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Jacob Korber, Early Businessman of Albuquerque, New Mexico: 1881-1921

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Jacob
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JACOB KORBER, EARLY BUSINESSMAN
OF ALBUQUERQUE, NEW MEXICO
1881 - 1921

By

Royce Jane Balch

A Thesis

In partial fulfillment of the

Requirements for the Degree of

Master of Business Administration

The University of New Mexico
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This thesis, directed and approved by the candidate's committee, has been accepted by the Graduate Committee of the University of New Mexico in partial fulfillment of the requirements for the degree of

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PREFACE

By the middle of the Twentieth Century there were in existence in Albuquerque, New Mexico, fewer than half a dozen business firms which had been founded during the early 1880's when New Town Albuquerque was being built. Among this small group was the J. Korber and Company which was, and continues to be, outstanding not only because of its long period of service to the community but because of its own steady growth.

Today the Korber interests embrace a wide area. In organization they consist of six family owned corporations whose activities reach into all parts of the state. Three of these are merchandising firms. The J. Korber and Company consists of six departments (hardware, electrical, china and gifts, furniture, sporting goods, paint) all of which are both wholesale and retail in function, except for the electrical department which is solely wholesale. J. Korber Automobile Co. is a Dodge and Plymouth dealer for sales and services in both the retail and wholesale operations. J. & J. Parts Sales, Inc. is solely a wholesale operation handling automotive parts. One of the other organizations is a philanthropic foundation while the remaining two are concerned with investments. These are the Korber Realty Incorporated which manages the extensive real estate investments, and the J. and J. Investment Co., Inc. which handles financial paper for the other interests.

The J. Korber and Company has been under the leadership of a member of the Korber family since its founding. Today, Mr. Jack Korber is the vice-president and general manager. His father, Albert P. Korber, has

been president of the corporation since 1921. Jacob Korber, father of Albert, was the founder of the business, and it is his life and activities with which this paper is concerned. Jacob Korber started as a blacksmith in 1882 and before his death had built a wholesale and retail merchandising business that was a leader in vehicle and hardware sales in this area. This study purposes to record, in so far as possible at this late date, the growth of this firm and the development of its founder as a businessman.

It is not within the scope of this business history to delve into the personal or purely social aspects of Jacob Korber's life, and for that reason the personality of Julia Spinner Korber, his wife, and her influence upon him have been largely unexplored. However, it should not be blindly presumed that her contribution to his development or the growth of the business was insignificant. Friends remember that she was not active in the society of the town and certainly her name rarely appears in the newspaper accounts of such activities, but acquaintances do not fail to mention her unpretentious generosity and her quiet, unfailing helpfulness to those of the community who were in need. This family tradition has found more recent expression in the J. Korber Foundation Inc., one of the family corporations, which was established for philanthropic and educational use.

J. Korber and Company, the first firm organized, is a business which has been built around the manual skills of the founder. Jacob Korber, the blacksmith, and his first partner, Christian Lamparter who was a woodworker, operated a repair shop for eighteen years. This shop furnished the public with a service which was both well performed and fairly assessed and their business steadily grew. Even after this partnership was dissolved and

Korber had begun merchandising vehicles, the repair shop continued to be the center of business operations. In fact, each of the products which were slowly added to the retail and wholesale stocks of the firm were so closely related to blacksmithing and repairing that the firm's ability to service them and keep them in working order may have formed the impetus behind their being handled.

The firm followed lines of natural expansion. First, Korber added a little hardware and a few agricultural implements, probably partially in order to have replacements for things brought in to be repaired. Then he began to stock wagons which he could assemble, adjust and repair more efficiently than could the general merchants who were the major source of wagon supply in this western country at that time. Later, he added harness and saddlery, a group of products closely associated with horse drawn vehicles. After Korber had established both retail and wholesale contacts for the sale of these lines, it was only natural that more hardware and blacksmith supplies should be added to the merchandising activities. Many years later, when the consumer market in transportation was gradually turning to the "horseless carriage," Korber stocked automobiles. Here again it is interesting to note that the repair shop played a large role in establishing and maintaining the patronage of the public. All the way through the history of the firm, the repairing service, which at the inception of the business consisted of the personal services and skills of its owners, has been the core around which the business was built.

Both the development of Jacob Korber as a businessman and the growth of the J. Korber Company have been closely related to the growth

of Albuquerque as the commercial center of the state. Since there is at this time no detailed history of this economic development available for reference and comparison, there are included in this study such facts and figures concerning Albuquerque as have seemed pertinent for giving the reader a semblance of the community background from which the business grew. Much of this material about community growth has been obtained from newspapers and business directories as well as from other historians.

Information concerning the firm itself has been largely gleaned from such business records as have been preserved over the years and from personal interviews. At times there are large gaps in available material, but since this study purposes only to show the overall development there has been some attempt to bridge these blank periods by the use of logic and external evidence.

No study of this type is ever completed without the cooperation and encouragement of a large number of people. My grateful acknowledgment goes to the group who have given me such assistance. These include: the librarians at the New Mexico Historical Society in Santa Fe, New Mexico and at the library of the University of New Mexico in Albuquerque; the employees of the Albuquerque Journal Circulation Department; my professors and advisors at the University especially Dr. William J. Parish; employees of the Korber Company, particularly Miss Grace Moran who had preserved much of the material used and was an unfailing source of helpful criticism and encouragement, and Mr. Robert C. Boule who cheerfully unearthed old records from dusty vaults; members of the Korber family especially to Mr. Jack Korber who gave permission for this study to be made and to

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Mrs. Arthur N. Tessier. One word of personal gratitude must go to my father, Mr. Roy Balch, who first suggested the possibility and value of this study.

This is an American success story--the story of an immigrant boy who became a prosperous businessman. More than that, it is the picture of the birth and infancy of a thriving business that is still expanding after more than seventy-five years of existence. To build such a firm required the combination of a man, possessing inborn business genius fired by the opportunities presented by a new land yet tempered by a legacy of Old World training, and of a community, needing his services on the lusty, growing frontier. The next pages attempt to record how these two forces interacted to develop the J. Korber and Company.

CHAPTER I

AN IMMIGRANT BLACKSMITH SETTLES IN ALBUQUERQUE 1881-1891

The story begins with the immigration of a young German into the United States of America. In company with many another newcomer, he sought the greater fortunes promised by this western land and he was willing to earn them by hard labor, dogged perseverance and keen ingenuity.

The immigrant. Jacob Koerber,[1] the son of L. P. Koerber, was born in northern Germany on October 17, 1860.[2] There were at least two other children in the family who grew to adulthood: William and Elisabeth. William, the older of the two brothers, emigrated to the United States and eventually settled in Pueblo, Colorado. Elisabeth married a man named Fischer and, like her parents, always remained a resident of Germany.[3] We know very little of the family background or early experiences of young Jacob.

He attended formal school in Germany for eight years, after which he studied for the Lutheran ministry.[4] In 1881 when he was a young man

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[1] Koerber is the German spelling of the family name, however, all existing records show that Korber was the form generally used.

[2] Ralph E. Twitchell, Leading Facts of New Mexican History, (Cedar Rapids: Torch Press, 1917), III, 26.

[3] Conversation with Miss Grace Moran, June 21, 1954.

[4] Correspondence with Mr. Jack Korber, September 8, 1954.

CHAPTER II

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of twenty he left his homeland to avoid the compulsory military service which Prussia required of her male citizens. Jacob came to the United States, using his brother's passport,[5] and went to Pueblo, Colorado. There, for a year, he worked for wages as a blacksmith, a trade which he had learned in Germany, and then came to Albuquerque in the Territory of New Mexico where he soon opened his own blacksmith shop.[6]

There is no clue as to his reason for choosing the Southwest as the place where he would build his life in the new world. He may have joined his brother in Colorado or it might have been that the two traveled west together. There were many opportunities in the West and abundant labor for strong backs and willing hands. The railroad which was being built across the country was opening new areas of potentially rich resources and stimulating commercial opportunities wherever its shining rails went. The great "iron horse" had arrived in Albuquerque in the Territory of New Mexico in April of 1880 and it is entirely possible that the news of its tumultuous reception[7] and of the growing commercial advantages of the town had reached the ears of the young immigrant and that he decided to see the territory for himself.

The new town. New Albuquerque, the community in which Korber chose to open his business, was a thriving railroad town of a few quickly

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[5] Ibid.

[6] An Illustrated History of New Mexico (Chicago: The Lewis Publishing Co., 1895), pp. 443-444.

[7] Victor Westphall, "History of Albuquerque 1870-1880," (unpublished Master's thesis, The University of New Mexico, Albuquerque, New Mexico, 1947), p. 95.

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constructed adobe, wood, and brick buildings which had risen above a muddle of tents and shanties during the year or more after the railroad had arrived in the sleepy Rio Grande valley.[8] The established businesses were rapidly moving their locations from the plaza of the old Spanish colonial town, a mile to the west, to the "gringo" town on the railroad tracks.

A traveling stationery salesman of those days recalls that by the time he saw Albuquerque in 1883, the only large store remaining on the plaza was Franz Huning's general merchandise store.[9] The Ilfeld Brothers, after long delays caused by slow merchandise shipments from the East and a freak whirlwind which destroyed the half-built Lail Building which they were to occupy, were able to open their large new store by September of 1881.[10] Permanent buildings were going up all over the new townsite, particularly on Railroad Avenue, the main thoroughfare, where lots were selling at prices averaging from two to three hundred dollars.[11] During the first three months of 1883, one hundred and eighty-six new buildings were erected.[12]

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[8] Wm. G. Ritch, History, Resources and Attractions of New Mexico (Boston: D. Lothrup & Co., 1885), p. 91.

[9] Paul J. Wielandy, "Frontier Salesman," The New Mexico Magazine, XXVII (August, 1949), 10.

[10] Albuquerque Morning Journal, September 19, 1881.

[11] Lucille Boyle, "Economic History of Albuquerque 1880-1885" (unpublished Master's thesis, The University of New Mexico, Albuquerque, New Mexico, 1948), p. 10.

[12] Albuquerque Morning Journal, March 2, 1883.

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The coming of the railroad had awakened the little town into new activity in community building and turned it into a marketing center. Since Albuquerque was the point of junction for the three lines of the Santa Fe system, it was ideally situated to serve the area. A large area of northeastern Arizona as well as much of the Territory of New Mexico turned to Albuquerque as a convenient market place and supply center.[13] The central location of the town encouraged the population of nearby military forts, mining camps, Indian reservations and the railroad building crews to go there for provisions. The completion of the Rio Grande Bridge in the fall of 1882 encouraged trade from the west by providing easier access to the new town.[14]

The railroad attracted some eastern investment, particularly in real estate near the depot. James Q. Wills of Greeneville, Massachusetts purchased eight building lots for $1,800.[15] In March of 1883 the newspaper noted:

> More goods are handled here than in any other town in the Territory. Eastern capitalists are investing in town property every day. Buildings are going up every day, business generally is good. Until two years ago the principal business of the Territory was transacted at Santa Fe, a town perched in the mountains with no commercial advantages. This answered the demands of two years ago but it will not suffice for the greater demands of today. The

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> great increase in business and population throughout New Mexico during the past two years makes a demand for a central commercial city...one that shall be large enough to grasp the trade of the entire southwest. Nature and the railroad have combined to fix the location and such a city is now being built at Albuquerque.[16]

Alert businessmen of the Territory saw in Albuquerque a new and inviting opportunity for quick return om capital investment.[17] A number of men from Las Vegas, which had long served as a commercial center for the Territory, came to Albuquerque to invest in business. The newspaper said that it had intended to mention the names of all these businessmen but found that it would take an entire page.[18] Notable among them, however, was the popular Charles Zieger who was a wholesale liquor distributor and also owned the well known Metropolitan Cafe and Bar. W. Borden, a hardware dealer from Las Vegas, opened a new store, and the Spiegelberg interests of Santa Fe erected a large building.[19]

The population was growing rapidly. In February of 1881, only three thousand inhabitants including the Spanish speaking groups were reported, but by June of 1882 the newspaper optimistically estimated that the population, including Old Town, had reached eight thousand.[20] By 1888 the town had outstripped Santa Fe in population and boasted an unofficial total of ten thousand inhabitants.[21]

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16 Albuquerque Morning Journal, March 16, 1883.

17 Boyle, op. cit., p. 16.

18 The Advance (Albuquerque, N. M.), April 8, 1880.

19 Albuquerque Morning Journal, October 8, 1881.

20 Boyle, op. cit., p. 17.

21 Hubert Howe Bancroft, History of the Pacific States of North America (San Francisco: San Francisco History Co., 1888), XII, 788-790.

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The increasing business activity of the town was reflected in some degree by the freight receipts. Early in 1882 freight receipts for one month of the Atchison, Topeka and Santa Fe Railway at Albuquerque were over eighty-six thousand dollars; in March of the next year they had grown to ninety-three thousand dollars, and in January of 1884 they were about one hundred thousand dollars a month.[22] Materials and goods were pouring into the territory which for more than two hundred years had been dependent upon slow, expensive wagon trains for transporting a few eastern or Mexican goods to its settlements.

It was a bustling, active town but Albuquerque was not without an organized cultural and social life. One of the organizations which undoubtedly proved inviting to the young German immigrant was the Germania Club whose membership was composed of people of German descent who were interested in using the language and in encouraging German immigration to this area.[23] In 1883 this newly organized group had a grand opening of their well furnished club rooms on Gold Avenue,[24] gave a musical concert, and later that summer embarked upon an all day picnic to Bear Canon. Jacob Korber's name is not among those listed as attending the latter, but some of the men who were later his partners or business associates were present: E. B. Quickle, Charles Zeiger, and W. L. Trimble.[25] Perhaps as

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[22] Boyle, op. cit., p. 5.

[23] Albuquerque Morning Journal, March 27, 1883.

[24] Albuquerque Daily Democrat, April 10, 1883.

[25] Ibid., July 23, 1883.

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a newcomer he was not yet a part of this socially popular group which included members of the pioneer merchant families of Huning and Ilfeld. He may not have had time for social occasions at a time when he was establishing his blacksmith shop and learning the manners, mores, and language of this new land. Although he had finished more than eight years of formal education in Germany, he attended school for a time after coming to New Town Albuquerque, presumably to learn English.[26]

There were a large number of Germans in Albuquerque[27] and some of them were already dominant in the business world. Franz Huning who had come to the Territory about the middle of the century had a hand in most of the significant business activities of the town.[28] The Ilfeld family had long been leaders in local business.[29] Several younger men had arrived in town about the time the railroad spurred it into new business activity and were quickly gaining an economic foothold. Among these were Richard Myers, Emil Stoffel, Adolph Harsch, Herman Blueher, and Jacob and Henry Loebs.[30]

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[26] Conversation with Miss Grace Moran, June 21, 1954.

[27] Bernice Ann Rebord, "A Social History of Albuquerque," (unpublished Master's thesis, The University of New Mexico, Albuquerque, New Mexico, 1947), p. 92.

[28] Ann Nolan Clark, "Pioneer of Progress," New Mexico Magazine, XV (January, 1937), 50-52.

[29] Twitchell, op. cit., V, 245.

[30] An Illustrated History of New Mexico, op. cit., pp. 436, 440, 443, 446.

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Friendships and social integration. Among the proportionately large German population, Korber must have found congenial companionship and mutual interests. By 1884 he had formed a partnership with a fellow German and two years later he married Miss Julia Spinner, a young woman of German birth who was a sister-in-law to Herman Blueher, a prospering local market gardener.

Blueher, who was a little younger than Korber, was born in Illinois but his father had come from Germany. He had worked in St. Louis as a market gardener and had come to Old Town Albuquerque in January of 1882. After working six months in the employ of a gardener there, he bought the business for himself and at this time was operating it with success, shipping some of his produce to other areas by rail. In 1884 he had married Miss Sophia Spinner of Washington County, Missouri.[31] In later years he became a close business friend of Jacob Korber and a co-investor in several enterprises.

Both Sophia and her sister Julia had been born in Germany but reared in the United States. Julia Spinner had come from Missouri to Albuquerque to help her sister care for her baby.[32] While visiting here, she met Jacob Korber and in October of 1886 they were married.[33]

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[31] Ibid., p. 444.

[32] Conversation with Miss Grace Moran, June 21, 1954. Another of the Spinner sisters married M. L. Albers who operated a general merchandise store in Old Town Albuquerque.

[33] Twitchell, op. cit., III, 26.

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Blumer, who was a little younger than Korber, was born in Illinois but his father had come from Germany. He had worked in St. Louis as a market gardener and had come to Old Town Albuquerque in January of 1882. After working six months in the employ of a gardener there, he bought the business for himself and at this time was operating it with success, shipping some of his produce to other areas by rail. In 1894 he had married Miss Sophia Spinner of Washington County, Missouri.[31] In later years he became a close business friend of Jacob Korber and a co-investor in several enterprises.

Both Sophia and her sister Julia had been born in Germany but reared in the United States. Julia Spinner had come from Missouri to Albuquerque to help her sister care for her baby.[32] While visiting here, she met Jacob Korber and in October of 1895 they were married.[33]

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[32] Conversation with Miss Grace Blumer, June 21, 1954. Another of the Spinner sisters married M. K. Albere who operated a general merchandise store in Old Town Albuquerque.

[33] Twitchell, op. cit., III, 26.

Their wedding picture shows the young couple in the stiff pose characteristic of that period. They are both rather short, sturdily built young persons with serious eyes and the strong, square-jawed facial features that are so typical of the German people.[34] At the time this picture was taken Korber had been operating his repair shop for about four years.

The first blacksmith shop. Jacob Korber arrived in Albuquerque by the end of 1881 or early the following year. He is not listed in the local business directory published in 1882,[35] although he was probably in business sometime during that year.[36] Another directory for the years of 1884 and 1885 lists: "Korber, Jacob, blacksmith, 3d and Copper Avenue."[37]

Although we know that Korber opened a blacksmith shop soon after his arrival in Albuquerque, we have no indication of the source of the capital which purchased his tools and set up the shop. It might have been that habits of German thrift had enabled him to save a small sum while he worked in Pueblo; he may have had aid from his family in Germany or his brother William; it might have been that one of his fellow countrymen already in the Territory gave him a helping hand. The sum would not have

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[34] The wedding portrait is preserved in a family album in the possession of Mrs. Arthur P. Tessier (Annie Korber).

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First business partnership. In 1884 Korber formed a partnership with Christian Lamparter,[38] a fellow German and experienced woodworker who was a number of years older than the twenty-four year old Jacob. Soon the new business known as Jacob Korber and Company was moved from the first blacksmith shop location on Third Street and Copper Avenue to the corner of First Street and Copper Avenue.[39]

Lacking any record of a partnership agreement we can only assume that the two men entered into the usual equal shares partnership since later records show equal withdrawals.[40] Although it seems logical to assume that the older man, Lamparter, might have contributed a greater share of the capital, there is no evidence to support such a theory especially since the business was carried on in Korber's name.

Probably both men worked in the shop, combining their skills so that repairs on both metal and wood were available at their place of business. The keeping of the records presented another division of the

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[38] An Illustrated History of New Mexico, op. cit., p. 443. There is some confusion concerning the proper spelling of Lamparter. Several forms including Lamporter, Lemporter, Lampher, and Lampartier appear in the handwritten records. The form used throughout this paper is the one which appears most often in printed accounts.

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[39] The Pacific Coast Directory 1888-1889 (San Francisco: McKenney Directory Co., 1888).

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work. Handwriting in the old records indicates that Lamparter kept most of the records and made up the statements. Korber kept the journal in the shop much like a day book and occasionally wrote in explanatory notes telling the circumstances or terms of a transaction. Periodically, Lamparter posted the ledger and totaled the accounts.

Business records available for this period are, unfortunately, not complete. They include: (1) a journal covering the period from May, 1885 to December, 1887; (2) a ledger for the months of January, 1886 through December, 1887; (3) an accounts collection book dated January, 1888 through July, 1893; and (4) a ledger for the period of January, 1890 through June, 1893. These suffice to give us a vague picture of the amount of business secured by the firm but furnish no details of business operation or policy.

Financial progress. The earliest journal records show that during the last eight months of 1885 the business was averaging $277.90 in collections each month.[41] The records do not indicate how much of this was actual cash collections and how much was accounts to be collected, but probably any credit extended was for a very short term and accounts were settled by the end of every month. This was true in the cases of those few out of town firms such as Zollhoefer and Noedel of Bernalillo who came to the shop for repairs. Because the ledger is missing, we do not have any record of expenses for this time so we cannot even estimate how much of this dollar volume was profit.

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[41] See Table II.

In 1886 the business averaged $615.44 each month,[42] but a partial record of the year's wagon sales readily indicates the reason for the doubled dollar volume. By the end of July the partners had sold seventeen vehicles, including six new buckboards in one month to L. B. Putney, a wholesale grocer.[43] Here we note that the partners were engaged in selling some vehicles, not just in doing repair work. Their efforts as manufacturers and as retailers will be discussed later but it is interesting to note that in these early years the sale of vehicles boosted the income of the repair shop.

Evidently the sales did not continue at such a high level because in 1887 the business averaged only $349.25 each month and in the following year the average was just $418.00.[44] By 1892, however, the average gross amount of accounts receivable had grown to almost three thousand dollars each month;[45] though we do not know what portion was actually collected, it was undoubtedly several times the amount secured in 1887.

The first record of personal drawings from the profits of the business is found in 1886. From January 1, 1886 to July 31, 1886, Lamparter drew out a total of $633.35. There is no record of Korber's drawings for this period.[46] The next record of such drawings shows that in 1890 both

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[42] Ibid.

[43] See Table III.

[44] See Table II.

[45] See Table IV.

[46] Ledger (Korber-Lamparter) 1886-1887.

partners drew $1,264.73; in 1891 they drew $4,477.13 each; and in 1892 Korber drew $1,220.03 and Lamparter $1,160.03.[47] Though the ledger entries are not clear and yearly balance sheets are unavailable, these amounts may represent the division of each year's profits. The partnership was evidently proving a financial success.

