamen. It would not go out in the wind.

But the Danes got control of the province of Schleswig, and issued a depreciated currency. The customers of J. H. C. Petersen bought up this depreciated currency and paid him with the worthless paper which was legal tender.

It put him out of business. He looked for a land where his life would not be dependent on the political quarrels of kings and princes.

With three thousand dollars in cash, five little children, his good wife, and faith in the future, J. H. C. Petersen left Germany. One of these children was Willie, the subject of this sketch. He was then eight years old. They embarked on the "Saxonia," a combined steamer and sailing vessel.

After a stormy voyage, during which the passengers were locked in the hold of the ship for safety, the vessel arrived at New York. This was in March, eighteen sixty.

A friend of the elder Petersen, Otto Smith, had left his home town in Germany some years before and came to America. He located in Davenport, and had written Mr. Petersen a glowing account of this city's beauty and advantages. So, on landing in New York, he decided to head for Davenport.

Paterfamilias Petersen, about that time, had one strong idea in his mind. He didn't want to lose that three thousand dollars which he had saved out of the wreck of his fortunes. His idea was to buy a farm, live on it until he had learned the language and customs of America, and then to resume his trade as a manufacturer.

He stopped at the French hotel, on Chatham street, New York. While little Willie was gazing at the strange surroundings of this place, a lodger gave him an American penny. He has that penny to this day, and plenty of other pennies to keep it company.

Arriving in Davenport, Mr. Petersen went to LeClaire to visit the father of the late Waldo Becker, twice mayor of Davenport. The elder



THE PETERSEN LOG CABIN AT MAYSVILLE

Becker was a friend he had known in his former home. He was also one of the two sole survivors of the steamer Austria, which had burned in mid-ocean a few months before.

Returning to Davenport, the Petersen family found lodging at Sixth and Western avenue, which later became the site for the Otto Klug home. At that time J. H. C. Petersen had selected a one hundred and twenty acre farm to his liking north of Maysville. He bought it for ten dollars an acre. Today it could not be purchased for three hundred dollars an acre.

By autumn the father had a log cabin ready for his family to move into. It was the first home of Willie Petersen in the new world. It is a big jump from that humble little log cabin in Maysville to the palatial winter residence which Mr. Petersen now maintains in the shadow of the beautiful California mountains near Pasadena.

The Petersens went to work farming. "My father didn't know a plow from a harrow; he didn't even know how to hitch up a team," Mr. Petersen says today.

Willie did his first farm work planting corn. He dropped the kernels by hand on the marked field. He also carried water and whisky to the harvest hands.

"The hands used to ask us," he says, "'Do you serve whisky?'" They would not work for a farmer unless he did. We used to buy whisky for twelve cents a gallon in those days."

The Petersen family remained on the farm a little over a year. Those were the times when the prairie wolves came into the dooryard, sat on their haunches in the moonlight, and yipped their mournful song to the stars.

In the year eighteen sixty-three the family again returned to Davenport. On the journey to town, Willie and his brother Henry followed on foot the buggy in which their parents rode. It was dark. The buggy was several rods in advance when suddenly the cow decided she wanted to "go back to the farm."

She did, and the two boys went after her. They found the cow in her stall. Putting a halter on the cow, the two lads again commenced the twelve weary miles to Davenport, where they arrived at one o'clock in the morning.

That little incident shows what kind of stuff Willie Petersen was made of. He was to bring that cow to town, and bring her he did, no matter what effort and time was necessary to accomplish the task.

He has been accomplishing things in that same determined fashion all his life.

The senior Mr. Petersen rented his farm and went with a party of landseekers to Nebraska. While he was gone the tenant harvested the crop, sold it, and skipped out with all of the money, forgetting to pay his

rent. Mrs. Petersen and her family of five children were without funds. But not for long. Her boys went to work.

Willie sold papers—the Chicago Times—for shin-plasters. He worked for Sam Ottersen, the pioneer news distributor of Davenport.

