

## For Value Received

I had been cleaning out the old desk that was my father's. All of his private papers that were worth keeping, I had filed away — the rest lay in a pile to be burned. It was a miscellaneous assortment — tax receipts, cancelled checks, ancient memoranda of long forgotten transactions, newspaper clippings, old letters, tintypes of faces unknown to me, braided locks of hair, friendship cards adorned with a heart or a dove or a hand holding a sheaf of colored flowers and flowing script names of boys and girls he had known in his youth — in fact all the accumulation of a lifetime that had been spent mainly on the frontier. He had laid them away to look at in the long winter evenings, and by and by had forgotten them. In the last pigeonhole were a few old checks, made payable to my father and signed by one of the wealthiest men in the community, but without hesitation I tore them across and put them in the waste-basket where they lay in mute witness of nearly half a century of friendship which death only had been able to mar and which had been consecrated by a pioneer experience that my father had related to me when I was about eighteen years old.

It was a bitterly cold day in January, and I had just returned home from Algona, whither I had gone to write an examination for a teacher's certificate.



I had been detained there for several days by a snow-storm which the old-timers asserted was the worst in forty years. Foreseeing that I was going to run short of money I had telephoned home for advice, as I knew no one in the town.

"Go to the Kossuth County Bank", my father had said, "and ask for Lew Smith. Tell him who you are and he will let you have what you need."

I had obeyed him and, seeing an elderly man standing at the cashier's wicket, asked if he were Mr. Smith. Being somewhat self-conscious owing to my youth and inexperience, I fancied he spoke rather gruffly in answer to my inquiry.

"Mr. Smith is engaged in an important conference and can not be disturbed", he said. "I will attend to your business for you."

As I timidly explained my errand he asked, "Who is your father? J. E. Stone? Hm, known your father for forty years and loaned him money many a time. I can attend to the matter as well as Mr. Smith. How much do you want? Four dollars? Here it is. Good day."

The next morning a blizzard was raging that did not subside until Saturday. The wires were down and there was no information to be had concerning the probable arrival of the train, so we prospective passengers were obliged to wait in the station all day. It was a mile up town to the nearest lunch counter, and we did not dare leave the immediate vicinity lest the train should arrive in our absence.



If a kind-hearted housewife had not obligingly made us some thick meat sandwiches and a pot of hot coffee we should have had nothing to eat. Every one was cross and tired, and travelling men loudly berated the elements and things in general — sentiments we all fervently echoed. Another tiresome wait for a belated train ensued at the junction, and when I finally arrived home late at night I felt much inclined to dilate on the disagreeable trip.

“Well,” said father, “did you have any difficulty getting the money from Lew Smith?”

“I was not able to see him,” I replied, “but another old gentleman gave me the money. Who was he?”

“Oh, that must have been Joe Wadsworth. I know him well, in fact I have had a good many business dealings with him and Lew Smith too. You think you had quite a time on this trip, taking everything together, but it wasn’t much in comparison with one I made to Algona soon after I came out here. It was in January of ’seventy-two. I had been batching here on section twelve since ’sixty-eight. Tip Thatcher had settled on this same section in August. His real name is Julius but nobody has ever called him that since he was a little shaver and ran about saying ‘Tippecanoe and Tyler too’ at the time William Henry Harrison ran for President. He and Mrs. Thatcher and three or four children were living about a half mile west of where they do now, in a little shanty that had only one room. Tip



didn't have much money and I didn't either. Work was scarce and I had reached hard bottom in both my pocketbook and the flour barrel.

"As it still wanted a good many weeks until spring, Tip and I planned to drive to Algona for provisions, though what we were going to buy them with, neither of us knew, for we had neither money nor credit. I cooked my last piece of salt pork for breakfast that morning and Mrs. Thatcher used the last of their flour. The pan of biscuits she baked was literally all she had in the house to eat.

"We made an early start — got off just at day-break. Tip had on a new overcoat his wife had made out of the blanket off their bed. It was some such day as this, right after a blizzard, and the sunlight on the snow dazzled our eyes so we could hardly see. It was bitterly cold and hard going. There was no road, only a trail and that was snowed over so that we had to get out of the sled and break the way through the drifts to save the horses and to keep from freezing. It must have been half past ten when we got to Algona — cold, hungry, and tired. Having blanketed the horses and fed them some hay and grain we had brought with us, we separated, agreeing to meet again at four o'clock.

"Well, I walked the streets all day without even a cup of coffee, for I didn't have a cent in my pockets. I tried to get some groceries on credit, but none of the merchants would sell anything on time without security. My land was no security, for there were



thousands of acres open to any man that wanted to settle on it, and it wasn't worth much anyway. Why this farm that old Mr. Loh homesteaded was sold twice that year; once for the sorriest looking team of horses I ever saw, and once for a fiddle that didn't have a full set of strings. It would be a long time until a crop could be harvested, and no one would take a mortgage on a crop, for there was no assurance that a homesteader would stay in the country long enough to put in a crop, much less harvest it. Finally, just as I had about reached the point of desperation, and had concluded that I had seen my homestead for the last time, I met a man who agreed to lend me two dollars and a half. He was hard up too and couldn't really afford to spare it, but sooner than see what little stock I had starve because I couldn't go back to it, he let me have that much. Seeing by the sun that it was just about four o'clock, I went to meet Tip. He was standing all humped up in front of the blacksmith shop and he looked pretty discouraged.

" 'Eth', he said, 'I'm up against it. I can't get a cent of credit and I can't borrow a dollar. I haven't had a bite to eat since breakfast, and I've a family at home that's hungrier than I am. I don't know what to do.'

"I showed him my two dollars and a half and told him I guessed we wouldn't starve while that lasted. We spent a quarter between us for something to eat, and with the rest we bought a bag of flour and a



piece of side pork and a little tea. We took the provisions home to Tip's, and I ate there while the food lasted. By the time it was gone, Tip had got ahold of some money on a trade; but I was out of luck and so I stayed there awhile longer. Do you know it was a year or more before I got that two dollars and a half paid off! Some of it I paid a quarter at a time, but I paid him interest on it too.

"We had pretty hard sledding during the winters that followed. That was in grasshopper times, and there were a good many occasions when I would have to go down the hill and say, 'Well, Tip, I guess I'll have to put my feet under your table for awhile'; or else he would show up at my cabin with the announcement, 'Eth, my cupboard's empty', and I would take what I had down there. We never tried to settle up. Each one felt he owed the other a lot."

In later years, whenever father and Mr. Thatcher had any financial transaction that involved a trivial sum, the kind of a deal in which one dislikes to accept payment, it was their custom to pay by check, which the other would gravely pocket. But the balances on my father's check stubs and bank book never exactly tallied. And here, at the end, I found three checks that he had never cashed, each many months old, made out for sums of ten dollars and less, payable to J. E. Stone and signed J. Thatcher. Because of his failing health, he had neglected to destroy them according to his custom.

EVANGELINE STONE COWMAN