Wagon manufacturing. The partners probably sensed that their combined skills would open doors of greater business opportunity when they entered the partnership agreement. By September of 1885 they were advertising their firm as "manufacturers of wagons, carriages and buckboards."[48] The blacksmith and woodworker had often repaired vehicles which had failed to meet the stress and strain imposed by this frontier land, and they may have felt that they could build vehicles which could.

They faced competition from older and better established firms in the manufacturing or custom building field. In 1883 Franz Huning had advertised that his mercantile company manufactured wagons and carriages expressly for the Albuquerque market.[49] M. C. Zirhut, who had a two story building on Copper between Second and Third Streets was also a blacksmith and wagon maker.[50] In addition there were a number of other blacksmiths in town, who, no doubt, performed minor repairs and could have done some custom work.

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47 See Table I.

48 Albuquerque Morning Journal, September 2, 1885.

49 Albuquerque Daily Democrat, August 29, 1883.

50 Albuquerque Morning Journal, February 2, 1883; April 2, 1883

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Undoubtedly the largest portion of the partners' business was still routine blacksmith and repair work, but they made enough vehicles so that by the turn of the decade the newspaper reporters found cause to mention their work. In May of 1890 the Daily Citizen carried the following news item under the column "Town Talk":

> Yesterday Jacob Korber & Co. sold a carriage of their manufacture to a gentleman in Santa Fe. The firm are now manufacturing a line of wagons especially adapted to this climate and by the first of the month will have a number ready for delivery.[51]

A few months later the same paper noted that:

> Jacob Korber & Co. have manufactured a neat "dead" wagon for Undertaker Strong.[52]

Advertising. The firm did not depend, however, on such chance notices by the press to advertise their work. Almost from the beginning of the partnership, a regular card or advertisement of the business appeared in one or both of the daily newspapers. This was one column wide, carried a picture of a blacksmith shoeing a horse and promised: "Fine horseshoeing a specialty;" "satisfaction guaranteed on all work;" "repairing and trimming done on short notice."[53] In 1890 the firm also ran a filler advertisement between news items which read:

> Say the Jacob Korber & Co. is headquarters for the best buggies, carriages, and phaetons.[54]

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51 The Daily Citizen (Albuquerque, New Mexico), May 14, 1890.

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Sometimes special advertisements were needed. In 1890 one headed "Carriages and Buggies Cheap," read:

> A carload of first class carriages, buggies and carts from Hotchin Carriage Works, just received at J. Korber & Co's and for sale at reasonable figures. Also have on hand homemade carriages, buggies and buckboards.
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> J. Korber &. Co.[55]

By such means the partners constantly reminded the public of the goods and services they provided. Apparently by the middle of 1890 the firm was handling vehicles made by other manufacturers and was competing in a small way with the local sales houses as well as the local manufacturers and repairers. The same paper which carried the preceding notice also carried larger and more imposing advertising from W. L. Trimble and Company, a firm which "carried all types of vehicles with prices from the cheapest to the highest," and one from the E. J. Post and Company who were agents for Buckeye products.[56] These are probably only the more obvious competitors since there were a number of other livery stables and general merchants in town who might have sold vehicles. But there was evidently business enough for everyone—at least Korber's firm secured a profitable enough share so that it could expand its physical plant.

Real estate. The firm was slowly acquiring a rather imposing business structure. In 1888 it erected a large brick carriage repository and in 1891 additional shops were built.[57] The company then occupied the

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numbers of 104, 106, 108, and 110 on Copper Avenue,[58] or the corner of Copper Avenue and First Street, as was often noted in its advertising.

The firm owned additional property in this block, according to tax receipts for these years. It owned Lots 1 and 2 and one-half of Lots 13 and 14 in Block 8 in the area laid out by the New Mexico Town Company.[59] This is the property on the south side of Copper Avenue extending from First Street past the alley dividing Block 8.

That some of the profits of the business were being invested in other real estate developments is indicated by a notice from the Albuquerque Land and Irrigation Company dated May 8, 1890 which notes that $70.00 was due on the company's stock subscription.[60] Jacob Korber also owned personal real estate in Block 8 of the Highland Addition which was the residential section of Albuquerque.[61] He may have been supervising the building of his home and other residential construction on this property during the latter part of this period.[62]

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58 First Annual Albuquerque City Guide and Business Directory 1896, (Albuquerque: Hughes and McCreight, 1896), p. 118.

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60 These receipts and notices are among miscellaneous papers found among old papers of the Korber Company.

Ledger (Korber-Lamparter) 1900-1902 has an entry dated October 10, 1902 that shows the Land and Irrigation Company was paid $70.00 cash and a wagon worth $90.00 for a total investment of $160.00.

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It might be noted here that by 1886 Jacob Korber was paying taxes in the Territory. Three tax receipts dated October 30, 1886 show that he paid $1.00 poll tax in Precinct Number 26, $1.75 for taxes levied by the Town of Albuquerque in 1886, and $0.64 for county taxes.[63]

Citizenship. As the year of 1890 rolled past Jacob Korber found himself well settled in his adopted country. He had a wife and family,[64] was partner in a good business, and owned a nice bit of real estate. In short, he was an established resident who had watched the town grow almost from its infancy. Now he lacked only legal citizenship to be fully situated in this new land.

This was accomplished on March 28, 1891 when naturalization papers were issued to Jacob Korber. Wm. B. Childers and Mike Mandell vouched that he had resided in the United States for five years and in the Territory for one year.[65] Actually he had lived in Albuquerque for at least eight and in the United States for almost ten years.

In this decade he had grown from an immigrant blacksmith who could not speak English well to an established and respected shopkeeper whose firm not only did repair and blacksmith work but sold a respectable number

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of vehicles of its own and eastern manufacture. He had not ventured financial investment beyond his immediate business or specific trade so we may properly classify him as one of the shopkeeper artisans which business historians have described as the "spirited, essential citizens in any town of importance."[66] The man had found his place in the community. Both were young and of unpolished frontier stock but they would develop together.

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[66] N. S. B. Gras and Henrietta M. Larson, Casebook in American Business History (New York: F. S. Crofts & Co., 1939), p. 4.

CHAPTER II

A SECOND DECADE IN THE BLACKSMITH BUSINESS 1892-1902

Growing Albuquerque. By the time 1890 showed its calendar face, Albuquerque no longer considered itself a raw, struggling, new town, although it acknowledged that renovating and beautifying the city had been largely neglected in the rush for wealth.[1] One of its local newspapers claimed that:

> In ten years Albuquerque has grown to be the largest place in the Territory. It leads all in business and population as proved by the bank deposits, post office receipts and freight shipments.[2]

The San Francisco Chronical estimated the population at ten thousand people and called the town the "commercial metropolis of the territory."[3] The official census gave the population of Albuquerque as 3, 785 with nearby settlements such as Old Albuquerque, Los Griegos and Los Candelarios accounting for another 2,265 people.[4] The newspaper, however, declared that the census work was poorly done and that there were probably closer to 170,000 people in the Territory than the 152,159 reported by the census.[5] Albuquerque, the proudly growing city, was ready to claim a few of those uncounted residents for her own.

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[1] The Daily Citizen, June 7, 1889.

[2] Ibid., June 21, 1890.

[3] Ibid., June 28, 1890.

[4] U. S. Bureau of the Census, Eleventh Census of the United States: 1890. Progress of the Nation, Vol. I, Part I, (Washington: Government Printing Office, 1895), p. 241.

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Rivalry with Santa Fe was already apparent, for the newspaper reported that "if Santa Fe is the largest place in the Territory, its business does not show it." The writer further claimed Albuquerque postal receipts and banking business to be double that of Santa Fe.[6]

Even in local government the town was seeking leadership in the area. After a long series of problems concerning county and local government, the citizens voted on the first Tuesday of April in 1891 to incorporate Albuquerque as the first city of the state under a law passed by the Territorial Legislature. To carry out this government they elected a mayor, a city clerk, a treasurer, and eight aldermen, two from each ward.[7]

Other special features of Albuquerque which marked it as a progressive, cosmopolitan city in the West are mentioned in the following description of the town as given by a traveler in 1893:

> ...it has most of the improvements of much larger cities, to wit: Free postal delivery, gas and electric lights, water works, sewer system, telephone system, street railway and one of the best free circulating libraries between Denver and San Francisco.[8]

The mountainous terrain surrounding the city was considered to be rich in mineral resources. Most people considered them a potential source of great wealth, although a mining directory of 1892 lists only four active

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mines in Bernalillo County and six in Santa Fe County.[9] Increased mining activity near Albuquerque in the early summer of 1892 led the citizens to view the business future optimistically:

> There is more activity in mining in the vicinity of Albuquerque this season than there has ever been at any time in the past. Work is going on in camps from the north end of the Manzanos up to Bernalillo. This activity is due to the stimulus that our mining interests receive from the fact that works are now being put up for the handling and treating of the ores of this section, which will give our mines a market for whatever they are able to produce...it will not be long before the whole district from Cayote to Bernalillo becomes one big mining camp.
>
> On the other slope of the mountain in the vicinity of La Madera, a smelter with a capacity of fifty tons a day is being put up by a strong Philadelphia company.[10]

This mining activity which involved large numbers of teams and wagons was surely a boon to the wagon and blacksmith enterprises of Albuquerque. None of the records of Jacob Korber and Company show the amount of work it received from such activities, but mining men had brought some repair work to it for many years.[11] However, before we consider the growth of the business in response to expanding economic demands of the community, we should note Jacob Korber's personal development and his influence in the city.

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[9] Geo. W. Ramage (ed.), Mining Directory and Reference Book of United States, Canada and Mexico (Chicago: Poole Bros., 1892), pp. 325-330.

[10] The Daily Citizen, July 5, 1892.

[11] Letter Book I, November 5, 1898.

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This mining activity which involved large numbers of teams and wagons was surely a boon to the wagon and blacksmith enterprises of Albuquerque. None of the records of Jacob Korber and Company show the amount of work it received from such activities, but mining men had brought some repair work to it for many years.[11] However, before we consider the growth of the business in response to expanding economic demands of the community, we should note Jacob Korber's personal development and his influence in the city.

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[9] Geo. W. Ramage (ed.), Mining Directory and Reference Book of United States, Canada and Mexico (Chicago: Poole Bros., 1892), pp. 325-330.

[10] The Daily Citizen, July 5, 1892.

[11] Letter Book I, November 5, 1898.

Social and civic activities. His interests and social contacts were expanding in pace with the growing town. He was evidently a natural leader as well as a sociable fellow who enjoyed the companionship of the local groups. Publications indicate that he was active in several groups, notably in the Lutheran church, the Ally Turn Verein Society and the Independent Order of Odd Fellows.[12] A membership medal reveals that he was also active in the volunteer fire department.[13] By 1893 he had become a leading official in a number of these organizations.

In that year he was one of the sevem men listed as incorporators of the St. Paul's Evangelical Lutheran Church of Albuquerque. Others were Herman Escherich, Herman Blueher, R. F. Eilbel, J. Schwartz, John Schroeder, and Charles Trapp.[14] This was a German Lutheran Church and some of the services were given in the German language.[15]

In January of that same year Jacob Korber had been elected one of the trustees of the Turn Verein Society. The members of this club were mostly people of German descent whose principal interests were in gymnastics

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[12] An Illustrated History of New Mexico, op. cit., p. 444.

[13] The Weekly Citizen (Albuquerque, N. M.), July 1, 1893.
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[14] The Daily Citizen, February 18, 1893.

[15] First Annual Albuquerque City Directory, op. cit., p. 62.

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and the social activities which often included their families.[16] The club usually met on the first Saturday or first Sunday of each month at Turner's Hall on North Third Street.[17] Upon Jacob Korber's retirement from the presidency and his election to trusteeship, the newspaper made note of the very pleasant social evening aided by the retiring president's invitation to "help him get away with a keg of lager."[18] The next month at a surprise birthday party held by the Turn Verein's for Jacob Loeb, the reporter noted the presence of "Jake" Korber and his wife and mentioned that "Jake" was one of the heartiest eaters of the group.[19]

A notable civic honor came to Korber in this same year when he was elected the "first and only Democratic Alderman from the Second Ward in Albuquerque."[20] He served for a period of two years: in 1893 and 1894 when he served with Fred S. Pratt, and in 1894 and 1895 when he served with H. Brockmeier.[21] The voting district of the Second Ward included "all that portion lying southeast from the center of Gold Avenue and Second Street."[22] One of the important pieces of municipal business during this

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[16] For futher information concerning this organization see: Albert Bernhardt Faust, The German Elemeent in the United States (New York: The Steuben Society of America, 1927), II, 382-288.

[17] Albuquerque City Directory and Business Guide 1896, op. cit.,p. 26.

[18] The Daily Citizen, January 9, 1893.

[19] Ibid., February 3, 1893.

[20] An Illustrated History of New Mexico, op. cit., p. 443.

[21] Albuquerque City Directory and Business Guide 1896, op. cit., pp. 73-74.

[22] Ibid., p. 77.

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[17] Albuquerque City Directory and Business Guide 1896, op. cit., p. 25.

[18] The Daily Citizen, January 9, 1893.

[19] Ibid., February 3, 1893.

[20] As Illustrated History of New Mexico, op. cit., p. 442.

[21] Albuquerque City Directory and Business Guide 1896, op. cit., pp. 73-74.

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In a little more than ten year's time, Jacob Korber, the immigrant blacksmith, had become Jacob Korber, the alderman. He had carved for himself a political niche in this territorial community, although his social activities were largely centered around the German groups. At this late date, it is difficult to tell what effect these outside activities had upon the growth of his business. Obviously, he participated in them and his business was growing. Then, as now, it was pleasant to do business with a friendly fellow who did a good job and gave one a fair deal. We cannot claim that the growth of the business was fully independent of the social activities of one of its owners as he mingled with his fellow citizens.

Business records. Once again, the records which would clearly picture the business growth are incomplete. Available records for the firm of Jacob Korber and Company for this period are: (1) a day book for the period of January, 1898 to April, 1899; (2) two cash books for January, 1898 through July, 1907; (3) journals for January, 1899 through February, 1901; (4) a ledger for the years of 1899 to 1902; (5) a record of cash sales and repairing for the years of 1901 through 1903. There are also two letter books of correspondence copied by the old letter press method. These contain some references to the operation of the Korber-Lamparter venture.

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23 Neal, op. cit., p. 40.

The growing business. The records indicate that during these years the firm was doing a large general blacksmithing business as well as manufacturing wagons and dealing in eastern made vehicles. In 1892 the firm had begun to sell agricultural implements and some hardware.[24] The sales of vehicles were still an increasingly important part of the business—at least "City News" of the Daily Citizen noted:

> Jacob Korber & Co. received this morning another carload of fine carriages. Look in and see them. This firm keeps all kinds & designs and can please anyone who wishes a good carriage.[25]

Correspondence of the period indicates that Korber and Lamparter operated the major repair shop in Albuquerque and that even the other vehicle dealers sent their work to Korber for repairs.[26]

The shop was equipped and staffed to do almost any type of repair work. The workmen regularly shoed horses, set steel and rubber tires, tightened boxes, did complete repainting jobs, repaired all wooden paneling or wooden body parts, built custom wagons and buggies, and, when the occasion demanded it, made canopies, bolsters, seat cushions and buggy curtains.[27]

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[24] Twitchell, op.cit., III, 26.

[25] The Daily Citizen, September 25, 1892.

[26] Letter Book I, March 5, 1899.

[27] Compiled from correspondence in Letter Book I.

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24 Twitchell, op.cit., III, 26.

25 The Daily Citizen, September 25, 1892.

26 Letter Book I, March 5, 1899.

27 Compiled from correspondence in Letter Book I.

The ledgers for the years 1890 to 1897 show that the largest customer accounts grew out of repair services. Among the accounts which regularly had large monthly bills were:

W. L. Trimble & Co.
Chas. Zeiger
Herman Blueher
The City of Albuquerque
Crystal Ice Co.
Oakey Express
Patterson Dairy
Albuquerque Brewery Co.
Ilfeld Bros.
Fargo Express Co.
Southwestern Brewery
Government Indian School
Edward Becker
Dr. G. S. Easterday [28]

Inasmuch as these names are representative of the principal firms and prominent citizens of the town, Korber"s was evidently the popular place in town for repair work even though the first city directory lists four competitive firms, three of which had their shops on Copper Avenue close to Korber's location.

Not all of the business came from local residents, however. Occasionally the firm received repair jobs from out of town, either from people living close to the railroad who would send the article in by that means or from people who traveled into Albuquerque for that purpose. Mr. Hank Fisher of Santa Fe was one of the more frequent of these customers and in 1898 the company wrote the following letter to him:

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[28] Ledger (Korber-Lamparter) 1890-1893 and 1893-1897.

[29] Albuquerque City Directory 1898, op. cit., p. 152.

> Will say Mr. Lamparter can put the panel in for you and will do you good work as he is long experienced in this line but he intends to leave for California on a visit next Friday. he really intended to go next Thursday but says he will stay over if you will send the vehicle right down so let us know whether you will send the vehicle down by that time or not.[30]

There is little mention of the wagons manufactured in Korber's own shops during these years. Probably there were comparatively few because wagons of eastern manufacture were suitable for most customers, as well as cheaper and more convenient to stock than locally built vehicles. Often, however, a specific need could be met only by a custom built vehicle and then Korber gladly complied with the request. When such a wagon was built, the firm tried to meet every specification of the purchaser and, in addition, fully guaranteed the vehicle for two years.[31] A letter to Mr. W. M. Weaver in 1898 states that the firm representative had looked over everything in town and failed to find a vehicle that could be utilized for the purpose he described. The letter carefully outlined the specifications for a wagon that the firm felt would meet his needs and stated that it could be built for about two hundred dollars.[32]

One special order filled in 1900 for a man in Mesilla Park was the occasion for a letter from the firm explaining about their custom work:

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30 Letter Book I, April 2, 1898.

31 Letter Book II, August 28, 1900.

32 Letter Book I, August 17, 1898.

> Will say Mr. Lamperter can put the panel in for you and will do you good work as he is long experienced in this line but he intends to leave for California on a visit next Friday. He really intended to go next Tuesday but says he will stay over if you will send the vehicle right down. So let us know whether you will send the vehicle down by that time or not.[30]

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> We make most all of the delivery wagons that is used here. We have been in the vehicle business for many years and know just what it takes for this country. You can find out what our make wagons are by writing to any of the grocery men here.
> Can make you any kind of a wagom you want on 2 weeks notice.[33]

While the number of customers and the variety of services offered to them was steadily increasing, the financial returns of the partners were growing too.

Financial returns. The monthly totals of accounts receivable give some indication of the growth of the business in dollar volume. The firm carried between one and two hundred accounts on the books each month and close examination shows that only a very small number of these were carried over as unpaid from month to month. These lists of accounts receivable were probably made up at the end of each month by Mr. Lamparter. Invoices were sent out and then checked off the list as they were paid.[34] Although regular customers were carried on account, the repair shop day book shows that some customers paid cash. However, we have no record during the early part of this period of the total amount of such cash sales, though in 1902 cash sales usually totaled over one hundred fifty dollars each week.[35]

During the eight year period between 1891 and 1899 the average monthly total of accounts receivable ranged from $1,186.66 to $3,029.60.[36] The larger monthly averages which began in 1892 may have been partly

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33 Letter Book II, April 20, 1900.

34 Accounts Collection Books (Korber-Lamparter), 1888-1897.

35 Cash Sales and Repairing Book (Korber-Lamparter), 1901-1903.

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From the personal accounts of the partners we note that even in the poorest years of this decade their drawings averaged over one hundred dollars a month each and in some years they averaged over two hundred fifty dollars a month. There is no record of drawings for the two years of 1897 and 1898 during which period of time we are not sure whether Korber was involved in only one business partnership or two. Figures for the last four years of the business association with Lamparter are somewhat muddled because of the inter-relationship of the two partnerships and the method of handling cash deposits.[38]

During the three years before the termination of the association, Lamparter drew over one thousand dollars each year so we may logically assume that the repair shop alone was netting at least twice that amount during those years. In 1902, however, when the partnership was dissolved each partner drew out over four thousand dollars, part of which must have been carried on the books as undivided profits from previous years.[39]

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At least both men were making an adequate living from the business operation even though we cannot note their exact expense of operation or profit margin.

Employment. Records are not complete enough to indicate the time when the volume of business became large enough and profitable enough to provide employment for other workmen besides the partners. By the end of this decade of business operation, it is certain that at least ten men, including the owners and the bookkeeper, depended upon the business for their livlihood.

Between 1891 and 1899 the yearly total of the wages account was between three and four thousand dollars for each twelve month period.[40] Although the firm paid about three hundred dollars each month to shop employees, there is no available record of the number employed or the wages paid them.

During 1901 and 1902 the shop employed an average of seven men each week. Sometimes one or two of these were only part time workmen and sometimes there were extra boys employed as helpers whose wages are not included in the average monthly wage figure. The men worked a six day week and were paid by the day. Weekly wages normally ranged from nine dollars to nineteen dollars for each workman.[41] During 1901 the

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[40] Ledger (Korber-Lamparter), 1890-1893 and 1893-1897. Sample yearly totals: 1891—$2,963.95; 1892—$3,435.00; 1897—$2,963.95; 1899—$2,963.95.

[41] Cash Sales and Repairing Book (Korber-Lamparter) 1901-1903. Time records for the shop force were recorded in the back of the book.

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41 Cash Sales and Repairing Book (Korber-Lamparter) 1901-1903. Time records for the shop force were recorded in the back of the book.

the total monthly payroll was usually over two hundred fifty dollars, and during the busy spring and summer months it was usually over three hundred dollars.[42]

A division of business risks. This labor expense of the Korber-Lamparter venture was, of course, only one of the expenses defrayed by the profits derived from the blacksmith and repair work, the sales of harness and farm implements, the custom wagon building, and the sales of eastern made vehicles. This partnership in the repair shop continued to be the principal or parent business although about the middle of this second decade of business operation, Korber formed a new partnership for the purpose of handling the sale of eastern made vehicles.