The Civil war was in progress at the time, and people could not buy papers fast enough. The demand was excellent, but the pay was poor. It was in the depreciated paper currency issued by banks, by business houses, by almost anyone. People called it shin-plaster money.

Some of it was good. Whenever Willie Petersen could get some Nicholas Kuhnen shin-plasters he was satisfied. He frequently took home enough of this paper currency to start a bonfire. But it was enough to keep the wolf from the door until the return of his father.

He was learning his first lesson in finance.

He was also learning his first lesson in salesmanship, a lesson which was to stand him in good stead in the days to come, when he was to close deals involving millions of dollars.

His father had now returned to Davenport. He became a member of the "Vigilantes," a home guard organization, which protected the city while the able-bodied men were away fighting on southern battlefields. The son was much impressed by the martial atmosphere of those momentous days.

The elder Petersen started a little match factory, following the only business he knew. But again fate stepped in and drove him out of business. On every box of three hundred matches three revenue stamps were demanded by the government. These stamps were sold on a sliding scale. The more one bought the cheaper they were. This meant that the large manufacturer could buy cheaper, and therefore undersell the smaller manufacturer. J. H. C. Petersen was in the latter class. He had to quit.

His son William had been one of the mainstays of this little match factory, the only plant of the kind in Davenport. The factory was located on Fourth street between Western avenue and Gaines street.

Cork pine was bought, planed into thin strips, and cut in four-inch lengths. These little pieces of wood were laid on grooved lath. Twenty-five of these lath were put in a frame, clamped tight, and the frame then dipped in sulphur, so that the end of each of the little pieces of wood was

coated. The frame was then set aside to dry. The other end of the matches was dipped in the same process. When dry, the matches were cut in two by a machine, and packed in thin wooden boxes by hand.

William was a piece-worker. He received a cent and a half a frame. As he was a fast worker, he used to finish twenty-five frames a day, and make thirty-seven cents. He worked early and late. He didn't quit when the whistle blew. There were no labor unions in those days, no walking delegates to limit the amount of work a factory hand could turn out.

But the revenue stamp stamped out the business. It had not, however, stamped out William's energy.

He had peddled matches from store to store and house to house while the home factory was running. Why couldn't he now buy matches of someone else and keep on peddling? He did. He bought matches by the gross from Beiderbecke & Miller, wholesale grocers, and sold them throughout the city. Each day he made from fifty to seventy-five cents.

W. D. was a fairly good salesman by this time. This energetic youth now conceived the plan of selling other things. He wanted a real job. He determined to get one. And he did.

Bright and early one morning he walked into the store of August and Fred Rohlfs, on Second street, between Brady and Main. The young man stood face to face with the proprietors.

"I want a job, sir," he said, addressing one of the firm.

"What kind of a job?" the merchant inquired.

"Any kind," the boy answered.

"Well, get a broom and sweep out," he was told.

William Petersen pulled off his coat, hung it on a chair, grabbed a broom, and gave the Rohlfs store a sweeping such as it never had before. Before he had finished a customer came in.

"Give me a sack of peanuts," was the order. The new boy didn't tell Mr. Rohlfs somebody wanted peanuts. He didn't ask where they were. He didn't wonder how much the price was. He didn't say, "Ask the other boy; I'm busy"—he sold the sack of peanuts.

He also sold soda water, candy, fruit, with equal ease, and he had to be sent home at supper-time. He came back and worked until mid-

night. The next morning he was down at six o'clock, before any of the other help arrived. And he kept it up.

When Saturday night came the new boy was handed one dollar and fifty cents—it was his first week's pay.

After working at the Rohlf's store for a year, A. J. Preston, of Sickles & Preston, a prominent merchant, who had observed William Petersen's attention to duty, hired him for two dollars a week, to work in his hardware store. He worked for six months, and decided two dollars a week was not enough money. So he struck; he walked out.