The public probably noted little if any difference in the operation of the business after the new partnership was formed. All advertising, including that about wagons and buggies, was done under the name of Jacob Korber and Company. The new business was operated on the same premises and paid rent to that firm.[43] Each company paid one-half of the bookkeepers salary as well as that share of the utilities and advertising expense.[44] In addition, the Korber-Lamparter partnership acted as the bank of the new venture. All money collected by the new partnership was deposited with

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With the formation of this new partnership, the businessman named Jacob Korber was developing into more tham just an artisan who kept a little hardware and a few extra vehicles for sale in his repair shop. Whether he realized it or not, he was turning to a new type of business--merchandising--which would require different management from that of the repair shop.

The community was becoming more complex as it acquired some of the improvements of a cosmopolitan city and was beginning to demand better service and larger stocks of goods from its businessmen. However, in spite of its growth, the community did not offer the possibility of larger profits through the greater use of manual crafts either in manufacturing or in repair work. It is rather natural then, that an ambitious man would find another field of operation needed in the community in which he could expand. Korber found such an opportunity in the retailing of eastern made vehicles. It was an enterprise that was closely related to his custom building, repairing, and blacksmithing. In its mechanical aspects, it was a field which he understood, and from the managememt standpoint it was not too complicated or risk laden for him to learn through experimentation. So in this new partnership, we note the first major influence of the community

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45 Ledger (Korber-Lamparter) 1899-1903.

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[45] Ledger (Korber-Lamparter) 1899-1903.

in the moulding of the business aspirations of the man. Until this time the craftsmanship of Korber and his partner, Lamparter, had designated the lines of business development. Now Korber began to learn new skills so so that the business might better serve the needs of Albuquerque as well as yield larger profits to its owners.

CHAPTER III

THE KORBER BUGGY COMPANY 1898-1901

Formation. Sometime between 1896 and 1899 Jacob Korber extended his activities as a petty capitalist by forming a partnership with Thomas J. Passmore. This venture, which was for the purpose of selling vehicles of eastern manufacture, was known as The Korber Buggy Company and the period of its existence was concurrent with the blacksmith shop known as Jacob Korber and Company.

As Korber entered into this new venture—which was solely a merchandising business—he must have been aware of the larger profits available from retailing and wholesaling although we have no knowledge that he had ever had any outside experience in such enterprises. Probably through the years he had noted that the sales of vehicles could yield greater profits than could be expected from hand labor in the repair shop.[1] To be sure, such a venture required larger capital and entailed greater risks than he had been accustomed to assuming in the repair shop where even the owner earned principally by the skill of his hands and where salesmanship and managerial talents were not of prime importance. But during the fifteen or more years that he had been in business he had accumulated some capital that he could afford to risk; he had also acquired a knowledge of and a

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skill in business techniques. It should be noted that he was not relinquishing the security of the old, established business where his craft skill was still in demand. He was grasping the opportunity that presented itself and only partially was he turning from the activities of a shopkeeper artisan to those of a storekeeper or merchant.[2]

We can but speculate as to the reason for Korber's forming a new partnership association instead of increasing the stock of vehicles already carried by the repair shop. Was it a new economic activity in the area that demanded many new wagons? Was it an opportunity to secure a new agency? Or was it some circumstance of personalities in the business relationship?

There does not seem to have been any large commercial activity near Albuquerque which would have required many vehicles except for mining. There is no record that the new partnership received unusually large orders from those interests although they may have anticipated some.[3]

Korber had never advertised a brand name or agency for one company during the many years that he had carried eastern made vehicles. But the W. L. Trimble Company, which from the earliest records of the blacksmith shop had a large repair account that often totaled more than five hundred dollars a month,[4] had long been an agent for the Columbus Buggy Company

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as well as engaged in freighting, mining and the related activities of a livery stable. One of the first brands that appears in the records of Korber's buggy firm, however, is that of Columbus buggies, at a time when the Trimble company no longer emphasized or advertised this agency. It appears probable, therefore, that the agency had been transferred to Korber.

If it were such an agency transferral that opened the way for a new firm, Korber might have offered the alliance to a new partner, either because Lamparter was not in favor of branching out in this direction or because the new man possessed some skill or business experience which the company needed. There is some evidence that the partnership was formed to keep closer check on wagons sent out on consignment to be painted,[5] but the move may have been merely a means of securing an expert and trustworthy workman for the business by giving him a share of the profits. At any rate, while we cannot be sure of his reasons for forming the new association, we do know that no later than January of 1899 Korber had entered into a partnership with Passmore.

Thomas Passmore was an experienced carriage painter and in 1896 had a separate card in the city directory advertising his work and mentioning that he was with J. Korber and Company.[6] Even during the time that he was a partner in the buggy company, he worked in the repair shop and received

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[5] Correspondence with Mr. Jack Korber.

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wages from Korber and Lamparter. None of the city directories or newspaper advertising ever lists Passmore as a partner or the Korber Buggy Company as a separate entity.

Although in name, investment and probably managerial activity Jacob Korber was the dominant partner in this venture, the first balance sheet available for the buggy company shows that Korber and Passmore divided the profits equally.[7] Passmore had provided only $1,200.00 (partially borrowed) of the $6,500.00 total capital investment, but each partner was credited with one-half of the 1898 profits as part of the capital.[8] This arrangement was eventually considered unfair because when a 30 per cent dividend was declared during the last six months of 1899, it was paid according to the proportion of capital that each partner had invested. Korber who had invested $5,300.00 received $795.00 while Passmore received only $180.00.[9] These are the earliest notations of profits appearing in the partnership records.

Business records. The extant business records which form the basis of this study are more copious and complete for the years from 1899 through 1902 than for any other period during the lifetime of Jacob Korber. They include those pertaining solely to the Korber-Lamparter venture and used

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for reference in writing the preceeding chapter, as well as records of the later partnership. Of greatest interest to us in attempting to describe the practices and policies of Korber as a businessman are two letter books containing indelible ink impressions of outgoing correspondence from 1898 to 1902. Other records of the Korber-Passmore association are a day book, a cash book, a journal, a ledger,and a vehicle inventory and sales record, all for the period of 1899 through 1902.

Roy M. Ball became the bookkeeper for both Korber companies no later than January of 1899. The handwriting in the books had been mostly that of Mr. Lamparter up to that time, but after 1899 Ball seems to have kept all of the records. The penmanship[10] of the letters indicates that he handled most of the correspondence, although Korber occasionally wrote a grammatically halting but decisively worded letter; the vigorous phrasing of many of the others sounds as though they were dictated, at least partially, by Mr. Korber. There were also one or two business letters written in German by Mr. Korber.[11]

Mr. Ball had come to Albuquerque in 1896. He had been reared in Coffeyville, Kansas where an older brother was a leading banker. In his early teens Roy had been apprenticed as a bookkeeper in the Coffeyville

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[10] The letters were handwritten until September 5, 1900. After this date most of them are typewritten. Ledger (Korber-Lamparter) 1900-1902 records the purchase of a typewriter for $75.00 from Thos. Harwood on September 29, 1900.

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Brick Company, one of his brother's business interests, where he received a good background in accounting and business practice.

When a doctor recommended that he change climate for the sake of his health, Mr. Ball went to Colorado Springs where he worked for a while as a hotel clerk. Then he came to Albuquerque where he operated a small portable peanut and candy stand. Eventually, he started working half days as a bookkeeper for Jacob Korber and finally became the full time accountant. He was a young man in his twenties then, and he remained with the firm until his death.[12]

After Mr. Ball became the accountant, the records of the firm are more complete and more meticulously kept than previously. The earliest available balance sheets are dated January of 1899 which seems to have been the date when Ball took complete charge of the records. At that time he also made some attempt to define the capital assets and partnership investments of the owners. With his coming to the firm the records became more usable and businesslike. The records are legible and the entries are easily traceable; the books give a more complete picture of the financial status of the firm than ever before.

Competition. In the days before the automobile, wagons were a staple necessity which almost every general merchant carried in stock. It is, therefore, not easy to determine accurately the sources of greatest competition to Jacob Korber in the expansion of his new business venture. In

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1893, about the time that Korber was adding eastern made vehicles to his line of trade, there were four companies whose newspaper advertisements stated that they sold vehicles. The W. L. Trimble Company, a livery stable, advertised that it was agent for Columbus Buggy Company; L. B. Putney, a wholesale grocer, was agent for Mitchell wagons; Gross, Blackwell and Company, wholesale grocers, was agent for Bain wagons, while E. J. Post Company was agent for Studebaker Wagons and Buckeye mowers and reapers. Jacob Korber and Company advertised themselves merely as "manufacturers and dealers in wagons, carriages, buckboards and the best Eastern Made Vehicles."[13] In 1896 only Trimble and Korber are listed as carriage dealers by the city directory[14] and in 1904 Korber is the only carriage dealer and only blacksmith advertising.[15] This apparent decrease in number of competitors does not necessarily indicate that they were non-existant but it probably does illustrate that specialization in this field by one company decreased the emphasis of it by general merchants and livery stables, and left more of the business to the firm carrying the most complete line. During the time of his partnership with Passmore we know that Korber carried Capital, Bain, Webber, and Schuttler wagons; and Racine, Enterprise, Buckeye, Columbus, and Wayne buggies and carriages. Agencies for some of these brands

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[13] The Daily Citizen, April-December, 1893.

[14] First Annual Albuquerque City Directory and Business Guide 1896, op. cit., p. 153.

[15] Ibid., 1904, pp. 162-163.

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[14] First Annual Albuquerque City Directory and Business Guide 1896, op. cit., p. 153.

[15] IMA., 1904, pp. 182-183.

had been held by other dealers in town but it is impossible at this time to clearly discern the relationships among them and their activity in pushing the various brands.

Korber seems to have been keenly aware of his competition and often mentioned it in correspondence, especially when manufacturers or jobbers were not giving him the discounts he felt they should. "We are jobbers and want jobber's prices," he wrote to the Columbus Buggy Company.[16] To Browne and Manzanares of East Las Vegas, through whom he ordered Bain wagons, he explained, "we have very sharp competition on wagons from E. J. Post & Co. and L. B. Putney and to do business we must buy very closely."[17] Earlier he had stated that he had "4 competitors here on wagons handling other makes."[18]

Korber, however, was reluctant to incur the disfavor of his competitors, perhaps because he did not consider himself primarily as a seller of vehicles. In one instance Gross, Blackwell and Company handled an inventory of Old Hickory wagons, a brand which Korber had an opportunity to stock. After investigating this situation, Korber wrote to the Kentucky Wagon Company cancelling an order given to one of their salesmen because twelve Hickory wagons were in the stock of this competitor and "we think

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[16] Letter Book II, July 24, 1900.

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it would not be wise for us at this time to handle them in opposition to them we being on friendly terms with them."[19]

Although an exchange in agency was eventually made to Korber, before that time he wrote to the Kentucky Wagon Company in even more positive terms and stated a very practical business reason for not antagonizing his competitors:

> In ans. to yours March 1, —99 we would say in reply that we cannot handle these wagons here now nor for some time in the future we will not handle Hickory Wagons as we said before as long as another Dealer is handling them here. We have a large repair shop here and do the principle work for our competitors and it would not be fair for us in view of the above facts to do so. You say in your letter you are confident that if we handle the wagons we will not conflict with Gross and Blackwell. We know to the contrary that it will as they at present are unwilling to give them up.[20]

This protection of the repairing phase of his business interests emphasizes again that Korber considered the older business the basic and even the more consistently profitable of his partnerships. His selling venture, he considered a secondary interest. At heart he was still a blacksmith and manufacturer, although he had responded to the lure of greater profits and had turned to a form of retailing.

Other dealers in town had stocks small enough to be easily liquidated when they no longer wished to continue in competition, and the Korber Buggy Company, carrying many brands of vehicles, was the logical one to absorb

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19 Ibid., February 1, 1899.

20 Ibid., March 5, 1899.

such inventories. An example of this was the Donahue Hardware Company which carried a stock of Webber wagons. On October 27, 1899 the Korber company bought out this stock and offered some of the wagons to an out of town customer at an especially good price for spot cash.[21]

Advertising. Korber seems to have made as full use of advertising as his competitors and other local businessmen did. All of it was done under the name of Jacob Korber and Company but it stressed the vehicle sales as fully as it did the repairing or blacksmith business. He carried a regular one column, three-inch long advertisement with a cut in at least one of the local newspapers every day and often in more than one; whenever he received a new stock of wagons, he inserted an extra paid item. In all of the city directories he placed a good sized notice.

The cost of this newspaper advertising was erratically entered in the records of the business expense. No doubt it was often paid out of the cash in the register and forgotten. In 1899 the total advertising expense account for that year was $869.74 while in 1900 the total for the same account was $552.45.[22] According to journal notations he advertised with reasonable regularity in The Evening Democrat, The Daily Citizen, The Bland Herald, a Spanish newspaper and a weekly newspaper.[23] A notice in The Mirage, the University of New Mexico yearbook, cots $1.00 and one in a cookbook $5.00.[24]

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[21] Ibid., October 27, 1899.

[22] Ledger (Korber-Passmore) 1899-1902 gives the following costs: Evening Democrat $4.00 per month; The Daily Citizen $3.00 to $5.00 per month; Bland Herald $2.50 per month; weekly newspaper $1.25 per month; Spanish newspaper $1.50 per month.

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Some advertising benefits were obtained through the manufacturers. Catalogues and envelope enclosures which were very useful in reaching customers out in the country were requested frequently.[25] Large pictures of the wagons or carriages of the supplying manufacturer were used on the office and repository walls.[26] Sometimes a manufacturer would furnish a cut to be used in newspaper advertising.[27] The name and warranty of the dealer was sometimes stenciled on the wagons without charge by the larger companies.[28]

Sales letters. In addition to this general advertising the firm often wrote personal letters to merchants in the small towns in the surrounding territory. Some of these letters were merely for purposes of introduction such as this one written to dealers in Socorro and Dewey[29] in January of 1900.

> We are wholesale and retail dealers in Harness of all kinds, are agents and carry in stock all sizes of Bain, Schuttler and Capital Wagons and have just taken up the agency for the Old Hickory wagons and will have a car in in a short time.
>
> We are agents for the Columbus Buggy Co. and Racine Wagon and Cgr. Co. and carry a full line of their work in stock.
>
> We buy at jobbers prices and in car lots for cash and think we can save you money.[30]

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25 Letter Book I, June 10, 1899.
Letter Book II, January 28, 1901.

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28 Ibid., February 7, 1899.

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Some letters solicited the business of newly opened enterprises such as a grocery store in Gallup and a livery barn in Deming.[31] Other letters notified dealers when a new carload of wagons was received or when the company was eager for some reason to make a sale on especially good terms to certain buyers.[32]

A third general type of letter was a persuasively composed forerunner of the modern business sales letter. This type is illustrated by the following one addressed to Becker-Blackwell and Company of Magdalena, New Mexico:

> Can we interest you with prices on carload of Old Hickory wagons? We are in a position to make you prices that will add much to your years profit on wagons, we have the Old Hickory made up of the best dry timber and especially for our trade and we have found them the best selling wagon we have ever handled and they have given our trade perfect satisfaction. We understand that you know what the Old Hickory wagons are and know the price on them but we can make you prices that will save you money and we know that you will find these wagons will sell well by the side of the Bain at least we do.
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> If you will give us the size that your trade want we will be pleased to quote you our bottom price per car load and at any time you should run out of a size we will supply you from this place or station nearer you.
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> We know that you people do not go to the middle man for your goods but prices is what talks with us and we suppose it is the same with you.[33]

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32 Ibid., October 27, 1900.

33 Letter Book II, April 16, 1901.

Wholesale trade. Almost from the beginning of the buggy company, the partners attempted to gain a foothold in the wholesale trade of the area. Repeatedly, as in the preceeding letter, they urged retailers in other towns to buy through them in car load lots. They quoted temptingly low prices to these dealers and regretfully raised them when the dealers were able to order only a few wagons.[34] Toward the end of this period when a wider inventory of harness and saddlery was added to the stock of Korber and Lamparter, the correspondence about wagons usually mentions that the company can also supply the retailer with harness.[35]

About this time a letter to a dealer in Las Palomas gives quotations on tires, axles, stubs, skeins and some other repair materials and states, "we should like very much to get started in the supply line."[36] It should be noted that these later attempts to enter wholesaling, even though they were in types of goods handled by the other partnership, came only after the buggy company had met with some success in selling wagons in large lots. The goods quoted are closely related to wagons and particularly to wagon repairing and were often sold to the same men who had bought wagons.

From letter book addresses we find record that the firm sold or at least quoted wholesale prices to merchants over a wide area of the Territory.

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[34] Letter Book I, January 6, 1898; February 20, 1899.

[35] Letter Book II, January 27, 1900.

[36] Ibid., November 6, 1900.

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[34] Letter Book I, January 6, 1899; February 20, 1899.

[35] Letter Book II, January 21, 1900.

[36] Ibid., November 6, 1900.

Most of the wholesale trade came from the area south of Espanola and north of Belen, particularly from the mining towns scattered in the mountains south and east of Santa Fe and east of Albuquerque.[37] Korber sold a few wagons to dealers in Silver City and the mining towns in that area and received some business from Gallup and Aztec but the bulk of the business came from the areas closer to home. Ledger accounts for the year of 1901 show that Simon Neustadt of Los Lunas, Abraham Kempenich of Peralta, Isidor Freudenburg of Bernalillo, Emil Severlin and Manuel Baca of Pena Blanca, and Don Jose M. Pold of Chilili were the most frequent buyers at wholesale prices.[38]

Most of the wholesale customers bought spasmodically. They usually paid cash, buying several wagons of different styles and did not reorder until the wagons were sold. The firm explained this practice to a prospective dealer for Capital wagons:

> ...we would say we would be glad to furnish (you) with wagons in any desired amount either here or in Ionia Mich. Wagons are sold so close that they are rarely sold on commission unless parties handling them furnish bank references usually cash accompanys orders We have a great many agencies through the territory who carry 3 or 4 wagons at their own risk and replace them when sold from here...[39]

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[37] See Table VIII.

[38] Ledger (Korber-Passmore) 1899—1902.

[39] Letter Book I, August 4, 1899.

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[37] See Table VIII.

[38] Ledger (Korber-Paasmore) 1899—1902.

[39] Letter Book I, August 4, 1899.

Still other dealers kept the catalogues handy and when they had a customer who wanted a new vehicle they wrote to Korber to ask the price of a certain model, quoted the customer (adding in the profit they hoped to clear) and finally ordered it sent out.[40] A variation of this arrangement was mentioned when the company sent out spring catalogues to five dealers:

> If you have a customer for vehicle or harness and he wants to come here to look around before buying we will allow you a commission if you send him to us with a note from you.[41]

Sometimes wagons were put out on consignment but this did not prove profitable in all instances for often the stock was not well cared for and there was always the problem of collecting promptly from the dealers after a wagon was sold. A letter to T. C. Deshon of Gallup best describes the arrangements made with such consignees:

> As to vehicles will say that we would like to furnish you with what you can handle at Gallup and will to you on a small handling profit above cost to us in car lot. We will consign you a small assorted stock and let you pay for the goods when sold, but will have to ask you to furnish us with some security or references as we require this of all our agents. You see we have to pay for the goods and the profit will not allow us to take any chances. All we ask is that we be made safe in the matter. We could also furnish you with a few sets of harness on the same deal if you like.[42]

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40 Letter Book II, January 5, 1900.

41 Ibid., March 25, 1901.
These dealers were: San Pedro Mercantile Company, Fred Scholle of Belen, H. Freudenberg of Bernalillo, Edward Mertz of Deming and the Cerrillos Supply Company of Gallup.

42 Letter Book I, September 27, 1900.

Still other dealers kept the catalogues handy and when they had a customer who wanted a new vehicle they wrote to Kirker to ask the price of a certain model, quoted the customer (adding in the profit they hoped to clear) and finally ordered it sent out.[40] A variation of this arrangement was mentioned when the company sent out spring catalogues to five dealers:

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> As to ventlales will say that we would like to furnish you with what you can handle at Dalhup and will to you on a small handling profit above cost to us in car lot. We will consign you a small assorted stock and let you pay for the goods when sold, but will have to ask you to furnish us with some security or references as we require this of all our agents. You see we have to pay for the goods and the profit will not allow us to take any chances. All we ask is that we be made safe in the matter. We could also furnish you with a few sets of harness on the same deal if you like.[42]

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41 Ibid., March 25, 1901.
These dealers were: San Pedro Mercantile Company, Fred Sebolle of Solon, H. Freudenberg of Barrelillo, Edward Berth of Dorbug and the Carrillos Supply Company of Dalhup.

42 Letter Book I, September 27, 1900.

Often when one of these dealers did not report for several months, Korber wrote asking how he was getting along or when he would be ready for more wagons. To Emil Severlin of Pena Blanca, he said:

> ...have you sold any of the wagons that we sent to you? We are somewhat disappointed that the wagon trade with you is not better than it has been and we hope that we can get the old account settled up and can send you some more wagons.[43]

When he heard of the sale of a wagon out on consignment, he sometimes wrote to remind the dealer that the proper payment should be forwarded at once. It was Simon Neustadt of Los Lunas who received this letter:

> We enclose the monthly statement of your account with us, we understand that you have sold two of the first wagons that we sent you and according to the way we put the wagons out the wagons become due when you have them sold and we would thank you for your check covering these first two wagons.[44]

Occasionally Korber took back a stock of wagons that were not selling.[45] There are only two major incidents of this happening as indicated by the books so probably the firm's policy of careful investigation of these dealers prevented many losses on such agreements. As they wrote to one

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[43] Letter Book II, November 20, 1900.

[44] Letter Book II, April 1, 1901.

[45] Vehicle Inventory and Sales Record (Korber-Passmore) 1899-1902. In April, 1899 seventeen vehicles of various types were consigned to E. E. Stoffel. On July 28, 1899 all of them were taken back into stock.
Invoice Book of Stock and Accounts 1904-1905. Merchandise consigned to Alex Briersacher was returned at the end of 1904. Cannot determine exact amount of mixed stock of wagons, saddles and harness which had been sold but the amount was small.

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prospective dealer: "In absence of your commercial rating and not having had any business relations with you we cannot place out goods without security for their value."[46]

Sales commissions. Such careful screening of dealers and the emphasis upon cash sales may be one reason that there were few commissions recorded, although a heading in the vehicle record book leaves space for such payments. Several times Bernard Ilfeld or Gross, Blackwell and Company was credited with $2.50 on the sale of an individual wagon.[47] These amounts must have been paid when these local firms brought or sent a customer to the buggy company. There is also record of a special price list made out for Gross, Blackwell and Company.[48]

Usually the wholesale transactions were handled by cash and the dealer simply made what profit he could on the sale of the goods. When vehicles were put out on consignment, however, Korber paid a commission though there seems to have been a tendency to allow the agent some authority to adjust the price. Mr. Patrino Nieto was told that the firm would quote prices a little lower to out of town buyers "so that you can make either $5.00 or $10.00 on the two wagons as you can arrange it."[49] Later a letter to A. Sandoval of Cabezone stated:

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[46] Letter Book II, January 8, 1900; January 16, 1900.

[47] Vehicle Inventory and Sales Record (Korber-Passmore) 1899-1902, p. 1.

[48] Letter Book II, May 1, 1900.

[49] Letter Book I, January 8, 1899.

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[46] Letter Book II, January 9, 1900; January 16, 1900.

[47] Vehicle Inventory and Sales Record (Korber-Fasmore) 1899-1902, p. 1.

[48] Letter Book II, May 1, 1900.

[49] Letter Book I, January 5, 1899.

> We would like to have you look after the wagon trade in your town and we will allow you five dollars per wagon. That is, we retail the 2½" Capital Wagon at $65.00 and we will allow you a commission on the retail price of $5.00.[50]

Retailing out of town. Evidence that Korber was becoming known not only to merchants and local retail customers but to prospective wagon buyers throughout the Territory is found by studying the answers to individual inquiries about various vehicles. To most of these inquirers the firm sent price quotations and the pamphlets or small catalogues furnished by the manufacturer. Although the firm sold comparatively few vehicles in this manner the existence of such inquiries illustrates a growing regional prestige for the business. Such customer inquiries came from places as far south as Las Cruces and as far west as Gallup and Grants.

Customer credit and collection. When a vehicle was sold, either through mail order or locally, it was often necessary to give the customer weeks or months in which to pay for it. There is evidence of agreements to pay so much per month on a large bill or for a wagon. Sometimes the customer gave the company a note for three or four months but in other cases there is no evidence of anything but an oral contract.

Many of the customers who bought on terms were from distant settlements and when they neglected to pay their bill, a trusted businessman in the smaller community was often asked to collect the account. Leonard Skinner of Golden, New Mexico was given such a commission:

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[50] Ibid., March 6, 1899.

> We would like to have you look after the wagon trade in your town and we will allow you five dollars per wagon. That is, we retail the 2½ Capital Wagon at $65.00 and we will allow you a commission on the retail price of $5.00.[50]

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[50] Ibid., March 6, 1899.

> We enclose Pablo Mare's account would be pleased if you would see him and collect the account or get the wagon will pay you 10% for your trouble and be greatly obliged to you. If you can get the wagon just take it and advise us. Your son has some papers in reference to this account. Make him pay interest if you can say $2 to $5.00.[51]

Discounts for early or cash payment were an inducement for the payment of accounts. Regular terms quoted to retail customers were: "60 days net or 2% off for cash 10 days from date of invoice."[52] If a customer could pay spot cash he was given a discount of 5 per cent.[53]

Regional problems. Regardless of the financial status of the customer, however, there were certain climatic, geographic and social conditions in the New Mexico Territory presenting problems peculiar to the southwest which had to be overcome in the marketing of wagons if the buyer were to be satisfied. The climate was very dry so that wood in poorly made merchandise often split and dried out. The roads were poor and rocky—often nothing more than rutted trails across the praire or through the mountains. Long distances between settlements made it necessary that a wagon be constructed so that repairs could be effected with a minimum of equipment. Heavy loads carried in the mines or by freighters to the outlying areas necessitated durable, heavy equipment.

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51 Letter Book II, May 5, 1900.

52 Letter Book I, March 10, 1899.
Letter Book II, October 23, 1900.

53 Letter Book I, October 19, 1899.

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Korber attempted to stock merchandise that would be servicable in this climate and under these strenuous conditions. He frequently complained of poorly seasoned wood which caused loose tires, split spokes, loose boxes or broken hounds.[54] He mentioned repeatedly to his suppliers that some of their wagons or their tires were too light, that this country required heavy wagons.[55] At times he mentioned to buyers that his firm had the wagons made especially heavy and, therefore, freight was a trifle more on them than the catalogue estimated.[56] He made a special effort to acquaint himself with the needs and preferences of the mining men and by catering to their demands attempted to win more of their trade.[57]

Another problem, prompted by the sociological conditions, was the buying habits and village customs of the residents of Spanish ancestry. In a letter to the Ionia Wagon Company, he explained the necessity of making good even minor defects:

> ...There is a pile of wagons sold in this territory and the Mexicans are ignorant and in all communities as is always the rule there is one man who is their dictator or ruler and secure his trade and you got it all but the goods must be equal to the occasion.[58]

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[54] Ibid., May 7, 1899; May 13, 1899; May 27, 1899.

[55] Ibid., June 12, 1898; November 24, 1899; December 6, 1899.

[56] Ibid., February 6, 1899.

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58 Ibid., May 21, 1899.

These settlers of Spanish colonial descent seem to have had particular preferences about wagons and types of harness that they wished to buy. From time to time, the firm mentioned in correspondence that it needed the goods for its Mexican trade.[59] This group was large enough so that their collective boycott caused a business loss which the prudent businessman sought to circumvent.[60]

Second-hand goods. Probably the low buying power of the Mexicans was one reason that Korber did some business in second-hand goods. As a selling policy the company took in old vehicles as a trade-in on new ones, usually allowing the customer ten to twenty-five dollars. After the old vehicles were repaired and refurbished by the Korber-Lamparter repair shop, they were resold by the buggy company. The resale price was usually whatever had been allowed on the trade-in plus the cost of repairs. Occasionally a few dollars were lost on the resale; sometimes a small profit was made, but in the majority of these transactions the company just about broke even.[61] This repair and re-sale service was one that the general merchant selling wagons was not equipped to undertake and may have been a means of attracting a number of customers to Korber's.

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59 Ibid., December 12, 1898; November 27, 1899.

60 Ibid., May 27, 1899.

61 Vehicle Inventory and Sales Record (Korber-Passmore) 1899-1902.

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Relations with manufacturers. The greater profits, however, were not in selling second-hand goods but in the sale of new vehicles and in order to encourage the latter, Korber stocked a variety of brands. The principal manufacturers who supplied him were: The Buckeye Buggy Company; The Ionia Wagon Company of Flint, Michigan; The Kentucky Wagon Company of Racine, Wisconsin; The Bain Wagon Company of Kenosha, Wisconsin. He also bought from the Columbus Buggy Company of Columbus, Ohio through the John Deere Plow Company, and from the Wayne Works of Richmond, Indiana but these and several other minor suppliers are mentioned only rarely. John Deere agricultural implements and wagons were also carried in stock; however, after two letters in April of 1898 which complained that Deere's prices were so high that Korber could not meet local competition, the company is seldom mentioned although Columbus buggies were still carried in stock.[62]

The Capital Wagon made by Ionia Wagon Company was a newer brand than the others, and Korber, as exclusive agent for this Territory, attempted to push this wagon as his best volume seller. It was a cheaper wagon and as he candidly wrote the company:

> ...now the wagons we are handling of yours answer for a certain line of trade namely along the river flats and among the Mexicans but up among the mines and for freighting they will not touch them.[63]

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62 Letter Book II, April 19, 1901.

63 Letter Book I, November 5, 1898.

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[62] Letter Book II, April 19, 1901.

[63] Letter Book I, November 5, 1899.

It was these wagons for which he attempted to find agents throughout the area. They were said to carry a number of new features and to be "all right."[64] The firm sold five carloads of them within six months in early 1899,[65] and reported that this brand outsold others five to one, but by the middle of that year the correspondence begins to mention a series of complaints. Wagons were shipped without all the parts, causing delay and expense in assemblying them. Rims split and spokes fell out because the wood was poorly seasoned. Wheels went to pieces with a minimum of use. Wagons contained rotten wood. The factory freely substituted other models of vehicles when filling orders. Though Korber complained and also suggested mechanical improvements to make the wagons more usable, the factory paid no attention.[66] Such experiences strained relations with the manufacturer and, although Korber continued to handle the Capital brand which, because of a long term contract, he could still offer at a very low price,[67] he also ordered Bain Wagons and began to recommend them along with the Schuttler wagon to his customers.[68] It was in December of 1900 that he notified a customer from Belen that the firm had given up the agency for Capital wagons because they did not give satisfaction.[69]

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[64] Ibid., February 21, 1899.

[65] Ibid., March 5, 1899. Each wagon weighed 1,000 to 1,100 pounds and there were 20-25 wagons in each carload.

[66] Ibid., November 29, 1898; December 10, 1898; December 12, 1898; February 4, 1899; March 21, 1899; May 4, 1899; May 21, 1899; July 8, 1899.

[67] Ibid., September 4, 1899.

[68] Ibid., January 25, 1899.

[69] Letter Book II, December 11, 1900; December 22, 1900.

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[68] Ibid., January 25, 1899.

[69] Letter Book II, December 11, 1900; December 22, 1900.

In 1898 Korber had suggested that Ionia make up some sample mining wagons according to his specifications to try to win the mining trade around Albuquerque. On March 13th Ball wrote:

> ...we wish to report on the 2 mining wagons that you sent. The freighters find a strong objection to the cast parts in the front gears we have stated repeatedly in our correspondence that the people here will not have anything to do with cast parts whatever on wagons. The wagons otherwise are satisfactory to them, so far nothing will induce them to touch the wagons. The principal freighting and ore hauling is over 45 miles from this city and should one of these castings brake, the loss of time for driver and 4 teams would be large while they were waiting to replace them with another, no blacksmith could repair it.[70]

The firm was never able to place these wagons in the mines even on trial and, to make matters worse, before they had been in stock long, the wheels split and were in such bad condition that no one wanted them.[71] Finally, in October Ball reported that W. L. Trimble and Company had taken them—one for use in the mountains and one for heavy city hauling.[72]

The firm complained to the Buckeye Buggy Company that their slowness in filling orders caused it to lose customers to the Studebaker agency.[73] The manufacturer did little to mitigate this irritation or others and finally in 1899, Korber cancelled an order to that company saying that his firm could no long handle their work because of the poor paint which peeled off as soon as it got wet.[74]

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70 Letter Book I, March 13, 1899.

71 Ibid., July 14, 1899; August 28, 1899.

72 Ibid., October 7, 1899.

73 Ibid., March 20, 1899.

74 Ibid., August 1, 1899.

In 1898 Norber had suggested that Tonia make up some sample mining wagons according to his specifications to try to win the mining trade around Albuquerque. On March 13th Ball wrote:

> ...we wish to report on the 2 mining wagons that you sent. The freighters find a strong objection to the cast parts in the front gears we have stated repeatedly in our correspondence that the people here will not have anything to do with cast parts whatever on wagons. The wagons otherwise are satisfactory to them, so far nothing will induce them to touch the wagons. The principal freighting and ore hauling is over 45 miles from this city and should one of these castings break, the loss of time for driver and 4 teams would be large while they were waiting to replace them with another, no blacksmith could repair it.

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[72] Ibid., October 7, 1899.

[73] Ibid., March 20, 1899.

[74] Ibid., August 1, 1899.

At first Jacob Korber and Company refused to stock Old Hickory wagons because of local competition, but in May of 1899 it asked for quotations from the Kentucky Wagon Company and promised to push Old Hickory brand, but asked the manufacturer not to sell to anyone else in the city.[75] No later than December of 1900 the firm had the agency for Old Hickory wagons for New Mexico.[76] These wagons seemed to prove very satisfactory and were described as "the best selling wagon we have ever handled," even when compared with the Bain.[77] In 1901 the company sold an entire carload to the Hyde Exploring Expedition, a group of Indian traders.[78]

In 1899 the firm stated that it was agent for Racine work and bought it in car load lots,[79] but evidently relations with this manufacturer were not smooth. The Racine Wagon Company complained about the cost of Korber's labor when repairs were necessary on newly arrived merchandise or when a repainting job was required.[80] The manufacturer felt

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75 Ibid., May 10, 1899.

76 Letter Book II, December 22, 1900.

77 Ibid., April 16, 1901.

78 Ibid., February 23, 1901; May 2, 1901.
Vehicle Inventory and Sales Record (Korber-Passmore) 1899-1902, August 22, 1901. Total cost of this carload was $1,935.36. There were 23 wagons in all which were sold at "net 4 months on note or 5% ten days" for total price of $2,330.50.

79 Letter Book I, May 29, 1899.

80 Ibid., August 29, 1899.
Letter Book II, June 29, 1900.

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[75] Ibid., May 10, 1899.

[76] Letter Book II, December 22, 1900.

[77] Ibid., April 16, 1901.

[78] Ibid., February 27, 1901; May 2, 1901.
Vehicle Inventory and Sales Record (Korber-Passmore) 1899-1902, August 22, 1901. Total cost of this carload was $1,932.30. There were 23 wagons in all which were sold at "net 4 months on note or 5% ten days" for total price of $2,320.50.

[79] Letter Book I, May 29, 1899.

[80] Ibid., August 29, 1899.
Letter Book II, June 29, 1900.

that Korber was doing more repair work and charging higher prices for it than was reasonable. To this suggestion the firm answered indignantly that "whenever we can we will not set tires and will not charge it to you unless absolutely necessary to protect you and ourselves."[81] It further reminded Racine that "as for setting a tire for 50¢ it cannot be done here for that as everything is higher, wages and all out in this country and it cannot be compared with the east."[82]

This manufacturer was evidently irritatingly prompt in collecting accounts for in 1901 the firm in Albuquerque wrote to Racine:

> ...if you can't waite until we receive the car of goods you had better keep the goods.
>
> This makes several letters you have written us about the note for the goods but as yet we are not in receipt of the car. If you are so very hard up we will loan you some money, we will make our settlement as we have heretofore madethem to you and if this is not satisfactory you just say so and keep your goods.[83]

The Bain wagon seems to have given reliable service and there were no complaints recorded by Korber. Undoubtedly, however, it must have irked him to have to order through Browne and Manzanares in East Las Vegas. Jacob Korber prided himself on buying direct from the factory and not having to pay the middleman,[84] but the Bain seems to have been a good

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[81] Letter Book I, June 18, 1899.

[82] Ibid.

[83] Letter Book II, March 18, 1901.

[84] Ibid., April 19, 1901.

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81 Letter Book I, June 15, 1899.

82 Ibid.

83 Letter Book II, March 18, 1901.

84 Ibid., April 19, 1901.

wagon for this climate and was too steady a seller to allow pride to interfere with the firm's handling it.[85]

Korber had handled Schuttler ore wagons for a number of years[86] but in 1899 when he ordered a mixed car load of wagons through Bradley Alderson and Company of Kansas City, Missouri, he discussed the possibility of pushing Schuttler sales ahead of the Bain. He wrote:

> ...the Schuttler wagons have not been sold here for at least 10 years in this city and therefore they are virtually a new wagon to this trade.[87]

Later when the Schuttler had proved to be a good seller he said of them: "the timber seems to stand this climate best of all."[88] The Mitchell wagon was a strong competitor of this brand[89] and these two brands were said to have proved the best for mining work in the experience of the W. L. Trimble Company.[90]

Occasionally a manufacturer sent a traveling salesman through the area who sold some work to individuals.[91] The local agent felt that these sales were rightfully his and demanded the commissions on them. Charles Ilfeld, a contemporary wagon jobber from Las Vegas, had quite a bit of

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85 Letter Book I, May 7, 1899.

86 Ibid., November 12, 1898.

87 Ibid., November 6, 1899.

88 Letter Book II, March 10, 1900.

89 Ibid., October 23, 1900.

90 Letter Book I, November 12, 1898.

91 Ibid., July 27, 1898.

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91 Ibid., July 27, 1898.

trouble of this kind with the Studebaker agents who often sold to small dealers within his jobbing territory.[92] Korber had some problems with the Buckeye and Columbus companies. Below is his complaint about one incident:

> We see a new Columbus 3/4 Chester Runabout Road Wagon today which you sold to Mr. L. R. Thompson of our city. We don't think that you are treating us right for you to sell at retail in our city when we buy your goods in car lots and advertise them and do all we can to push them to the front.
>
> If you will look at our account you will find that we bought some of the same jobs as you ship to Mr. Thompson and we have sold them.
>
> The jobs we have on the streets have been the means of your selling this job to Mr. Thompson and it seems to us as though you do not value the fact that we have started your work here; we don't want something for nothing but we do think that we are entitled to a profit on this sale as we did not have a chance to quote a price on the job and was not refered to by you.[93]

There is little material concerning the financial relations of Korber with his suppliers. To a prospective retailer the firm explained, "We cash discount all our goods and in this way we can make satisfactory prices."[94] In at least two other letters, mention is made of expected discounts. The John Deere Plow Company was told that, "we can send it all (payment of invoice) to you if you give us the discount 5% for cash."[95] The Enterprise Carriage Manufacturing Company was notified, "we expect you

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[92] Wagon Book, 1905-1908, Charles Ilfeld Company (University of New Mexico, Ilfeld Collection), November 15, 1905, February 23, 1907.

[93] Letter Book I, August 3, 1899.

[94] Letter Book II, January 5, 1900; January 8, 1900.

[95] Letter Book I, April 16, 1898.

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> We see a new Columbus 3½ Chester Runabout Road wagon today which you sold to Mr. L. R. Thompson of our city. We don't think that you are treating us right for you to sell at retail in our city when we buy your goods in car lots and advertise them and do all we can to push them to the front.
>
> If you will look at our account you will find that we bought some of the same jobs as you ship to Mr. Thompson and we have sold them.
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> The jobs we have on the streets have been the means of your selling this job to Mr. Thompson and it seems to us as though you do not value the fact that we have started your work here; we don't want something for nothing but we do think that we are entitled to a profit on this auto as we did not have a chance to quote a price on the job and was not referred to by you.[93]

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[95] Letter Book I, April 16, 1898.

to make a discount of 7½% for cash."[96] Apparently cash buying was the policy of the firm when it was at all practicable and this saving may have helped offset larger expenses elsewhere in the business operation.

Freight rates. One omnipresent problem in buying from the East was the freight rates which often added 30 per cent to the initial cost of the vehicles.[97] Much of the correspondence with manufacturers deals with the proper billing of the cars to secure the lowest freight rates and with the total weight to be billed.[98] An anticipated advance in freight rates brought a flurry of orders and repeated pleas to get the cars of goods on the way before the higher rate went into effect.[99]

Occasionally a letter to a prospective retailer mentioned freight rates of the period. From these references we may note that in 1898 it cost $1.53 per hundred pounds to ship goods from Ionia, Michigan to Albuquerque;[100] in 1899 $0.72 per hundred from Albuquerque to Espanola;[101] $0.52 per hundred from Albuquerque to Silver City;[102] and $2.32 per hundred from Racine, Wisconsin to Springer, New Mexico.[103]

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96 Ibid., December 23, 1898.

97 See Table IX.

98 Letter Book I, September 5, 1898; September 7, 1898.
Letter Book II, January 28, 1901.

99 Letter Book I, December, 1899.

100 Ibid., December 6, 1898.

101 Ibid., March 1, 1899.

102 Ibid., January 22, 1899.

103 Ibid., June 4, 1899.

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99 Letter Book I, December, 1899.

100 Ibid., December 6, 1898.

101 Ibid., March 1, 1899.

102 Ibid., January 22, 1899.

103 Ibid., June 4, 1899.

Employment. Another expense of operation which was kept to a minimum was that of labor. Although the repair shop kept a regularly employed staff of blacksmiths and repairmen, the buggy company does not seem to have needed such a group. Mr. Korber, Mr. Passmore and Mr. Ball probably did the sales work for the buggy company. Mr. Ball, of course, was employed jointly by the two partnerships. In 1899 each paid him $25.00 or a total of $50.00 for the month.[104] In 1901 this salary was $35.00 from each or $70.00 each month, although in 1902 he received a total salary of $80.00 each month.[105] During this time his work included the duties of bookkeeper, timekeeper, secretary, and purchasing agent.

The necessary manual work for the buggy company was done by unskilled labor which was evidently hired for a few days at a time when a carload of vehicles had to be unloaded at the railroad and moved to storage or to the repository. The wagons were set up in the shop and all repairs, parts replacements, and repainting were done there and paid for by the buggy company which was reimbursed later by the manufacturer. When work was slow in the shop, some of the regular employees were used by the buggy company.[106] All expense incurred in unloading and setting up the wagons was paid by the buggy company and so indicated in the books.

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[104] Cash Book (Korber-Lamparter) 1898-1900. This first salary was probably for half days; there is no clue to the date when Ball began to work full time.

[105] Cash Book (Korber-Lamparter) 1900-1907.

[106] Letter Book I, March 21, 1899.

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104 Cash Book (Morber-Lamparter) 1898-1900. This first salary was probably for half days; there is no mine to the date when Hall began to work full time.