Upon his failure to report for work the next morning, Mr. Preston went up to the Petersen home to find out if William was sick.

"Oh, no," he was told; "he's holding out."

"Holding out for what?" Mr. Preston inquired.

"For two dollars and a half a week," was the ultimatum.

"Tell him to come back and I'll give it to him," the merchant said to William's mother.

So the young man went back to work.

One of his fellow clerks was J. J. Reimers, now the head of one of Davenport's most prominent families. He became one of the most valued employees of the two stores which were operated by the firm. His insight into business developed marvelously.

One day Mr. Preston said after watching him make a difficult sale: "William Petersen is as sharp as tacks." The idea was so pat that the energetic young clerk became known as "Tacks," which cognomen stuck to him for many years.

After four years he had worked up to forty dollars a month. He had also begun to save. He was able to put half his salary in the bank every week, in addition to paying his board and keep at home. The upkeep of the home was always the first duty with William Petersen and his brothers. This praiseworthy trait kept the family together in the years to come, and was responsible for much of the success of each member of the family.

In eighteen sixty-eight the young man was one of the best clerks in Davenport. He was offered a position with Hosford & Nutting, who conducted a hardware store on Brady street, between Front and Second, at fifty dollars a month. He accepted, but remained there only a short time.

The proprietors went to New York to order stock, and left him in charge. The stock arrived. He unpacked each box, checked each article, and arranged the stock. One of the clerks wouldn't help, and William Petersen fired him. He was a real boss now. He assumed responsibility for the entire business. It was a trait of his business life in after years that he was now indicating. He never was known to shirk responsibility.

While William was working in the hardware business, his elder brother, Henry, was employed in the drygoods store of William H. Carter and E. S. Streeper. Each of the brothers being thrifty young men, they had saved between two hundred and three hundred dollars. With these few dollars they decided to start in business for themselves. They obtained a limited credit from the firm of W. C. Wadsworth & Company and Abel & Petersen. In the latter firm their father was a partner.

With their small capital and limited credit they opened a small store in Waterloo, Iowa. After a year and a half the firm of Abel & Petersen dissolved partnership, Mr. Abel buying out the interest of J. H. C. Petersen. The Petersen boys were in debt to Mr. Abel. He notified them they would have to pay up at once or he would come to Waterloo and take possession of their stock. Believing that they could close out their stock to better advantage in a small town, the Petersen boys packed up and went to La Porte, about twenty miles south of Waterloo. There they sold out, and, with the money realized from this sale, paid Mr. Abel and W. C. Wadsworth & Company in full. But the profit of twelve hundred dollars, which the firm had made, was wiped out in liquidating the indebtedness.

W. D. Petersen returned to Davenport, and again took a position with the firm of Hosford & Nutting. He again began to save a little money every month from his salary. His brothers did likewise. In eighteen

seventy-two their savings, combined with a little money their father had, amounted to fourteen hundred dollars. They decided to go into business. They were to found, although they did not know it then, a store which was to grow into the largest department store in Davenport and the largest in Iowa.

Under the firm name of J. H. C. Petersen & Sons, the business was established at two hundred and nineteen west Second street, in a store-room twenty by fifty feet. From the very first this store was a success. The Petersens hired no clerks. They did the work themselves. They started out with the idea that by selling goods cheaper and working longer than their competitors they could get a start.

But their first idea was honesty. No fake sales for them. No marking up the price one day and down the next. No selling to one customer for one price, and to a second for another. The goods were exactly as they represented them to be. Their reputation as reliable merchants soon spread throughout the county. And it never left them as long as they were in business—forty-two years.

The first year was a successful one, from a financial standpoint. With the money they had made, the brothers wanted to leave and take up land in Kansas. But their mother stepped in and gave them sound advice. They listened, and were thankful that they had done so in after years.