105 Cash Book (Morber-Lamparter) 1900-1907.

106 Letter Book I, March 21, 1897.

These arrangements are partially explained in a letter from the buggy company to one of its suppliers. As a basis for its complaint about the incompleteness of Capital wagons, the firm explained that it had taken three shop hands all day to set up four Capital wagons while two men could set up ten of the Bain or Mitchell wagons. Furthermore, it complained, "no inexperienced man can put them (Capital wagons) up. We have to take a man out of the shops to put them up."[107] This use of unskilled labor was a major saving in an area where mechanics wages were said to be double what they were in the East.[108]

Business fluctuations. While savings through cash discounts and the use of unskilled labor partially mitigated the high cost of freight and other expenses of business operation, there were local economic conditions which also influenced the profits to be earned. Since farmers, ranchers, and mining men formed a large segment of the customers, the eastern market for their various raw materials strongly influenced the sale of vehicles. None of the statistics available, however, prove reliable guides for noting business fluctuations during this period between 1891 and 1902. Naturally, general business conditions throughout the Territory affected business in Albuquerque and from time to time letters to manufacturers mentioned that business was slow. Low prices for wool,

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107 Ibid.

108 Letter Book II, May 11, 1900.

a principal product of the Territory, was often mentioned as an underlying cause as well as "the fact of war" and the "uncertainity of the future."[109]

We should note that there was some seasonality in wagon selling. Most wagons were bought in the spring and the early summer months when the farmers started planting and the mines, free of snow, opened their operations. Korber considered November through April slow months when no wagons to speak of were sold and even repair work was of a minimum amount.[110]

One seasonal factor in the local economy was the annual Territorial Fair held in September. Then the city was full of prospective buyers from other towns and all the merchants tried to have a good stock on hand to serve them. In 1898 a letter records Korber's special order of a car load of wagons to be used for display at the Fair.[111] This was not the first year they had set up a display because six years earlier the newspaper noted:

> J. Korber & Co. who have built for themselves a fine reputation for manufacturing buggies, carriages etc. have a magnificent display of their work.[112]

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[109] Letter Book I, May 21, 1898; April 22, 1899; May 28, 1898.

[110] Ibid., December 21, 1898.

[111] Ibid., September 5, 1898.

[112] The Daily Citizen, September 14, 1892.

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109 Letter Book I, May 21, 1898; April 22, 1899; May 29, 1899.

110 Ibid., December 21, 1898.

111 Ibid., September 5, 1899.

112 The Daily Citizen, September 16, 1898.

Probably the value of their own workmanship and the completeness of their stock of eastern made vehicles received territory-wide recognition from such a display. Such notice may have played an important part in expanding both the retail and wholesale volume of the firm.

Managerial development. The ever growing number of cutomers throughout the area was developing for the Korber name a reputation in the merchandising business. As noted before, this development, engendered not by the skill of the man but by the needs of the community, required the development of new skills in management which Korber, the blacksmith, would never have needed. As we have glimpsed the usage of advertising, sales techniques, customer and supplier relations, it becomes increasingly evident that someone who was experienced in merchandising was present to guide the very new enterprise. This could have been one of Korber's partners but there is no evidence that either of them was skilled in merchandising. Probably it was the young accountant, health-seeker Roy Ball, who provided the anchor of experience. There is, of course, no method of accurately judging his influence upon his employer, but examination of the records leaves little doubt that it was a guiding one so far as matters relating to the office were concerned.

He had an apt associate in Jacob Korber who seems to have possessed both the vision of business opportunity, the drive to attain his aims, and the natural adaptability which enabled him to use the material at hand to achieve his ends. He possessed the practical, mechanical ability

plus the awareness of public demand which led him to mould his business into a service-giving as well as profit-making venture. The likable blacksmith slowly drew his education for management from the operation of his own organization, and the skills which evolved were not mechanical but managerial.

CHAPTER IV

MANAGERIAL ACTIVITIES 1892-1902

As he developed new skills in management and increased the scope of his merchandising business through wholesaling, we see more fully than before that Jacob Korber was not typical of the old artisan shopkeepers who believed that the future of the business was in providing one restricted service for the community year after year.[1] He was not content, as they often were, to remain closely tied to his single skill, relying upon the growth of the town and the other businesses to increase the amount of work coming to his shop. He reached out beyond his craft to include additional services and related products which would bring him more customers both locally and from the nearby settlements. There were three principal methods by which he accomplished this expansion of service which drew people to his shop: he acquired skilled associates to serve them; he secured new products for them to buy; and he built good customer relations.

Acquiring skilled associates. First, he acquired associates, either partners or employees, whose skills supplemented his own so that a wider field of services was available to the public. There are at least three major examples of this policy during the early years of the business.

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[1] Robert E. Moore, "Business Philosophy", Bulletin of the Business Historical Society, XXIV, (December, 1950), p. 202.

The preceding chapters have shown how he formed a partnership with a woodworker and entered the custom building field. Later, an experienced painter became another partner so that a specialized service was secured for the repair business. When he grasped the opportunity to enter retailing on a larger scale, Korber hired Roy M. Ball, who had had experience in general business in Kansas and who was proficient in common business routines, to take care of the office work. These managerial selections seem to point toward an expanding business not limited by Korber's single skill. Here is the beginning of wise, progressive management which secures for itself the responsible and skilled workmen that it needs either by hiring them or by sharing the profits with them.

Securing new products. Not only did Korber constantly seek skilled workmen who could provide a greater variety of services for the community but he constantly added new products to his stock, especially after he entered the retailing field. Korber could have probably earned an adequate income throughout his lifetime by remaining a blacksmith and repair man, but the lure of larger profits and the growing demands of the community led him into merchandising and to an ever increasing stock of products.

It has already been noted that wagons and carriages were added to the blacksmith and manufacturing services which eventually expanded into a separate business. Later farm implements became a part of the stock. About 1900, a full line of harness and saddlery was added and the wholesaling of it throughout the area was begun. Some hardware was carried in stock and sold across the counter in small lots. Probably the business

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had always sold varying amounts out of its blacksmith stocks but by the end of this period there is some indication that counter sales in this line were increasing.[2]

The policy of the business was one of alertness toward new products on the market. Dated August 29, 1899, a letter to the Fisher Equipment Company of Chicago asks for its best prices and guarantees on electric vehicles and asked about a contract to promote this product in New Mexico.[3] None of the correspondence or records disclose that the firm stocked this item at that time but the request does illustrate a desire to keep abreast of changes and to furnish new products to this western territory.

Another evidence of this policy is one of the last letters in the second letter book which is addressed to the Goodyear Tire and Rubber Company of Akron, Ohio. It asks for prices on all types of tires and states that if the prices were suitable, Korber would like to have the agency for Albuquerque. The new non-collapsible rubber tires were the product in which the firm was especially interested.[4]

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[2] Journal (Korber-Lamparter) 1899. Entries show sales of screws, window bars etc. in small amounts.

Cash Sales and Repairing Book (Korber-Lamparter) 1901-1903. This shows a total of cash counter sales of $1,087.85 for the year of 1902.

Vehicle Inventory and Sales Record (Korber-Passmore) 1899-1903. A key for code marking appears inside the front cover: B O R G E N I C H T.
1 2 3 4 5 6 7 8 9 0

[3] Letter Book I, August 29, 1899.

[4] Letter Book II, April 29, 1901.

Building customer relations. Good workmen and a stock of up-to-date products are not always enough to secure the trade of an area, and Korber seems to have been aware of the importance of a third factor—satisfied customers. Of course, the settlement of most of the buyer's complaints was informal and direct so that there is no written record left. However, the large number of names which remained on the ledgers year after year may be some evidence that customers were satisfied.

Two letters among the correspondence highlight this desire to serve the buyer satisfactorily. The first is from the bookkeeper correcting an unintentional overcharge which was made in ignorance of a verbal agreement between Mr. Korber and the customer. It states: "we want always to live up to any guarantee we make." [5] The second letter is self-explanatory:

> Mr. Trimble advises us that you are not pleased with the way we have been shoeing your horse. Will say we have been putting a light weight steel shoe on your horse. we put this light steel shoe on most of the driving horses we shoe and it seems to give good satisfaction however that if you want a shoe that will last your horse a longer time we will put on a heavy shoe. We will shoe the horse anyway you want it shod. Trusting that we will be favored with your future shoeing...[6]

Another phase of customer relations is seen in the company's efforts to give the purchasor a usable, servicable product. Korber consistently made good on all defects or imperfections found in the merchandise. An

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[5] Letter Book II, January 20, 1900.

[6] Letter Book I, October 10, 1899.

Building customer relations. Good workmen and a stock of up-to-date products are not always enough to secure the trade of an area, and Korber seems to have been aware of the importance of a third factor—satisfied customers. Of course, the settlement of most of the buyer's complaints was informal and direct so that there is no written record left. However, the large number of names which remained on the ledgers year after year may be some evidence that customers were satisfied.

Two letters among the corres. evidence highlight this desire to serve the buyer satisfactorily. The first is from the bookkeeper correcting an unintentional overcharge which was made in ignorance of a verbal agreement between Mr. Korber and the customer. It states "we want always to live up to any guarantee we make."[5] The second letter is self-explanatory:

> Mr. Trimble advises us that you are not pleased with the way we have been shoeing your horse. Will say we have been putting a light weight steel shoe on your horse. We put this light steel shoe on most of the driving horses we shoe and it seems to give good satisfaction. However that if you want a shoe that will last your horse a longer time we will put on a heavy shoe. We will make the horse anyway you want it shod. Trusting that we will be favored with your future shoeing...[6]

Another phase of customer relations is seen in the company's efforts to give the purchaser a usable, serviceable product. Korber consistently made good on all defects or imperfections found in the merchandise. An

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[5] Letter Book II, January 20, 1900.

[6] Letter Book I, October 10, 1899.

added safeguard which assured the usability of a vehicle was the practice of re-assembling it in the shops before it was shipped from Albuquerque to a customer in another town. As we have noted before, the failure of manufacturers to ship all parts at once or to be sure that each part was well fitted and without defects, caused a great deal of dissatisfaction. Korber, a conscientious man, double checked before sending a vehicle out. He felt obliged to write to Capital: "What would a man in the country do with a wagon with so many defects?"[7]

Other business interests. In addition to these policies of business expansion, another indication that Korber was not typical of the artisan shopkeepers is that he did not limit his business interests to those related either to blacksmithing or to the wagon industry. Such inference may be drawn from the evidence of his partnerships in other undertakings in the city. Among the repair shop accounts during 1900 and 1901 is one for Korber and Quickle. There is also a notice of property re-valuation for tax assessment in 1902 on property owned by these two, but there is no evidence of the kind of business in which they were engaged.[8]

Although he was of English descent, Edward B. Quickle, married to a German woman,[9] was socially active among the citizens of German descent in Albuquerque. In 1883 the newspapers called him the "popular dispenser of liquids" at the Metropolitan Cafe and Bar owned by Charles Zeiger.[10]

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[7] Ibid., March 21, 1899.

[8] Miscellaneous papers of the Korber Company.

[9] Twitchell, op. cit., III, 40.

[10] The Daily Democrat, July 31, 1883.

By 1897 he and Ben Bothe were partners operating Zeiger's Cafe on the northeast corner of Second Street and Railroad Avenue.[11] There is a notation in the records that on at least one occasion he loaned the Korber Buggy Company $500.00.[12] The buggy company also paid a modest rent to him for awhile so he evidently was a landlord of sorts.

Another partnership interest involved the Loebs brothers. Henry and Jacob Loebs had come from Germany as teen-aged boys and located in St. Louis, Missouri where they worked in a brewery. In 1889 with Mr. Don J. Rankin as a third member of the firm, they opened the Southwest Brewery and Ice Company in Albuquerque.[13] Later Korber invested in this enterprise but his business relationship to the brothers at this time is not clear.

In 1901 an account of Korber and Loebs appears on the ledger. In November of 1900 a tax notice lists both Korber and Loebs, and Korber and Quickle, along with J. Korber and Company.[14] But there is no reference to the type of business Korber was operating with any of these gentlemen.

One other short lived venture was in the recreational field. For a time Korber may have operated a bowling alley which was probably located in the building owned by the firm on the southwest corner of First Street

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[11] The Albuquerque City Directory 1897, op. cit., p. 64.

[12] Ledger (Korber-Passmore) 1899-1902, April 19, 1900. Terms of the loan were 7% interest. The rent was $5.00 per month on "alley building."

[13] An Illustrated History of New Mexico, op. cit., p. 443.

[14] Miscellaneous papers of the Korber Company.

and Copper Avenue. Between the glued-shut pages of one of the old ledgers of the firm is a partial account of operating expenses and income from the bowling alley before 1898.[15] Just how long this was operated is not evident but there is available an old inventory dated December 8, 1897 of a "list of articles situate in the saloon on the southwest corner of 1st St. and Copper Avenue, this day received by Schneider & Lix."[16] These articles include not only bar furniture but a billard table and equipment for bowling alleys. This recreational enterprise was discontinued eventually because in 1901 a letter to P. B. Dalies of Belen, New Mexico offers to sell him "two allies and two sets of pins" for $450.00, f.o.b. Albuquerque and the balls for fifty cents on the dollar.[17] This corner building was being used as a store in 1901.[18]

An interest in contracts for supplying equipment not directly connected with the wagon business is seen in a letter of January 1901 to the Wrinkler Brothers of South Bend, Indiana, asking for quotations on a tank and sprinkling wagon for city use.[19] There is no record of their answer or a subsequent order.

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[15] Ledger (Korber-Lamparter) 1898-1902. This contains among the unused first pages, accounts for bowling alley dated June 17-30 (no year) receipts of $250.35, expenses $62.75; July 1-30 receipts $446.65, expenses $32.35, profits $414.30; August 1-30 receipts $77.05, expenses $21.15, profits $55.90.

[16] Among the miscellaneous papers of the Korber Company. The Albuquerque City Directory 1897, op. cit., p. 68. Schneider & Lix owned the Atlantic Beer Hall, 219 West Railroad Avenue.

[17] Letter Book I, April 19, 1901.

[18] See Table XVII.

[19] Letter Book I, January 24, 1901.

One large transaction completely different from any before recorded by the business was the order in November of 1900 for a car load of iron to be used by the contractors, Ansen and Holman, for the new hotel and railroad depot. A letter to Paddock Hawley Iron Company from whom they ordered explained:

> The contractors are to get this car through free of freight charges as it is iron for the R R Co's new Hotel and Depot so we ask that you be careful and make proper billing to them and fill order as ordered, in case there is any chance that you do not understand about the order, let us hear from you at once.[20]

The iron was delivered in January of 1901 but there was a charge for freight because the car had been partially filled in St. Louis and then sent to Kansas City to finish the loading. Lengthy and heated correspondence which included threats of lawsuits was exchanged during February,[21] but some sort of settlement was reached by March 8 when Jacob Korber and Company sent Paddock Hawley a check for $29.32 and another for $794.50 and stated "we do not want any further bother with the deal."[22]

Another profitable side venture was the contracts for repair work which could be done in the shops when the wagon business was slow. Among these was one to repair the railroad express carts that were used on the

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[20] Letter Book II, November 23, 1900.

[21] Ibid., January 29, 1901; February 18, 1901; February 25, 1901.

[22] Ibid., March 8, 1901.

line between Albuquerque and Topeka, Kansas. Another was to repair the canvas mail bags.[23] While neither the dates of these contracts nor their duration is known, the knowledge of their existence presents another facet of the business enterprise of Jacob Korber.

Real estate investments. In at least one way Korber did follow the pattern of the artisan shopkeeper. He closely identified himself with the town, especially through local investment of his profits. By 1895, Korber, apparently a firm believer in the value of real estate, was termed "an important purchasor in real estate in Albuquerque" who had invested in lots and erected eight residences.[24] One of these was probably the Korber family home on the corner of Broadway and Silver. Neither the purchase price nor the income of this personal property is recorded in the business accounts. However, his belief in real estate investments can be further observed in the development of the firm's business property.

By the end of this second decade of business operation, the Jacob Korber and Company occupied a solidly built half-block on Copper Avenue and was a business landmark within the city. A map of Albuquerque dated August, 1893 designates the south side of the block on Copper between North First Street and the alley as "Jacob Korber and Co's Carriage Works."

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[23] Interview Mr. Myrl Ball, January 27, 1955.

[24] An Illustrated History of New Mexico, op. cit., p. 443.

line between Albuquerque and Tempe, Arizona. Another was to repair the canvas mail bags.[23] While neither the dates of these adventures nor their duration is known, the knowledge of Charles's difficulties presages another fault of the business enterprise of Joseph Korber.

Realizing his inadequacies, in at least one way Korber did follow the pattern of the artisan employees. He already identified himself with the town, especially through local investment of his profits. By 1892, Korber, apparently a firm believer in the value of real estate, was termed "an important overbuyer in real estate in Albuquerque" who had invested in lots and erected eight residences.[24] One of these was probably the Korber family home on the corner of Broadway and Silver. Neither the purchase price nor the income of this personal property is recorded in the business accounts. However, his belief in real estate investments can be further observed in the development of the firm's business property.

By the end of this second decade of existence and growth, the Joseph Korber and Company occupied a multiple built-it-for-it-self-and-others and was a business landmark within the city. In May or September of August, 1893 designates the south side of the block on Copper between North First Street and the alley as "Joseph Korber and Co's Partnership Works."

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[23] Interview w. Fred Hall, January 27, 1973.

[24] An Illustrated History of New Mexico, op. cit., p. 422.

This is Lots 1 and 2 of Block 8 in the original townsite. There are buildings at 121 and 123 North First Street marked as saloon and second-hand goods, and at 108 and 110 marked woodshop and blacksmith, and one at 104 marked second-hand goods.[25] Tax receipts of the firm from 1888 through 1902 show that taxes were paid regularly on this site.[26]

The same map shows buildings at 112 and 116 Copper Avenue which are marked as harness and carriage repository. This is half of Lots 13 and 14 of Block 8, which tax receipts from 1888 through 1890 show were owned by the company. We cannot be sure, however, that by 1893 this property was still part of the business holdings. The insurance record of 1901 does not mention these buildings.[27]

According to this same city map, there were two corrugated iron buildings used for carriage storage opposite the point where Copper Avenue joins First Street. These are also mentioned in the insurance records of 1901 and were probably on railroad property. When the railroad required that businesses move off this area, the Korber firm had to build a new building.

In 1900 the firm erected new business property at 106 and 108 Copper Avenue. For several months before erection began, correspondence mentions

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25 Rebord, op. cit., Illustration I.

26 Miscellaneous papers of the Korber Company.

27 See Table XVII.

the building and the need for cash to pay for it. The following letter addressed to Mr. Jas. Stinson of Woodward, Oklahoma is a good example:

> We are compelled to write to you and ask you for money on account with us, we have to move off of R R ground and have to put up a new building and we have got to get more cash and as we have carried you a long time and have favored you we ask that you please favor us with all of your account.[28]

Correspondence with Mr. Lamparter, who was in California, indicates that he furnished part of the money although the building was listed among the resources of the Korber Buggy Company.[29] Probably the firm was not able to raise all of the almost nine thousand dollars which the ledger listed as the total of the building account.[30] Notes payable, which appear on the balance sheets of 1901 and 1902, could have been for borrowings to complete and stock the new building.[31]

Insurance. A clearer description of the buildings used by the business during the latter part of this period can be derived from the insurance schedule for 1900 and 1901. In the appendix is a synopsis of the only record of the insurance carried by the firm—a schedule which was found in The Vehicle Inventory and Sales Record Book.

In addition to the amounts listed on the schedule, the stock in each building was insured for $500.00 except for the stock in the blacksmith shop which was insured for $300.00. While this schedule is the only

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[28] Letter Book II, November 20, 1900.

[29] Ibid., May 11, 1900; May 21, 1900.

[30] See Table X.

[31] See Table XI.

formal record of the insurance carried by the company, earlier correspondence mentioned the fact that the stock of wagons was insured and that the cost of insurance was high in the west.[32]

Dissolution of the partnerships. A new phase of management became evident by the end of 1902 when Jacob Korber dissolved his partnership relationships in both major business ventures. We do not know his specific reasons for doing this although there is some evidence that Christian Lamparter was eager to sell his interest and retire to California.[33] Thomas Passmore's capital investment was small and financially the firm would not miss his share. Perhaps Korber was conscious that uniting the operation of the two ventures under one vigorous management would result in greater growth and larger profits, but it may have been that this was simply the expedient time when he had enough capital and available labor to assume the entire risk himself.

There is very little material available explaining the manner in which the partnership with Passmore was brought to an end. The ledger shows that in January of 1900, Korber bought the capital interest of Passmore. A notation of September 2, 1901 on the ledger of the buggy company states that "settlement rendered and receipted for being a final settlement except the outstanding accounts of $124.00."[34] The accountant

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[32] Letter Book I, December 21, 1898.

[33] Letter Book II, May 11, 1900.

[34] Ledger (Korber-Passmore) 1899-1902.

also noted that "a copy of the statement is in the safe with the signed receipts," but unfortunately that safe and its store of papers is no longer available.

It may have taken several months to collect the outstanding accounts and completely divide the two men's interests. The yearly balance sheet of the Korber Buggy Company dated January 9, 1902 shows that $99.00 is still due to the Korber and Passmore partnership, so it may have been that sometime during the year of 1901 Korber became the sole owner of the buggy company since that could have been a bill of the partnership which had been collected but not yet paid to the old owners.

A few more details are available about the dissolution of the Korber and Lamparter partnership. On September 29, 1902 a notation across the current page of the Cash Sales and Repairing Book says: "This closes cash sales with J. Korber and Company ie. J. Korber & C. Lamparter." Then on October 1, 1902 each partner took one-half of the capital stock which amounted to $5,125.00 each. On October 24, 1902 a statement was issued showing the amount of assets to be divided. Then on November 6, 1902 a credit of $4,304.20 was made to each partner's personal account and cash of $377.47 was given to each. On that same date the accountant wrote across the ledger sheet: "We charge this balance shown ($1,439.22) over to Korber & Co., our successors which is J. Korber who takes our cash and acts as our bank so we charge this balance to our successors."

A list of outstanding accounts was made and as these were collected over the years, a statement was periodically rendered to Lamparter and a

check sent to him for his half of the accounts. Finally on August 16, 1907 a final settlement was rendered and the last of the collections was divided between the men who had been partners since 1882.

Jacob Korber, sole proprietor of his business, was feeling the power and independence of a smoothly operating, profitable firm. No longer did he feel a need to cling to partners who could supply needed skills or some extra capital. He was strong enough to hire what he required and to undertake the full management and control by himself.

His community, the growth of which lent impetus to the expansion of his business, was feeling some of the same power in its own way. No longer did Albuquerque need to bow to the older commercial towns to the north—Las Vegas and Santa Fe. It had surpassed them in population and in business volume and was rapidly becoming the commercial center of the Territory. Neither the man nor the community had stopped its growth.

CHAPTER V

BUSINESS EXPANSION 1903-1921

Maturing Albuquerque. During the next twenty years Albuquerque grew in importance as the railroad and trade center of the state. Three of the largest industries of the state---livestock, agriculture, and timber---centered their activities there.[1] The city produced 19 per cent of the value of the state's total manufactured products.[2] There were three commercial banks, the largest of which reported a total capital and surplus of four hundred thousand dollars, and two trust and savings banks.[3] Before the close of this period there were nineteen wholesale establishments whose merchandise included nearly all staple lines and whose trade area extended outside of New Mexico into southern Colorado, west Texas, and Arizona.[4]

Albuquerque was the county seat of Bernalillo County and the only city in New Mexico with an official population of over ten thousand. The population of the city grew from a little over seven thousand persons

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[1] Twitchell, op. cit., III, 7.

[2] U. S. Bureau of the Census, Fourteenth Census of the United States: 1920. Population. Vol. IV (Washington: Government Printing Office, 1920), p. 960.

[3] Twitchell, op. cit., III, 9.

[4] Ibid., p. 7.

officially reported in 1900,[5] to about thirteen thousand in 1910,[6] to over fifteen thousand in 1920.[7] The only other towns of importance in the county were Bernalillo, which was the center of the agriculture area, and Bland, which was the center of the Cochiti mining district.[8] Either through chance or intuitive foresight, Jacob Korber had chosen a steadily growing commercial town in which to build his business.

Unfortunately we have no indices of local economic activity or business fluctuations of these years or of their effect upon the businesses of the area. We can be sure, however, that the community had reached some measure of maturity in economic leadership in this area which became a state in 1912. By this time the Jacob Korber and Company had settled into a fairly well established pattern of supplying merchandise to the surrounding trade area.

Business records. There is not much material concerning the operation of the Korber firm during these twenty years. Correspondence and other records which would have given us an insight into the management

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[5] U. S. Bureau of the Census, Twelfth Census of the United States: 1900. Population. Vol. I (Washington: Government Printing Office, 1901), p. 271.

[6] U. S. Bureau of the Census. Thirteenth Census of the United States: 1910. Population. Vol. IV (Washington: Government Printing Office, 1914), p. 787.

[7] U. S. Bureau of the Census, Fourteenth, Census of the United States: 1920, op. cit., p. 960.

[8] Bureau of Immigration of the Territory of New Mexico, Bernalillo County (Santa Fe: New Mexican Printing Co., 1901), p. 16. At that time Bernalillo County included territory which has since been divided into other counties.

officially reported in 1900,[5] to about thirteen thousand in 1910,[6] to over fifteen thousand in 1920.[7] The only other town of importance in the county were Bernalillo, which was the center of the agricultural area, and Tijeras, which was the center of the Cedrite mining district.[8] Either through chance or intuitive foresight, Jacob Korber had chosen a steadily growing commercial town in which to build his business.

Unfortunately we have no indices of local economic activity or business fluctuations of those years or of their effect upon the buying power of the area. We can be sure, however, that the community had reached some measure of maturity in economic importance in this area which became a state in 1912. By this time the Korber Motor and Company had settled into a fairly well established pattern of supplying autos to the surrounding trade area.

Business Growth. There is but much substantial evidence concerning the operation of the Korber firm during these twenty years. Corporation records and other records which could have given us an insight into business matters

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[5] U. S. Bureau of the Census, Twelfth Census of the United States: 1900. Population. Vol. I (Washington: Government Printing Office, 1901), p. 271.

[6] U. S. Bureau of the Census, Thirteenth Census of the United States: 1910. Population. Vol. II (Washington: Government Printing Office, 1913), p. 787.

[7] U. S. Bureau of the Census, Fourteenth Census of the United States: 1920. op. cit., p. 560.

[8] Bureau of Irrigation of the Territory of New Mexico, Bernalillo County (Santa Fe: New Mexican Printing Co., 1907), p. 16. At that time Bernalillo County included territory which has since been divided into other counties.

that continued to build this productive business have been destroyed. The only business records available are eight yearly inventories and balance sheets, which are recorded in individual books for each year from 1904 to 1911. Needless to say, these can give us only a vague picture of the growth of the business through the year of 1910. There are also two time books covering the periods of June, 1905 to May, 1909 and June, 1910 to August, 1913 respectively but these shed little light upon the overall business operation.

Business growth. The firm was securely established in the community. We know that the business continued to grow after 1903 and to fill an important place in the business economy of Albuquerque. In 1907, a newspaper writer, extolling the city's growth and mentioning some of the outstanding firms, had listed: "J. Korber & Co.—Vehicles and Harness." He noted that, "There are a number engaged in this business in Albuquerque but this one is worthy of mention because of its great success. They do wholesale business in Arizona and New Mexico."[9]

During this period Korber remained the sole owner of his business. In fact in 1919 his was one of only twenty-six individually owned businesses in the city.[10] His firm continued to grow although the carriage and wagon

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[9] Albuquerque Morning Journal, March 17, 1907.

[10] U. S. Bureau of the Census, Fourteenth Census of the United States: 1920, op. cit., p. 960.

that continued to build this productive business have been destroyed. The only business records available are eight yearly inventories and balance sheets, which are recorded in individual books for each year from 1904 to 1911. Needless to say, these are give us only a vague picture of the growth of the business through the year of 1911. There are also two books covering the periods of June, 1906 to May, 1907 and June, 1911 to August, 1912 respectively but these add little light upon the overall business operation.

Business growth. The firm was thoroughly established in the community. We know that the business continued to grow after 1907 and by 1911 an important place in the business economy of Albuquerque. In 1907, a news-paper writer, extolling the city's growth and mentioning some of the outstanding firms, had listed: "A. Barber & Co.--Vehicles and harness." He noted that, "There are a number engaged in this business in Albuquerque but this one is worthy of mention because of its great success. They do considerable business in Arizona and New Mexico."[9]

During this period Barber remained the sole owner of his business. In fact in 1912 his was one of only twenty-six individually owned businesses in the city.[10] His firm continued to grow although the carriage and wagon

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[9] Albuquerque Morning Journal, March 10, 1907.

[10] U. S. Bureau of the Census, Manufactures: Census of the United States 1920, op. cit., p. 900.

market was beginning to reflect a diminishing customer demand. Many firms specializing in this field went out of business. In 1900 there had been eight such establishments in the state,[11] but in 1920 there were only four.[12]

Korber, however, was not fully tied to this one phase of operation. We have already noted that he had consistently added other lines of merchandise as the need for them became apparant and that he had established wholesale contacts with a number of merchants throughout the state to sell both wagons and other supplies. There was evidently enough demand for blacksmith work to keep the repair shop in operation throughout this period but the nature of the work was undoubtedly modified as the automobile came into use. Wagons were still used in the mines and the country even though the town dwellers were becoming impressed with more fashionable forms of conveyance. Before the end of this period we will see that Korber had supplemented the sales of horse drawn vehicles by stocking a "horseless carriage" to meet the demands of the changing times.

The items on the available yearly balance sheets provide material for some interesting observations even though we cannot fully ascertain the significance of the figures because of lack of correlating material.[13]

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[11] U. S. Bureau of the Census, Twelfth Census of the United States: 1900. Vol. VIII, op. cit., p. 578.

[12] U. S. Bureau of the Census, Fourteenth Census of the United States: 1920, op. cit., p. 966.

[13] See Table XV.

Upon examining the table which compares these balance sheets, the reader will note that the firm was evidently increasing its inventory of goods. The value of the stock of merchandise carried on hand increased steadily from year to year until, at the beginning of 1910, it totaled almost fifty-eight thousand dollars.

Greater customer credit was being extended than in previous decades. During this period, between fifteen and thirty thousand dollars of customer accounts are shown on the balance sheets at the beginning of a new year.

The balance sheets also indicate that the firm may have made a fuller use of its credit rating than before. One item designated as "Bills Payable" is listed separately from the accounts payable which were listed individually on each balance sheet and recorded as a total on the summary sheet used in this paper. There is no explanation of the Bills Payable account although it could have been money borrowed on a note or open account at the bank. The term as used by contemporary general merchants could represent money deposited with the firm by outsiders in which event the firm acted as a type of bank.

The most important revelation from the balance sheets, from the standpoint of the owner at least, was that the business was operating profitably. Beginning in 1905 the accountant obligingly left us a record of the total merchandise sold during the preceeding year, the total profit realized, and the relationship of the two, that is, the percentage of profit made by the business. The 30 per cent net profit made on goods sold in 1908 was the highest percentage profit recorded. Until the profit

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on real estate investments was separated from the net produced by the principal business, 14 per cent was the lowest profit on sales for any year recorded by the bookkeeper's records.

Not all of these profits were taken out of the business for personal use. Like all wise businessmen, Korber invested a part of them in the expansion of his firm--some of it in equipment. The balance sheet for January of 1907 reflects a doubled dollar valuation of machinery. Probably at least part of this machinery was bought when the firm moved into its new location on Tijeras Avenue in late 1906. Real estate and business building investments were also made with some of these profits.

Beyond the balance sheet dated January 1, 1911 there is no extant record that would mark the growth of this company. However, the firm appears to have been increasing its wholesale activities all during these twenty years. It became agent for Du Pont Powder and Explosives and sold these products all over New Mexico and Arizona.[14] There was a growing tendency to stress the sale of hardware and by 1915 the firm was advertising itself as a wholesale hardware dealer.[15] One historian, writing in 1917, refers to the business as one "dealing in hardware, agricultural implements, harness and wagons, selling mostly to the wholesale trade."[16] Heretofore

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[14] Among the miscellaneous papers is a listing of the firms to which Korber sold Du Post products.

[15] Worley's Directory of Albuquerque, New Mexico, 1915 (Dallas, Texas: John F. Worley Directory Co. 1915), p. 231.

[16] Twitchell, op. cit., III, 26.

the wagon and vehicle trade had always been listed first in any description of the firm as it was the field of its greatest activity. Later building materials were also added to the list of products carried.[17]

Large hardware such as stock tanks was playing a greater part in the sales of the business. During these years Mr. Ball often used Jacob Korber's courtesy pass from the railroad. He would ride the freight trains out to reach ranchers living far from town, and often far off the railroad, so that he might see their needs and sell to them accordingly. He undoubtedly called upon merchants in many of the smaller towns while he was out, thus supplementing in sales effort the small catalogues which the firm sent out to its wholesale buyers.[18]

The firm furnished employment for a number of mechanics and blacksmiths in its shops. Old employees remember that during many periods five blacksmith fires were kept busy throughout the day. The time books for this period show that it carried a payroll of at least fourteen regular employees plus three or four part time laborers during the years from 1905 to 1909.[19] This is an increase of approximately 50 per cent over the number employed in 1901 and 1902.

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[17] Ibid.

[18] Interview with Mr. Myrl Ball, January 27, 1955. The pass from the railroad is among the memorabilia in the Korber vaults.

[19] Time Book I.

the wagon and vehicle trade had always been linked first in any description of the firm as it was the field of its greatest activity. Later building materials were also added to the line of products carried.[17]

Large hardware such as stoves became a greater part in the sales of the business. During these years the well-used Kober's courtesy pass from the railroad. The right to ride the freight trains out to reach customers living far from town, and often far off the railroad, so that he might see their needs and sell to them accordingly. He undoubtedly called upon merchants in many of the smaller towns which he was certainly supplementing in sales which the small catalogues which the firm sent out to its potential buyers.[18]

The firm furnished employment for a number of mechanics and blacksmiths in its shops. Old employees remember that during many periods five blacksmith fires were kept busy throughout the day. The time books for this period show that it carried a payroll of at least fourteen regular employees plus three or four part time laborers during the years from 1905 to 1909.[19] This is an increase of approximately 50 per cent over the number employed in 1901 and 1902.

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17 Ibid.

18 Interview with Mr. Earl Hall, January 27, 1952. The pass from the railroad is among the memorabilia in the Kober vault.

19 Time Book I.

After 1910 the regular employees usually numbered about ten or thirteen each month. There were always extra helpers and new blacksmiths during the seasonally busy spring and summer months but in the winter the payroll would drop down to the regular group. Total wages for the shop force were between six and nine thousand dollars for each year.[20] Men were paid by the day and their wage scale ranged from four and a half dollars for the shop foreman down to about a dollar and a half for unskilled helpers. One interesting policy change was instigated in 1909 when the firm began paying wages twice a month instead of weekly as it had before.[21]

There were other important additions to the payroll during these years. Mr. Ball who was still employed as accountant gained a clerk and office assistant in young Robert Bledsoe, the son of a local doctor. Another young man who began his business apprenticeship about this time was Albert Korber, son of the owner, whose name begins to appear regularly on the payroll.

After almost fifteen years of operation as a sole proprietorship, the firm became largeenough so that Jacob Korber felt the need of forming a corporation. Perhaps this was because of a desire to limit his personal liability, but probably it was also because incorporation was a convenient device to keep his main business enterprise legally and factually separate from other investments. On January 15, 1916 the firm was incorporated as

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[20] See Table XVI.

[21] Time Book II.

J. Korber and Company. The officers were Jacob Korber, president; Albert P. Korber, vice-president; and Roy M. Ball, secretary and treasurer. All of the stock was held by members of the Korber family except for a few shares held by Mr. Ball and Mr. Bledsoe, long time employees of the firm who, in this manner, were compensated for faithful service in the building of the organization.[22]

Real estate acquisitions. One outstanding item which should not be overlooked in a comparison of the previously mentioned yearly balance sheets is the rapid acquisition of real estate. The last balance sheet of the Korber-Passmore partnership shows buildings and real estate valued at over sixteen thousand dollars.[23] Whether Korber retained all or only part of the real estate after the dissolution of this partnership is not known but the balance sheet at the beginning of 1904 shows a total of $16,287.02 in the real estate and building account. The value of real estate held by Korber and Lamparter is not available but it surely would total several thousands of dollars, and may have accounted for part of the total given in 1904. The total remained the same until 1906 when the balance sheet shows an increase of over three thousand dollars in real estate and building assets.[24]

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[22] Records of the Korber Company.

[23] See Table XI.

[24] See Table XV.

Part of this greater valuation could have been caused by the purchase of new business property. Abstracts and records of the firm show that in 1905 the company acquired Lots 7 and 8 of Block B of the A & B Addition, which is the center section of the present Korber Building facing Second Street. This is said to be the site of the old city jail with evidences of the jail block still to be seen in the building. The city hall, fire department and police department were housed at this address until 1914.[25]

By the first of January, 1907 the total property value was more than double that of the previous year. Again company records reveal that in 1906 the company acquired Lots 2, 3, 4, 5 and 6 of Block B of the A & B Addition which is the property on the southeast corner of Second and Tijeras where the Korber Building is now located. The firm moved into the property acquired by these new purchases sometime during 1906. This was the last addition to the Korber Block until 1918 when the firm acquired Lots 19, 20, 21, 22, 23, and 24 of the same block and addition which is the property on the northeast corner of Second and Copper. This last acquisition meant that Korber had become the owner of the entire half-block between Copper and Tijeras abutting on Second Street.

Although we have no record of the specific properties acquired, the total value of the real estate account continued to grow until, with

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[25] Worley's Directory of Albuquerque, New Mexico, Annual editions 1908-1914 (Dallas, Texas; John F. Worley Directory Co.,1908-1914).

the opening of the year 1911, Korber had over ninety thousand dollars invested in real estate. According to the accountant's records the real estate investment brought a profit of over six thousand dollars in 1909, and over four thousand dollars in 1910 which represented 7 per cent and 4.5 per cent return, respectively on the total investment.[26] The reader will note that the balance sheet recording the net business growth of 1909 is the first attempt to show the profit on real estate separate from the profit on business operations.

Much of this profit, or rather income from real estate investments, was derived from the rent received from downtown property. The upper stories of the buildings on Second Street housed the offices of various government and state bureaus as well as a business college. Part of the building was operated as the Albuquerque Hotel, and later, apartments were rented in the upper stories.[27]

Evidently these real estate investments continued to prove valuable and to increase in number. On March 19, 1920 the Korber Realty Company Incorporated was formed which has functioned as a separate corporate body since that time for the purpose of handling the real estate investments. At the time of incorporation, business records reported that Korber had over two hundred fifty-eight thousand dollars invested in real estate.[28]

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[26] See Table XV.

[27] Worley's Directory of Albuquerque, New Mexico 1913, op. cit., p. 65.

[28] Present records of the Korber Company.

the opening of the year 1911, Forbes and Hedges Company dollars invested in real estate. According to the company's records the real estate investment brought a profit of over six thousand dollars in 1909, and over four thousand dollars in 1910 which represented 7.2 cent and 4.5 per cent return, respectively on the total investment.[27] The reader will note that the balance sheet recording the net business profit of 1909 is the first attempt to show the profit on real estate separate from the profit on business operations.

Much of this profit, or rather income from real estate transactions, was derived from the rent received from downtown property. The upper stories of the buildings on Second Street housed the offices of various government and state bureaus as well as a business college. Part of the building was operated as the Albuquerque Hotel. Up to 1911, apartments were rented in the upper stories.

Evidently these real estate investments continued to prove valuable and to increase in number. On March 16, 1911 the Santa Fe Development Incorporated was formed which has continued as a separate [illegible] since that time for the purpose of handling the real estate investments. At the time of incorporation, business records show that assets had over two hundred fifty-eight thousand dollars invested in real estate.[28]

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[25] See Table XV.

[27] Worley's Directory of Albuquerque, 1909 Edition, 1910, and 1911, p. 65.

[28] Present records of the Rayen Company.

The automobile department. Successful real estate investments, however, did not blind Jacob Korber to the profit making possibilities of a new merchandising venture. A few years before the First World War, he established an automobile agency. It was not the first one in Albuquerque because we know that by 1908 there were four automobile dealers established in the town.[29] Korber, however, seems to have paid little outward heed to these new competitors, who were engaged in furnishing vehicles to the public, until 1913 when he entered into a partnership in the Korber-Quickle Auto and Supply Company. His partner in this enterprise was Cortez S. Quickle, the son of his old friend E. B. Quickle who had died a few years before. They were dealers in "Ford, Page Detroit, and Abbott Detroit motor cars, auto supplies, and accessories."[30] Their location was 218 North Second Street in the Korber Block. The partnership was short lived, however, for the next year's business directory lists the Quickle Auto and Supply Company at the location 401-403 North First Street with C. S. Quickle as the sole proprietor.[31]

Although he withdrew from this first automobile sales venture, Korber probably sensed the growing importance of the automobile in the daily life of the nation and, in the face of dimming prospects in the

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[29] Worley's Directory of Albuquerque, New Mexico 1908, op. cit., p. 267.

[30] Worley's Directory of Albuquerque, New Mexico 1913, op. cit., p. 200.

[31] Worley's Directory of Albuquerque, New Mexico 1914, op. cit., p. 347.

The automobile department. Successful real estate investments, however, did not blind Jacob Korber to the prospect of selling automobiles, a new merchandising venture. A few years before the first World War, he established an automobile agency. It was not the first one in Cheyenne because we know that by 1908 there were four automobile dealers established in the town.[29] Korber, however, seems to have sold his automobiles to these new competitors, who were engaged in furnishing vehicles to the public, until 1911 when he entered into a partnership, as the Korber-Quickle Auto and Supply Company. His partner in this enterprise was Carl E. Quickle, the son of his old friend E. E. Quickle who had died a few years before. They were dealers in "Ford, Page Gasoline, and Short Horton" motor cars, auto supplies, and accessories.[30] Their building was at 214 North Second Street in the Korber Block. The partnership was short lived, however, for the next year's business directory lists the Quickle Auto and Supply Company at the location [illegible] North Second Street with Quickle as the sole proprietor.[31]

Although he withdrew from this [illegible] automobile selling venture, Korber probably sensed the growing importance of the automobile in the daily life of the nation and, in the face of dwindling profits in the

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[29] Worley's Directory of Cheyenne. [illegible] p. 247.

[30] Worley's Directory of Cheyenne, [illegible] p. 200.

[31] Worley's Directory of Cheyenne. [illegible] p. 247.

carriage and wagon trade, he added this line of products to his own business. By 1915 he listed "automobiles and garage" among the services which he advertised.[32] Old dealership contracts preserved by the company include three bearing the date of 1915 so this may have been the first year that the Korber company handled the machines.[33] These contracts are with the International Harvester Company, the Saxon Motor Company and the Buick Motor Company. Their terms gave the firm exclusive distributing rights to many of the counties of New Mexico and thus opened another field of wholesale supply for the company.

A contract and order for motor trucks made with the International Harvester Company of America, Denver, Colorado dated November 24, 1915 states that J. Korber and Company was to be distributor for this line of motor trucks from December 1, 1915 to November 30, 1916. Korber was assigned the New Mexico counties of Socorro, Valencia, Santa Fe, San Miguel, Mora, Colfax, Union, and Taos.