"Stay here until father saves ten thousand dollars," she said. "Then you can go where you wish."

The boys staid. In a few years they had made thirty-one thousand dollars. They found business so good that they decided to remain with their father—to make the business a family business. With the father receiving fifteen thousand dollars for his share, and each of the three boys five thousand dollars, the business was formally organized.

It grew at such a rapid rate that soon the store was not large enough. The Petersens decided to enlarge. They had to stand the expense of enlargement. To protect themselves, they insured the life of the owner of the property, a Mrs. Bowling. She died in eighteen seventy-five, and the property reverted to her sons. But the insurance company had failed, and the Petersens not only lost the premiums, but all the money they had

put into the building. It taught them a lesson in life insurance, a lesson by which W. D. Petersen profited, as will be disclosed to the reader later.

As the business expanded, the Petersens took in the building where T. Richter & Sons is now located, and, later, the Klug property next door. But they realized that in order to have their future insured they must possess their own property. So they began to purchase at the southeast corner of Second and Main streets. They came to own a frontage of one hundred and four feet on Second street and one hundred and fifty feet on Main street.

In eighteen ninety-two, just twenty years after the original firm had been formed, the Petersens were ready to build a real store. They erected it on the Second and Main street corner they had bought piecemeal. It was the finest department store west of Chicago at that time—four stories and basement, with ninety-one thousand square feet of floor space. The father had retired from active work five years before this new store was opened.

This new Petersen store was a real department store. The trade at first didn't like the idea of departments, and complained for a time, but the modern idea prevailed. Exact change was given the customer. In the old days a merchant figured his lowest unit as a nickle. Nothing under that counted. Another principle was that a customer got just what he bought. The one-price-to-all was followed. The success of the firm continued.

In December, nineteen fourteen, the first great misfortune came to the firm in the death of Max D. Petersen. In December, the following year, the younger brother, Henry F. Petersen, died. This left W. D. Petersen the sole survivor of the original firm which started out in the business venture forty-two years before.

He decided to sell out. By this time the big store had four hundred employees. It was by far the largest store in Davenport. And the sale was the largest mercantile transaction that had taken place up to that time. The stock was purchased by Harned & Von Maur for six hundred and nine thousand dollars, its exact inventory value. The sale did not include the valuable property, which still remained in the possession of the Peter-



DEPARTMENT STORE OF J. H. C. PETERSEN & SONS

sen family. It did include both wholesale and retail departments, for the Petersen firm had built up a flourishing wholesale business. The value of this latter plant was appraised at eighty-eight thousand dollars.

The value of the property, ground and building, was placed at three hundred and twelve thousand dollars, or three thousand dollars a front foot. Today it is worth more than double that figure. The lessees secured the property on a twenty-year contract at twenty thousand dollars a year net to the owner.

The Petersen name had become a household standard by this time. The entire buying public had come to know that the goods which the Petersens sold had a personal guarantee behind them. The store had not been in the habit of conducting sales, but whenever a sale was advertised it was a bona fide sale. The Petersen word was as good as gold. The name was so good that the purchasers continued it. "Petersen's" had become a household word in thousands of Davenport homes. Many a housewife was accustomed to say: "I am going to Petersen's today," instead of the old familiar phrase: "I am going shopping." And years after the sale the name still drew trade.

The esteem in which Mr. Petersen was held in his home city is shown by an event which took place some years ago, but which is typical of many expressions of popular love and esteem. A fair was being held at the old Armory hall on Fifth street. One of the features of the enterprise was a voting contest to decide the "Most popular merchant in Davenport." A gold headed cane was the prize for the winner of this honor. The cane was awarded to Mr. Petersen by a handsome majority.

After the sale of their big store, W. D. Petersen devoted his time to his extensive private interests, to his family, and at the same time never lost track of "his levee." The levee was now his private office.