A contract dated February 11, 1915 with the Saxon Motor Company of Detroit, Michigan gave him an exclusive distributorship for all of the State of New Mexico except Dona Ana and Otero Counties. A second contract

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[32] Worley's Directory of Albuquerque, New Mexico 1915, op. cit., p. 231.

[33] Miscellaneous papers pertaining to the Korber Company.

dated August 6, 1915 awarded him the same territory but favored him with slightly higher trade discounts.[34]

On March 30, 1915, the J. Korber Company made an agreement with the A. R. Davis Company of Raton, New Mexico to supply it with goods manufactured by the Saxon Motor Company, granting discounts of 15 per cent on touring models, 12 per cent on roadsters, and 20 per cent on repair parts. This contract was to be effective until July of 1916, when Korber's contract with Saxon also expired.

In July of 1915 the Korber firm was ordering Buick automobiles through the Buick Motor Company of Oklahoma City for itself and several other companies in the state. The deliveries on any particular order usually were spread overa a period of six to eight months. Below are the total number of cars ordered for firms in the state that year:

Date	Cars	Firm
July 15, 1915	4	Fred Scholle of Belen
July 30, 1915	20	Magdalena Buick Auto Company
August 4, 1915	11	Las Vegas Motor Company
August 5, 1915	16	J. Korber Company of Albuquerque
August 14, 1915	19	Buick Company of Santa Fe

In 1917 Korber acquired the dealership for the Dodge Brothers of Detroit, Michigan. The first contract dated January 2 and in effect until the end of June gave him an exclusive dealership in the counties of Mora,

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[34] The second contract in effect from August 6, 1915 to July 31, 1916 gave 17½%, and 22½% dealer discounts on two separate models of cars and 25% on repair parts. The previous contract had offered discounts of 15%, 17½% and 25% on the same models and parts.

dated August 6, 1915 awarded him the same territory but favored him with slightly higher trade discounts.[34]

On March 30, 1915, the J. Barber Company made an agreement with the A. R. Davis Company of Raton, New Mexico to supply it with goods manufactured by the Saxon Motor Company, granting discounts of 15 per cent on touring models, 12 per cent on roadsters, and 20 per cent on repair parts. This contract was to be effective until July of 1915, when Barber's contract with Saxon also expired.

In July of 1915 the Barber firm was ordering Buick automobiles through the Buick Motor Company of Oklahoma City for itself and several other companies in the state. The deliveries on any particular order usually were spread over a period of six to eight months. Below are the total number of cars ordered for firms in the state that year:

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August 4, 1915	11	Las Vegas Motor Company
August 5, 1915	15	J. Barber Company of Albuquerque
August 14, 1915	19	Buick Company of Santa Fe

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Socorro, Valencia, McKinley, Rio Arriba, Taos, Santa Fe, San Miguel, Torrance, Guadalupe, Quay, Sandoval, Bernalillo, and the southern part of San Juan County, all in New Mexico. The firm also handled Franklin cars during this time but evidently did not stock them to any appreciable extent.[35]

By 1918 the sales of automobiles by the firm had grown enough to justify the establishment of a separate department. Named the J. Korber Auto Department, it was located at 214-216 North Second Street and was under the managership of John F. Kelly.[36] Albert P. Korber later became the manager of this department.[37]

Both sales to local customers and sales to out of town dealers were successful enough that in 1919 Korber decided to branch out into retailing in the smaller towns of the state.[38] As his first attempt at branch store operation, he established the Magdalena Auto Company in the little town about one hundred miles southwest of Albuquerque. This venture was not very successful, perhaps because it was too far away for Korber to manage effectively or because the town simply could not yet support an automobile store. At any rate, at the end of 1920 the store at Magdalena was closed and its remaining stock was brought to Albuquerque.

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[35] Among the old papers was a letter from R. C. Dillon of Encino, New Mexico who was prominent in state politics booking his order for one of the first Franklin Touring Cars to arrive in Albuquerque. February 14, 1916.

[36] Hudspeth's Albuquerque City Directory 1918 (El Paso, Texas: Hudspeth Directory Co., 1918), p. 272.

[37] Hudspeth's Albuquerque City Directory 1920, op. cit., p. 356.

[38] The old bank book of this venture shows February, 1919 as the date of the opening of the business account.

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[36] Hudspeth's Albuquerque City Directory 1919 (El Paso, Texas: Hudspeth Directory Co., 1918), p. 272.

[37] Hudspeth's Albuquerque City Directory 1920, op. cit., p. 346.

[38] The old bank book of this venture shows February, 1919 as the date of the opening of the business account.

Banking activities. While he was not especially successful in establishing new retail outlets as an investment of the capital he was amassing from the profits of his Albuquerque store, Korber found opportunities for investment in several other fields. Among these were additional real estate and stock in various corporations. One of the most noteworthy of these new investments was in the growing field of banking.

J. B. Herndon, a Texan who had helped organize the State National Bank of Albuquerque in 1904 and had become its president in 1910,[39] and O. N. Marron, the first president of the State National Bank as well as a prominent local lawyer,[40] were the two men closely associated with Korber in his banking activities. In 1910 Jacob Korber became vice-president of the State National Bank and in 1913 of the American Trust and Savings Bank.[41]

By 1915 Korber was also an official of three other banks in the state. He was president of the Sierra County Bank of Hillsboro while J. B. Herndon was vice-president.[42] Both he and Herndon were on the board of directors of the Gallup State Bank while O. N. Marron was the president.[43] Korber was also a member of the board of directors of the

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[39] Twitchell, op. cit., V, 267.

[40] Historical Encyclopedia of New Mexico (Albuquerque, New Mexico: New Mexico Historical Association, 1945), II, 1936.

[41] Worley's Directory of Albuquerque, New Mexico 1910, op. cit., p. 184. (See same directory series for 1913, p. 200).

[42] State Banking Department of New Mexico, First Annual Report (Santa Fe: New Mexican Printing Co., 1916), p. 14.

[43] Ibid., p. 12.

Capital City Bank of Santa Fe where J. B. Herndon was president and where O. N. Marron was one of the vice-presidents.[44]

Korber became an officer in one other bank in 1917 when a state charter was granted to the First State Bank of Bernalillo. Its officers were: J. B. Herndon, president; Jacob Korber, vice-president; and George R. Diekman, cashier.[45]

Except for the Gallup bank from which he had resigned by 1917,[46] Korber remained active in these organizations until October 31, 1919. On this date he formally offered his resignation as an officer of the State National Bank, giving Mr. Herndon an opportunity to buy out his stock in accordance with a gentleman's agreement between them.[47] It is believed that this move was precipitated by an inability to agree about operating policy and that at this time Mr. Korber also withdrew from most of the other business agreements he had made with J. B. Herndon and O. N. Marron. By 1920 none of the three was an officer in the Gallup or Santa Fe banks and the Bernalillo bank had evidently closed since there is no report of it by the bank examiner. Herndon, however, was still president of the State Trust and Savings Bank in Albuquerque and of the Sierra County Bank in Hillsboro.[48]

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[44] Ibid., p. 9.

[45] State Banking Commission of New Mexico, Annual Report 1917 (Santa Fe: State Record Print, 1918), p. 3.

[46] Ibid.

[47] A copy of Korber's letter of resignation was found among old papers in the Korber vaults.

[48] State Banking Department of New Mexico, Annual Report 1920 (Santa Fe: State Record Print, 1921), pp. 12, 27, 29, 44.

Capital City Bank of Santa Fe where J. A. Hernández was president and where O. E. Berron was one of the vice-presidents.[44]

Korber became an officer in one other bank in 1919 when a state charter was granted to the First State Bank of Bernalillo. The officers were: J. E. Hardin, president; Jack Korber, vice-president; and George R. Dickson, cashier.[45]

Except for the Cerillos bank, [illegible] were to be liquidated by 1920, Korber remained active in state corporation matters. On 31, 1919, on this date he formally [illegible] as an officer of the State National Bank, giving [illegible] in accordance with a gentleman's agreement between them.[46] It is believed that this move was precipitated by an inability to agree about expansion policy and that at this time Mr. Korber also withdrew from many of the other business agreements he had made with J. E. Hardin and O. E. Berron. By 1920 none of the three was an officer in the Cerillos, Santa Fe Capital and the Bernalillo bank had evidently closed since there is no report of it by the bank examiner. Hardin, however, was still president of the State Trust and Savings Bank in Albuquerque and of the Sierra County Bank in Hillsboro.[47]

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44 Ibid., p. [illegible].

45 State Banking Commission of New Mexico, Annual Report 1921 (Santa Fe: State Record Print, 1921), [illegible].

46 Ibid.

47 A copy of Korber's letter of resignation was found among old papers in the Korber vault.

48 State Banking Department of New Mexico, Annual Report 1921 (Santa Fe: State Record Print, 1921), pp. [illegible].

Other local investments. In addition to banking, Mr. Korber was interested in several other business organizations in Albuquerque. In 1916 the Western Brewery and Ice Company was organized with Mr. Korber as president and treasurer, O. N. Marron as vice-president, and Jerre Haggard as secretary.[49] Mr. Korber was also a large stockholder and director of the Excelsior Laundry.[50]

Among Korber's other stock investments, he possessed an interest in: The Interstate Casualty and Guaranty Company of New Mexico, Comstock Crude Oil Company of California, Albuquerque Land and Irrigation Company, The Southwest Exploring Company, C & C Consolidated Mining Company, and The De Marrs Sash and Lock Company.[51]

Through some of these investments, probably those local ones in which he held a director's place, it is believed that Korber acted as a type of management consultant as well as investor. In this capacity he would buy a controlling interest in a firm which was faltering financially, through good management place it on a firm financial foundation, and then declare a dividend large enough to reimburse holders of the stock for their investment, thus leaving himself free to sell his stock without financial risk.[52]

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[49] Worley's Directory of Albuquerque, New Mexico 1916, op. cit., p. 228.

[50] Present records of the Korber Company.

[51] Ibid. Some old stock certificates were among old papers; a list of stock holdings at the time of incorporation is on record.

[52] Correspondence with Mr. Jack Korber.

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[49] Wooley's Directory of Albuquerque, New Mexico 1918, op. cit., p. 224.

[50] Present records of the Korber Company.

[51] Ibid. Some old stock certificates were among old papers; a list of stock holdings at the time of incorporation is on record.

[52] Correspondence with Mr. Jack Korber.

One unprofitable investment was made in 1917 when Korber invested heavily in an experimental dry land farming venture in Las Cruces with his brother—in-law Herman Blueher. Within three years the project proved a failure and the subsequent liquidation caused an unhappy breech between the long time business friends.[53]

Mining ventures. Like many investors of his day, Korber believed in the rich potentiality of the ore deposits in the southwest and sought the profits he thought could be derived from them. He was a large investor in at least one local mining company and, through it, a member of the board of directors of a Colorado corporation.

He was president of the Ely Hercules Mining Company. There is no record of its capital or investors but the latter must have included some Albuquerque businessmen. By virtue of his officership, Korber became a member of the board of directors of the Highland Chief Mining and Milling Company as it was organized in 1907 with home offices in Denver, Colorado and capital stock of one hundred thousand dollars.[54] The Ely Hercules Company held 51 per cent of this stock and under agreement operated its subsidiary property in the Galena mining district in Hinesdale County, Dolorado, near Lake City. The other 49 per cent of the stock was held

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[53] The account book of the Blueher Farms in Las Cruces has been retained among other records by the Korber Company.

[54] All information concerning this venture was obtained from the Record of Minutes of the Board of Directors of the Highland Chief Mining and Milling Company.

One unprofitable investment was made in 1917 when Korber invested heavily in an experimental dry land farming venture in Las Cruces with his brother--in-law Herman Blumer. Within three years the project proved a failure and the subsequent liquidation caused an unhappy breach between the long time business friends.[53]

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He was president of the Sly Hercules Mining Company. There is no record of its capital or investors but the latter must have included some Albuquerque businessmen. By virtue of his officership, Korber became a member of the board of directors of the Highland Chief Mining and Milling Company as it was organized in 1907 with home offices in Denver, Colorado and capital stock of one hundred thousand dollars.[54] The Sly Hercules Company held 51 percent of this stock and under agreement operated its subsidiary property in the Galena mining district in Hinsdale County, Colorado, near Lake City. The other 49 per cent of the stock was held

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[53] The account book of the Blumer Farms in Las Cruces has been retained among other records by the Korber Company.

[54] All information concerning this venture was obtained from the Record of Minutes of the Board of Directors of the Highland Chief Mining and Milling Company.

by the former owners of the Highland Chief Mining and Milling Company. Among these were: Frank G. Watrous, Dwight Kidder, E. C. Mendenhall, C. A. Mendenhall, and F. H. Perkins.

A multitude of problems seems to have plagued the board of directors from the beginning. Not least among these was the fact that neither the mining claims nor the smelter could be operated profitably. In 1908 Herman Blueher became general manager of the operations in an effort to secure profitable operations. Blueher also became a member of the board of directors that year. But in spite of substantial loans from both Albert P. Korber and E. B. Quickle of Albuquerque, operations had to be closed down by 1910 and the records give no leads to the eventual disposition of the property.

Three score years of life. For most of the twenty years of this period, Jacob Korber was very active not only in the management and expansion of his own business operations but as an investor and corporate officer in a number of others. However, by the end of 1920, he seems to have withdrawn from most other business activities and to have been concentrating most of his attention and energy on his own business. It had been about thirty-eight years since he first opened his blacksmith shop in newly located Albuquerque. Both he and his business were well known to the fifteen thousand residents of the town, so it was with consternation that in January of 1921, the citizens of Albuquerque read the following item in the local newspaper:

The body of Jacob Korber, resident of Albuquerque since 1881, and pioneer merchant of the city who met death yesterday near Socorro in a truck accident, was brought to Albuquerque last night.

Death came from a fractured skull, a broken leg and internal injuries. The trailer of a truck loaded with boxes turned over on Mr. Korber pinning him underneath. He was rushed to Socorro but never regained consciousness and was dead by the time a physician was reached.

Mr. Korber with Robert Bledsoe, H. Miller and G. Gallegos were returning from Magdalena to Albuquerque with three trucks loaded with supplies from the Magdalena Auto and Supply Company which had been closed. They left Magdalena Monday, stopped over in Socorro Monday night and were about seven miles out of Socorro yesterday morning when on the top of a hill they stopped to tighten chains which connected a truck and trailer. Mr. Korber was adjusting the chains when the truck moved forward pulling the trailer into a gulley where it overturned, pinning him beneath.

Frank Strong, J. B. Herndon and Roy Ball left by train for Socorro yesterday morning and returned last night with the body.

Although sixty years old, Mr. Korber was a robust figure and had enjoyed good health all his life. He did heavy work with the other men on the journey from Magdalena to Socorro and had spent much of his time here in his blacksmith shop. He began business here as a blacksmith in 1881, he gradually extended to include hardware and implements and later automobiles. He owns the block bounded by First and Second Streets Copper and Tijeras Avenues in which his business is located and much other city property.

He is survived by his wife, a son Albert and a daughter, Mrs. Arthur Tessier.[55]

The Elks Lodge had charge of the funeral which was held in the family home on January 20th. It was attended by a large number of the local citizens and the building of the Elks Home was suspended for an hour as a mark of respect.[56]

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[55] Albuquerque Morning Journal, January 19, 1921.

[56] Ibid., January 21, 1921.

Contemporaries remembered Jacob Korber as a short, heavy-set man who perpetually smoked a cigar. He was generally taciturn but possessed a quick temper plus the physical agility and strength to deal with most exegencies.[57] A portrait taken only a few years before his death shows a robust, broad-shouldered man with a face of granite-like firmness and eyes of stern determination.[58]

He must have been not only a strong man physically but an astute one mentally. His was the strength of a pioneer builder, a trail blazer in the growth of Albuquerque business. His accidental death cut short a life that might have continued active in business supervision for many more years.

The still growing city where he had set down the roots of his business interests as a young man, would miss his presence and his business ability. But he had left it a legacy in the form of a strong business organization which would continue to grow and to serve the community even without his presence and guiding direction.

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[57] Correspondence with Mr. Jack Korber.
Interview with Mr. Simon Deshler.

[58] Twitchell, op. cit., III, 26.

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[57] Correspondence with Mr. Jack Korber.
Interview with Mr. Simon Dentler.

[58] Twitchell, op. cit., III, 26.

CHAPTER VI

THE BUSINESSMAN AND HIS POLICIES

During the almost four decades of active business life before his accidental death, Jacob Korber had become one of the most solidly implanted businessmen in Albuquerque. He left not only a large number of local real estate and stock investments but, more important, a productive business organization. Before we close this fragment of the businessman's history, we should evaluate some of the reasons for his success. What external circumstances or internal characteristics enabled him to build a thriving business? Upon what foundations did his business rest that it not only grew during his lifetime, but continued with increased vigor after his death?

Location. One of the external circumstances which played such a large part in the growth of the business was Korber's fortunate choice of location. The needs of the community, as well as the capabilities of the man, moulded the firm. If Korber had not located in the natural commercial center of the state, in a growing city, his business organization probably would have developed at best into a local repair shop and automobile dealership, no matter what the abilities of the man.

As this paper has often stated, there is a close parallel between the developing town and the maturing business. The growing town offered the firm an opportunity to expand both in volume of business and in the

CHAPTER VI

THE BUSINESSMAN AND HIS POLICIES

During the almost four decades of active business life before his accidental death, Jacob Korber had become one of the most solidly implanted businessmen in Albuquerque. He left not only a large number of local real estate and stock investments but, more important, a productive business organization. Before we close this fragment of the businessman's history, we should evaluate some of the reasons for his success. What external circumstances or internal characteristics enabled him to build a thriving business? Upon what foundations did his business rest that it not only grew during his lifetime, but continued with increased vigor after his death?

Location. One of the external circumstances which played such a large part in the growth of the business was Korber's fortunate choice of location. The needs of the community, as well as the capabilities of the man, moulded the firm. If Korber had not located in the natural commercial center of the state, in a growing city, his business organization probably would have developed at best into a local repair shop and automobile dealership, no matter what the abilities of the man.

As this paper has often stated, there is a close parallel between the developing town and the maturing business. The growing town offered the firm an opportunity to expand both in volume of business and in the

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marketing of new products. The railroad was, of course, an integral factor, for as it stimulated the town's growth,it also enabled Korber's business to expand. Here again Korber was fortunate in becoming established as a businessman when the railroad was new and the town was small. Thereafter he was able to expand as the opportunities opened.

Service to the public. Of course, the location alone could not force the business to grow. Without the mechanical and craft skills of the man, which represented a service that the community needed and was willing to buy, the firm could not have existed long. Korber and his partner furnished repairing services of such quality that the trade area gradually demanded more and more services from them. Soon not only did he sell the customer a vehicle, but he kept it in running order afterward, and furnished the accessories to go with it. The repair and related services which he furnished his customers were forerunners of the modern business policy of service guarantees and repairs.

A corollary policy in merchandising led Korber gradually to stock a number of brands and a wide variety of styles in the products he carried. Thus the customer was offered a wider choice of merchandise as another type of service. Undoubtedly, this policy of consistently carrying a wide inventory of goods was largely responsible for the continuing growth of the merchandising phase of the firm.

However, with a conservative stubbornness, Korber did not desert his original repair business in a scramble for larger profits through

merchandising. He proved himself competent both in providing a good repair and custom building service to the community and in providing a wide inventory of merchandise for its buying satisfaction.

Management policies. The factors of location which stimulated business growth, and of competent service which attracted the public, are not the complete explanation for the success of this firm. Other enterprises offering needed services had been located in Albuquerque but not all of them had met with continued success. There must have been something about the internal management of the firm that provided stability and impetus for enlargement. In a study of the firm, it is apparent that there are at least three policies of Korber's management which give additional insight. These are: (1) his close personal supervision of the business, (2) the attraction of skilled associates, and (3) the adaptation of the business operations to meet the needs of the trade area.

Personal supervision. In the close supervision of his business, Jacob Korber was typical of the early sedentary petty capitalist who "was always close to the heart of the business and was himself chief workman, foreman and master, all in one."[1] Internal control was not a major problem for him because the business was still small enough that he could remain the one, all-powerful authority. Such control was probably not attained through comprehensive use of the business records or

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[1] N. S. B. Gras, Business and Capitalism, An Introduction to Business History (New York: F. S. Crofts & Co., 1947), p. 33.

reports from supervisors. Rather it was achieved by a close supervision of individual sales transactions, a tight check on the bank balance, and an intimate acquaintance with the shop functions.

The owner's familiarity with the customers and their needs seems to have endured even after the firm became large enough to employ a number of helpers. Over and over again correspondence mentioned an agreement that the customer had made with Mr. Korber, or regretted that prices could not be quoted because Mr. Korber was out of town, or that Mr. Korber had been consulted before an inquiry was answered. Through such personal contacts with customers, the firm's reputation for fair dealing was built and maintained.

The owner's consistent interest in the cash balance available for business operations is evident in the business records. Correspondence frequently mentioned the need for cash in business dealings, and the journals show a preponderance of cash transactions. Long time employees are prone to remember that Korber usually made the daily deposits and knew the current state of his banking account.

Within the shop Korber retained the reins of authority and supervision over the work although he hired a shop foreman at a wage of $4.50 a day. Employees say that he worked in the blacksmith shop some every day, even after he became a more prosperous businessman who dressed in the white collars and stylish hat that befitted his position. These

reports from supervisors. Rather it was relayed by a [illegible] supervisor of individual sales transactions, a [illegible] on the [illegible] building, an intimate acquaintance with the shop functions.

The owner's familiarity with the customers and their [illegible] seems to have endured even after the firm became large enough to employ a number of helpers. Over and over again [illegible] that the customer had made with Mr. Korber [illegible] could not be quoted because Mr. Korber was not [illegible], or that Mr. Korber had been consulted before an inquiry was answered. Through such personal contacts with customers, the firm's reputation for [illegible] was built and maintained.