One day Mayor John Berwald wanted to see the head of the levee improvement commission. He sent word to Mr. Petersen to that effect. The messenger found "W. D." with his coat off, his sleeves rolled up, puffing a black cigar, and telling a gang of laborers how to work. The messenger delivered his message.

"You tell Johnny, if he wants to see me, to come down here. I'm too busy to go trotting up to the city hall," was the reply.

And the mayor went.

One incident goes far to tell why Mr. Petersen came to be known as "The Father of the Levee," and why his disinterested service has been a great boon to his home city. The commission, in its comprehensive plan of reclamation, found that three thousand feet of riparian rights were privately owned through the private ownership of Maple and Willow



SECURITY BUILDING

islands. Attorney Charles Grilk offered these islands, with an area of thirty-four acres, to the city at exact cost to him. But there were no funds in the municipal strong box which could be used for this purpose. Out came W. D. Petersen's trusty check-book. He bought the islands for eight thousand dollars, kept them until the city had sufficient funds, and then turned them over at the price he had paid for them, although offered a big profit by a private concern. The acquisition of these islands gave the city riparian rights from Cook's point to Warren street.

In addition to his other extensive property interests, Mr. Petersen in nineteen hundred and nine erected the handsome Security building on Third street between Brady and Main. It is a five-story brick structure, scientifically constructed in all its details, and is thoroughly fire-proof. Each floor is amply equipped with burglar and fire-proof vaults. By reason of its splendid features, affording the last degree of protection to its tenants, Mr. Petersen named it "The Security."

Quite a number of the original tenants of this building are still its occupants. Its owner is no rent profiteer. Although many times offered higher rents for its stores and offices, Mr. Petersen in every case declined to use these offers to secure more money from his old tenants.

Mr. Petersen not only planned this building himself but was active in superintending its construction.

But, despite his busy career, Mr. Petersen always found time for his family. He was essentially a home man. He had been so ever since his marriage. Perhaps we had better tell that story now. It was a romance begun behind the counter.

Back in the early seventies, W. D. Petersen was bustling around the store one day when a young lady customer entered. She wanted to look at some cambric. Would Mr. Petersen show her some? You bet he would.

The young lady made the purchase and departed. Later she returned to the store to inquire if she could secure employment as a clerk. She was informed that she would be kept in mind for the first opening. The business grew, and soon a clerk was needed. Mr. Petersen started out to find the young lady. He did not know just where she lived, except that it was near Locust and Brady streets. Arriving in that neighborhood he went from house to house. At last he knocked at the door of a neat little home. He spied a piece of cloth through the opened doorway. He recognized the cambric cloth he had sold. He knew he had struck the right place.

Mr. Petersen engaged the young lady. She proved an excellent clerk. Her popularity did not end with the trade. A certain member of the firm found frequent occasion to visit her department. Her name was Sarah Hopkins, and the member of the firm was W. D. Petersen.



FORMER DAVENPORT RESIDENCE OF W. D. PETERSEN

Mr. Petersen proposed. He was accepted. The couple decided to be married on January twentieth, eighteen seventy-five. The young swain pledged himself to have five thousand dollars by that date. The day rolled around and the young man checked up his accounts to find that he had only four thousand nine hundred and eighty-seven dollars. He was thirteen dollars short. The date was postponed to February fourth, when he had the full five thousand dollars, and the happy event took place.

Four children were born to them, Lillie, Alma, Edwin, and Wilma. The home circle was saddened by the death of the first two in infancy.

In his home life Mr. Petersen found his greatest pleasure. "I always felt that when the family had a good time I had a good time," he once told a friend.

Before automobiles came into fashion Mr. Petersen could be seen riding with his family almost every evening behind a team of prancing blacks. He was a great lover of horses and dogs. He kept a pair of thoroughbred Gordon setters which were considered the best-trained bird dogs in his home city.

Of late years the family has spent practically all its time at the Pasadena mansion, where Mr. Petersen joins them during the winter months.



A GLIMPSE OF PETERSEN'S ISLAND

*Pertinent sidelights on
an interesting personality*



IN POLITICS Mr. Petersen was a Cleveland democrat. When William Jennings Bryan adopted the party, with his silver issue, Mr. Petersen left it, and has ever since voted the republican ticket. He still regards Cleveland as the ideal type of American.

"I greatly admired Grover Cleveland and his fearless stand against England on the Venezuela question," he often said. He also called attention to Cleveland's determined stand in the great Chicago railroad strike, when the president stepped in and told the strikers the United States mails would not be interfered with if he had to put federal troops on every train.

"I like a man to stand for something," is the basis of his admiration for Cleveland.

On the liquor question, one which was for many years a leading issue in his home city and state as well as the nation, Mr. Petersen took a decided stand.

"I am positively opposed to prohibition," he said. "I am also no advocate of saloons. I hope they never come back. I am against whisky, except for medicinal use. But I believe, if a man wants a case of beer or light wines in his home, it is his own business." He is a very sparing user of alcoholics in any form.

Mr. Petersen never held public office. Many times offered the nomination for the mayoralty, in the days when the nomination was equivalent to election, he steadily refused the honor.

"Politics is too dirty," he said. "I had rather give my services to the community as a private citizen." He felt he could give more to his home city outside of office than in it. For years he was popularly regarded as the "watch dog" of the city treasury. Whenever he believed the city was being robbed, he came out and said so, and said it in no unmistakable words.



FAMILY HOME AT PASADENA

Mr. Petersen never carried a cent of life insurance. He had an individual insurance scheme which worked out successfully. In the early seventies, when his firm had insured the life of its landlord to protect it against loss, after improving the property at its own expense, the insurance company failed. A short time afterward insurance agents asked him to insure his own life.

"How do I know that I won't lose my money again?" he inquired.

"Our company cannot fail. We invest our money only in improved real estate in growing cities," he was told.

"I can do that myself. I can do it right here in Davenport," was Mr. Petersen's rejoinder.

He did. He bought corners and other business blocks in the downtown loop section. In time he became one of the heaviest holders of downtown realty.

One of these purchases show how his real estate insurance plan worked out. He bought the southwest corner of Third and Harrison streets for thirteen thousand dollars. Twenty-eight years later he sold it for two hundred thousand dollars—two thousand dollars per front foot. He never mortgaged a property when he bought it. He always had the money. The only insurance policy he ever carried was one to protect his life when he crossed the ocean.

The philanthropies of Mr. Petersen have been numerous. Modest and retiring by nature, he never makes a show of his charities, but has the reputation of assisting every worthy cause.

The water was always a hobby with Mr. Petersen. For many years he owned one of the finest launches on the Mississippi river, a sixty-foot boat driven by a triple-compound engine, which he purchased following its speed trials at Detroit. He owns an island of forty acres in the Mississippi, five and a half miles below the city of Davenport. It has been charted in the United States engineer's office as "Petersen's Island," and as such is known to all navigators along the river.

In nineteen nineteen, Mr. Petersen gave the boy scouts of Davenport the free use of the larger part of this beautiful island. He remembered

the time when he himself was a boy, and how he longed for such an island with all of the romantic passion for adventure that finds its kingdom in the heart of every American youth.

Mr. Petersen is today the only surviving member of the Hennepin canal commission, a body of Davenport business men which secured the passage of a four million dollar appropriation by the national congress for the building of the Hennepin canal.

The canal in itself was a success, but its usefulness was lessened by the size of the locks at La Salle, which were so small that reloading of boats was necessary at that point, and the whole effectiveness of the Hennepin was curbed. On this commission, beside Mr. Petersen, were George H. French, father of Colonel G. Watson French, and Judge Nathaniel French; Edward Russell, former postmaster; J. M. Parker and Jeremiah H. Murphy, who later became congressman and was known as "Jerry Hennepin" Murphy.

At about that time Mr. Petersen was taking a prominent part in civic affairs, as president of the Davenport business men's association, forerunner of the present Davenport commercial club.

Mr. Petersen was a personal friend of the late Marshall Field, and attributes much of his business success to the advice which that famous merchant prince gave him.

"If you want to be a success kick out the old furniture every twenty years. There's a new generation with new ideas. You want to be ready for them," Mr. Field said.

"That advice holds good in any line of business," Mr. Petersen commented when relating the story.

Shakespeare and Goldsmith are his favorite authors. He has a library of over one thousand volumes in his Pasadena home.

In music he admires Wagner, Strauss, and Bach, but also relishes the "whoop-'er-up" tunes of Sousa.

In speaking of movies, Mr. Petersen says: "I believe the movies are educational. I like the films which show foreign countries. I believe

that motion pictures are also a moral influence for good. Good wins out, and evil is punished, in the films. The movie houses are the poor man's greatest amusement places. In movie actresses I like Clara Kimball Young, Pauline Fredericks, Betty Nansen, Elsie Ferguson, and Dorothy Dalton. I do not like vampire plays nor Theda Bara. They should be chloroformed. I detest William S. Hart. He is nauseating. Dustin Farnam ought to be set hoeing potatoes. I hate to see a big man like that making love for a living."

Mr. Petersen is temperate in his habits with the exception of smoking. He averages a dozen cigars a day.

Having traveled extensively abroad, Mr. Petersen admires in foreign lands the personal liberty of the old world, their museums, public concerts, and general good times. He contrasts the latter with the dollar-chasing life of the average American.

He is a thirty-second degree Mason, and a member of all the Masonic branches.

Here are some of Mr. Petersen's personal and business maxims, which reflect the career of a self-made man:

"The fellow who watches the clock down to the Saturday night pay envelope, is the one who will land in the poor-house."

"Find some work you like, and then work at it night and day. Work holidays. Work twenty-four hours a day, if necessary. Know no quitting time."

"Married men are more valuable than single men."

"Buy when the other fellow is selling, and sell when the other fellow is buying."

"Don't be afraid to express your opinion. Shout it if necessary."

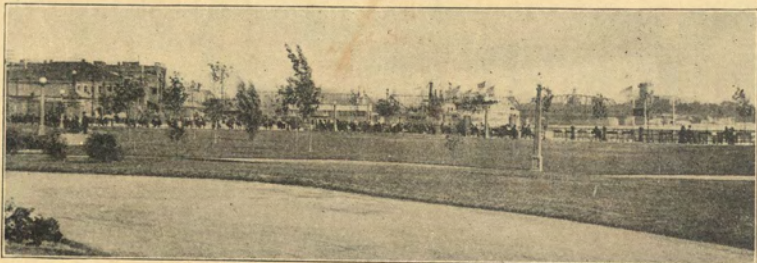
Although having lived several winters in his Pasadena home, which was erected in nineteen thirteen, after a year in construction, Mr. Petersen says he will always consider Davenport his home. "I'm going to let them dig me under here," he declares.

We have now heard of "Billie" Petersen, William Petersen, and W. D. Petersen. His christened name in the Lutheran church is William Dulon Petersen. This is the way he was named:

In the war of eighteen forty-eight, between Denmark and Prussia, J. H. C. Petersen's home in Schleswig was commandeered by the German army, and an Austrian general was assigned it as his headquarters. The name of the officer was General Dulon. He made himself so agreeable that a strong attachment sprung up between the general and the match manufacturer. Four years later, when Willie entered the world, he was given the middle name of Dulon.

So he is William Dulon Petersen.

But in Davenport, his home city, he is justly called, "The Father of the Davenport Levee."



THE FORMER "CITY DUMP"—ALL DRESSED UP
REALIZATION OF A DAVENPORT DREAM

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