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articles of dignified clothing were often dusty and besmirched because he had personally climbed to the storeroom in search of a certain kind of wheel or other material needed in a repair job.[2]

Always the center of business operations was the blacksmith and repair shop where the mechanical skills that Jacob Korber had mastered were used and where he personally kept in touch with the work of the men. Here we catch a glimpse of the strong conservativeness which anchored each new venture to the strength of the older business. One cannot but feel that if all other phases of his enterprise had failed that he would have merely taken his place in the repair shop and started over again.

Use of associates. Another policy of business operation which we should note is Korber's ability to attract and retain skilled associates. In the early years of the business he used partnerships not only to limit his business risks but to secure the specialized skills of partners. There is strong evidence that he was always the dominent partner and made most of the management decisions, at least after the early days of his association with Lamparter. Even then, it was his name that designated the firm.

Later he was able to hire the skills that he needed and to retain the services of many of his key men over long periods of time. Roy M. Ball, who became the firm's accountant in 1899 and later was an officer in the corporation, played an important role in the enterprise. He remained as general manager until his death in 1936, and his influence in

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[2] Interview with Mr. Simon Deshler.

the development of the business policy would be hard to define. Korber was also able to hire men in the shops who remained with the company year after year and whose good craftsmanship sustained the reputation of the firm.

Adaptation to community needs. The third policy, that of adapting business operations to the needs of the area, may have been a policy consciously undertaken in order to strengthen the firm. On the other hand, it may have been a position unconsciously achieved by a man who was willing to undertake a new venture at the prospect of larger profits.

Regardless of his purposes, in adopting this policy Korber was required to adapt his skills to the service of the environment in which he found himself. Obviously the sparsely settled, slowly developing West was more suited to absorbing the finished products of the East than it was to producing its own manufactured goods. While Korber's original plan seems to have been to develop a wagon and carriage manufacturing plant, the area's economic limitations did not permit this.

If he had been able to pursue this plan, perhaps like some other wagon manufacturers, he eventually would have turned to the making of cars instead of the selling of them. The Studebaker brothers who followed such a pattern had started wagon manufacturing in 1850 in a manner as modest as that of Korber and Lamparter's first venture. By 1880 the total

sales of the Studebaker firm were over a million and a half dollars.[3] In the same number of years, the Albuquerque firm had developed, not into a large manufactory, but into a wholesale and retail distributor for other factories.

The basic obstacles to such an industrial growth in the Southwest are evident from early business correspondence. Blacksmith coal had to be shipped from Ohio; iron was ordered from Missouri; and mechanic's wages were double those of the East.

The high cost of labor and the long distances from raw materials were costly obstacles that were augmented by the sparse population and the fact that eastern manufacturers already had a head start in mass produstion and distribution. In spite of high shipping expenses, an eastern made vehicle was still cheaper than one made in Albuquerque from Eastern materials shipped at the same high freight rates. Besides the buyer usually preferred a familiar brand with an established reputation for servicability. So the geographical location provided an expanding trade area that needed the services of a distributor although the same location decreed that Jacob Korber and Company could not become a large manufacturing plant.

Korber exemplified the successful businessman's adaptability as he turned from manufacturing to the retailing field and then enlarged his activities to include wholesaling even while he retained his repair shop

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[3] Edwin Corle, John Studebaker, An American Dream (New York: E. P. Dutton & Co., 1948), p. 171.

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and continued to build some custom wagons. An even greater evidence of this adaptability is seen in his turning his attention to the automobile in the days when many old timers refused to believe that a machine could ever replace the horse on the highways. As the blacksmith turned garageman, Korber must have had many counterparts all over the nation but as a wagon repairer turned wholesaler for wagons, harness, hardware, and automobiles, he probably has few parallels. In adapting his business operations to meet the needs of the community, Jacob Korber was able to foster and to develop the personal skills of salesmanship and management which enabled him to succeed as an entrepeneur as well as he had as an artisan.

The man. Needless to say, these policies which seem to have played such a large part in his firm's success were an extension of the personality of the founder--a man of foreign birth who made a success in his adopted land. As we note his personal development and the growth of his business, it is unfortunate that we do not know more of Jacob Korber's early life. Knowledge of his background and the other influences upon his personality would help us to understand his choice of business policies and probably point to others not discussed here. Lacking specific evidence, we can only assume that his character was early moulded in the traits of typical German character which one spokesman describes as: respect for law, honesty and promptness in the discharge of business obligations, dogged persistence, economy, and industry.[4]

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[4] Faust, op. cit., p. 465.

At least we may be sure that industry was part of his character. Many citizens of early Albuquerque remember the hard work and long hours invested by Jacob Korber in the building of his business. At least one man recalls seeing him shoe horses at night by the light of a lantern held by Mrs. Korber. Others speak of the long daylight hours of muscular exertion spent at the blacksmith's forge.[5]

A biographer of the early citizens of Albuquerque felt inspired to point out other personality traits in a paragraph praising Korber's business ability—a group of statements which are all the more noteworthy because few of the men mentioned in this early volume received such praise:

> ...he has always concentrated his energies most largely upon his industrial and commercial interests, and if a pen picture could accurately delineate his business characteristics, they might be given in these words: a progressive spirit ruled by more than ordinary intelligence and good judgment; a deep earnestness impelled and fostered by indomitable perseverance; a native justice expressing itself in correct principal and practice. His intellect early grasped the eternal truth that industry wins, and industry became the beacon light of his life.[6]

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[5] Interview with Miss Grace Moran.

[6] Twitchell, op. cit., III, 26.

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   January 1, 1907
   January 1, 1908
   January 1, 1909
   January 1, 1910
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APPENDIX

TABLE I

PERSONAL DRAWING ACCOUNTS
Korber and Lamparter
1890-1902

Year	Korber	Lamparter
1890	$1,264.73	$1,264.73
1891	4,477.13	4,477.13
1892	1,220.03	1,160.03
1893[a]	2,100.79	2,100.79
1894	1,633.76	1,633.76
1895	2,271.45	1,915.69
1896[b]	3,375.72	3,630.51
1897		
1898		
1899	1,572.98	1,044.79
1900		
1901*	5,831.30	3,633.57
1902[c]	4,304.20	4,304.20

[a] Years 1890-1893 from Ledger (Korber-Lamparter) 1890-1893.
[b] Years 1894-1896 from Ledger (Korber-Lamparter) 1893-1897.
[c] Years 1899-1902 from Ledger (Korber-Lamparter) 1900-1902.

* This total is for the two years of 1900 and 1901.

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* This total is for the two years of 1900 and 1901.

TABLE II

ACCOUNTS COLLECTIONS
Korber and Lamparter
1885-1888

Month	1885	1886	1887	1888
January	$	$ 244.65	$ 294.15	$ 188.30
February		633.80	279.20	305.75
March		527.25	325.40	421.85
April		648.90	390.35	499.65
May	173.95	598.55	516.12	543.05
June	302.15	947.30	570.20	640.30
July	280.85	1,032.85	403.00	751.05
August	207.85	557.35	313.10	363.30
September	363.39	388.30	256.44	338.60
October	253.61	393.40	301.65	373.43
November	323.15	805.90	199.60	296.90
December	318.22	607.00	341.80	293.75
Total	$2,223.17	$7,385.25	$4,191.01	$5,015.93
Monthly average	277.90	615.44	349.25	418.00

Information for the years 1885-1887 was taken from Journal (Korber-Lamparter) 1885-1887. These figures are not clearly identified but seem to be totals of all business done during a given period either cash or on account. There is no statement assuring us that the sum was collected.

The material for the year 1888 is from Journal (Korber-Lamparter) 1888-1893 and seems to be amounts actually collected.

TABLE II

ACCOUNTS COLLECTION
Norber and Lampert
1885-1895

Month	1885	1895	1897	1898
January	$	$ 241.64	$ 341.15	$ 125.30
February		633.30	212.30	386.25
March		527.45	325.40	141.5
April		648.30	360.35	480.5
May	173.95	398.55	314.12	312.5
June	302.15	947.35	390.22	540.30
July	280.85	1,032.85	103.60	251.5
August	207.85	597.25	213.10	380.20
September	363.39	388.30	394.42	319.10
October	253.61	323.20	388.45	273.45
November	323.15	805.95	195.60	254.30
December	318.22	607.80	314.30	341.75
Total	$2,223.17	$7,385.45	$4,195.01	$4,015.35
Monthly average	277.90	615.4	349.58	334.60

Information for the years 1897-1898 is not available for Norber and Lampert) 1885-1887. These figures are not available. Norber and Lampert to be totals of all business done during a given month with each customer on an account. There is no statement covering the 1895 collections.

The material for the year 1888 is from a journal (Norber-Lampert) 1888-1893 and seems to be accurate actually collected.

TABLE III

SALES OF WAGONS
Korber and Lamparter
1886 and 1888

Date	Customer	Item	Amount
1886			
Jan. 3	Robertson and McDimmidt	1 new wagon	$ 130.00*
Feb. 6	Mendenhall Holt & Co.	1 new buggy	140.00
Feb. 20	J. M. Briggs	1 new wagon	130.00
Feb. 26	Ed Medler	1 new wagon	150.00
March 30	New Mexico Land Co.	1 new buckboard	115.00
April 12	Gus Strasburg	1 new cart	90.00
April 10	Cramer Grocery	1 new wagon	150.00
May 18	Robert Groener	1 spring wagon	57.00
June 23	L. B. Putney	6 buckboards	630.00
July 9	J. Chavez	1 wagon	70.00
July 10	Mendenhall & Holt	1 wagon	140.00
July 28	Mathews of Copper City	1 cart	60.00[a]
1888			
April 7	Mulligan	1 spring wagon	140.00
May 10	Simpson		178.00
June 9	Dr. Easterday	buggy	155.00
June 30	Edy	new buckboard	100.00
July 17	Johnson	new wagon	162.00
July 30	Juan Chavez	new wagon	145.00[b]

* On this item there is a notation, "took in old wagon $25.00."

[a] The record of sales for the year of 1886 was taken from Journal (Korber-Lamparter) 1885-1887.

[b] The partial record of sales for 1888 was found in Journal (Korber-Lamparter) 1888-1893.

TABLE 1[a]

SALES OF MINERS
Northwest Territories
1896 and 1898

Date	Purchaser	Item	Price
1896			
Jan. 3	Robertson and McDonald	1 new mule	$ [illegible]
Feb. 6	Meadowhall Hole & Co.	1 new [illegible]	[illegible]
Feb. 20	J. M. Briggs	1 new [illegible]	[illegible]
Feb. 26	Ed Medler	1 [illegible]	[illegible]
March 30	New Mexico Land Co.	New horseshoes	[illegible]
April 12	Guy Strasburg	[illegible]	[illegible]
April 10	Cramer Grocery	1 new [illegible]	[illegible]
May 18	Robert Crosser	[illegible]	[illegible]
June 23	I. B. Putney	6 horseshoes	[illegible]
July 9	J. Owens	1 [illegible]	[illegible]
July 10	Meadowhall & Hole	1 wagon	[illegible]
July 28	Mathews of Copper City	1 cart	[illegible]
1898			
April 7	Mulligan	1 spring wagon	[illegible]
May 10	Simpson		[illegible]
June 9	Dr. Bardsley	[illegible]	[illegible]
June 30	Kay	1 [illegible]	[illegible]
July 17	Johnson	[illegible]	[illegible]
July 30	Juan Chavez	[illegible]	[illegible]

[a] On this item dates for a boxcar, [illegible] in all wagon [illegible].

[a] The record of sales for the year of 1897 was taken from Journal (Northwest-Inquirer) 1897-1898.

[b] The partial record of sales for 1898 was found in Journal (Northwest-Inquirer) 1897-1898.

TABLE IV

CASH COLLECTIONS BY THE MONTH
Korber and Lamparter
1891-1898

Month	1891	1892	1893	1894	1895	1896	1897	1898
January	$ 1,853.61	$ 2,236.18	$ 3,698.54	$ 3,075.25	$ 1,564.20	$ 1,993.61	$ 465.56	$ 1,335.94
February	2,274.66	2,158.34	2,732.70	1,529.66	3,102.85	2,737.23	622.62	1,292.86
March	2,367.66	2,013.55	2,262.05	2,138.28	3,383.90	2,979.24	1,221.20	1,461.93
April	2,797.99	2,300.41	2,315.84	2,482.53	3,040.85	2,112.29	1,133.57	1,316.99
May		2,605.46	2,956.97	2,467.38	3,235.61	2,094.15	1,702.44	1,307.01
June	2,453.22	3,493.46	2,955.90	2,751.19	3,188.80	2,609.59	1,087.20	1,527.85
July	2,578.17	3,824.85	3,393.15	3,124.58	3,195.50	2,369.48	1,474.30	1,827.57
August		3,464.78	3,517.35	2,938.99	2,980.35	2,029.20	1,649.52	1,501.35
September	2,365.07	3,077.20	3,376.36	3,097.51	3,332.10	1,899.03	1,419.49	1,767.45
October	3,035.61	1,993.26	3,348.26	3,219.26	3,171.60	1,495.55	1,286.05	2,036.95
November	2,470.20	3,163.98	2,810.65	3,055.65	2,691.12	1,400.02	1,252.75	2,486.77
December	2,344.87	3,476.21	2,987.44	1,502.85	2,477.97	1,939.71	925.40	2,161.23
Total	$24,541.06	$33,807.68	$36,355.20	$31,303.13	$35,364.85	$23,659.71	$14,240.10	$20,023.90
Monthly Average	$ 2,454.11	$ 2,983,97	$ 3,029.60	$ 2,608.59	$ 2,947.07	$ 1,971.64	$ 1,186.66	$ 1,668.66

Compiled from the Journal and Accounts Collection Book (Korber-Lamparter) 1888-1893; Accounts Collection Book (Korber-Lamparter) 1893-1896; Day Book (Korber-Lamparter) 1897-1899.

TABLE V

BALANCE SHEET
J. Korber and Company
1899

J. Korber and Company of J. Korber and Chas. Lampher of equal divided profits with equal amount invested as per statement below do continue the business with the following resources and liabilities on hand:

This statement being agreed upon by all Co.

RESOURCES:	
Stock on hand as per list in invoice book	$ 3,230.64
Cash on hand	1,146.25
Outstanding accounts (this book p. 38, 39, 40)	1,623.11
	$ 6,000.00
NO LIABILITIES	
CAPITAL STOCK	$ 6,000.00

Taken from Day Book (Korber-Lamparter) 1899-1902, p. 44. It is dated January 2, 1899 and is evidently the attempt of Roy Ball to set up the accounts in proper order after he became accountant.

TABLE VI

BALANCE SHEET
The Korber Buggy Company
1899

The J. Korber & Co. of Mr. J. Korber and Mr. Thos. Passmore of equal divided profits with amount of investment as per statement below: Do continue the business with the following resources and liabilities on hand January 1, 1899:

RESOURCES:		
Stock on hand as shown in invoice book 1898		$ 3,602.60
Outstanding accounts trans from Ledger No. 1		828.25
Cash on hand with is turned over to Mr. Korber as a bank		2,069.15
		$ 6,500.00
LIABILITIES:		
Capital Stock of Mr. Korber:		
Cash in business	$ 2,678.59	
½ of 98's profits	423.60	
Interest from Mr. Passmore (½ of 10%, 6 mo. on $2,500)	125.00	
Puts in cash to make up required cash capital	2,072.81	$ 5,300.00
Capital Stock of Mr. Passmore:		
Cash put in '98 business	$ 905.05	
½ of '98 business	423.61	
	$ 1,328.66	
Less ½ of interest on $2,500 for 6 mo. @ 10%	125.00	
	1,203.66	
Less cash paid to make even	3.66	$ 1,200.00
Total Capital Stock		$ 6,500.00

Copied from Day Book (Korber-Passmore) 1899-1902, p. 1.

TABLE VII

BALANCE SHEET
The Korber Buggy Company
1900

Statement of Business, January 8, 1900:

RESOURCES:	
Stock on hand by invoice	$ 6,020.61
Outstanding	3,087.78
Cash O H in bank	2,955.61
Building & Fixtures	136.29
J. D. Plow Co.	5.50
Bradley Alderson Co.	6.00
	$ 12,211.79
LIABILITIES:	
Capital Stock	$ 6,500.00
Ionia Wagon Company	196.35
Browne M. & Co.	2,194.45
	$ 8,890.80
Profits undivided	$ 3,320.99
Semi-annual dividend drawn	325.00
Profit for 1899	$ 3,645.99

A 30% dividend was declared and paid on Capital Stock for last 6 months as:

J. Korber 5,300 with 30% 6 mo.	$ 795.00
Thos. Passmore 1,200 with 30% 6 mo.	180.00
	$ 975.00

Copied from Day Book (Korber-Passmore) 1899.

TABLE VIII

WHOLESALE CUSTOMERS
The Korber Buggy Company

Town	Dealer
Aztec	E. D. Sharp
Belen	Fred Scholle
Bernalillo	H. Freudenberg
	Isidor Freudenberg
Bland	Arthur L. Finch
	Wm. Greenfield
	Benham & Hunt
	Fourney & Pickhardt Mds. Co.
Cabezon	A. Sandoval
Chilili	Jose M. Pold
	Milton Dow
Clarkville	W. L. Brotherton
Cuba	E. A. Miera
Deming	Edward Mertz
	Lewis Bros. (livery stable)
Dewey	Johnson & Newman
Dwyre	R. K. Rountree
Elizabethtown	Smithfield Gold Mining & Milling Co.
Esmeralda	R. Pohl
Espanola	Placido Garcia
Gallup	Caldonia Coal Co.
	Cerrillos Supply Co.
	Chas. Beeson
	DeShon & Russell
	El Capitan Land & Cattle Co.
	F. C. Schwartz (grocer)
	O. L. Kuchenbecker
Galisteo	Juan Ortiz
Grants	August Hanser
Hudson	H. K. Ramtree
Jemez Springs	Frederick Otero
Las Cruces	Martin Lohman
Las Palomas	C. E. Maples
Los Lunas	Simon Neustadt
Madrid	Abel Garcia
Magdalena	Hard Scrabble Mine
	Becker Blackwell Co.

TABLE VIII (continued)

Town	Dealer
Mesilla Park.	A. T. Sturnette (grocer)
Montezuma	Levi Claypool
Paraja	A. E. Rouiller
Pena Blanca	Emil Severlin
	Manuel Baca
Peralta	A. Kempenich
San Marcial	J. K. Tweed
Santa Fe.	Hank Fischer
San Pedro	San Pedro Mercantile Co.
	Patrino Nieto
Santa Rita.	Santa Rita Store Co.
Silver City	C. E. Bunker & Co.
Socorro	J. T. Brown
Weed.	M. V. Jeffus
Winslow, Arizona.	Kanitz & Wolf
Location uncertain.	Ashcroft & Pipkins
	Sol Bibo Mercantile Co.
	Oliver C. Laizure

This list of customers was compiled from correspondence in the Letter Books I and II. Some of these buyers may have been retail customers instead of wholesale since it was not always possible to be certain from the text of the writing.

TABLE IX

TYPICAL COSTS AND RETAIL PRICES ON WAGONS
The Korber Buggy Company
1899-1902

Stock Date	Size	Description	Factory Cost	Freight	Total Cost	Selling Price	Gross Profit
		Capital Wagons					
1/7/98	2½"	Steel skein, reg. gear	$40.75	$15.70	$56.45	$67.00	$10.55
	2 3/4"	" "	38.00	17.85	55.85	70.00	14.15
	2 3/4"	" clipped gear	40.50	18.10	58.60	70.00	11.40
	3"	" "	40.00	19.00	59.00	64.75	5.75
		Bain Wagons					
3/6/99	2½"	Regular without seats	50.00	14.90	64.90	75.00	10.10
	2 3/4"	"	50.50	15.63	66.13	80.00	13.87
	3"	"	51.50	16.40	67.90	84.00	16.10
	3¼"	"	53.50	17.98	71.48	88.25	16.77
		Schuttler Wagons					
10/20/99	2½"	Regular with bows and sheets	52.00	13.25	65.25	85.00	19.75
	2 3/4"	" without "	53.00	14.25	67.25	82.50	15.25
	3"	" " "	55.00	15.00	70.00	82.70	12.70
	3½"	" " "	62.00	15.00	77.00	90.00	13.00
		Old Hickory Wagons					
1/24/02	2 3/8"	Regular, iron skein, with seats	38.40	13.25	51.65	61.65	10.00
	2½"	" " "	39.78	14.25	54.03	72.50[a]	18.47
	2½"	" steel skein "	42.10	15.00	57.10	75.00[b]	17.90
	2 3/4"	" " "	43.48	16.25	59.73	70.00[c]	10.27

Compiled from Vehicle Inventory and Sales Record (Korber-Passmore) 1899-1902.

Because descriptions of the wagons were often incomplete it was impossible to obtain completely comparable figures for the different brands. Generally wholesale prices are quoted as $5.00 lower than the retail selling price. The retail price was subject to variation for different buyers. For example, on Old Hickory Wagons, the wagon designated (a) sold at prices ranging from $64.25 to $80.00; (b) sold at prices up to $85.00; and (c) at prices up to $84.00.

TABLE X

THE ACCOUNT OF BUILDING
on 108 and 106 Copper Avenue

Date	Explanation	Amount
1900		
August 24	to Hill for plans	$ 60.00
Oct. 1	cash to Pete Ross	7.50
Dec. 29	to Cooper labor	23.75
1901		
Jan. 9	cleaning off brick	19.00
Jan. 12	labor Cooper & Tickert	28.50
Jan. 17	Gross B. & Co. lumber	12.95
Jan. 21	labor Cooper & Tickert	34.40
Jan. 26	labor Cooper & Tickert	3.00
Feb. 12	Mechd. of Post & Co.	12.00
Feb. 12	Trimble & Co.	96.50
Feb. 27	Hill & L. A. Driere	128.15
March 9	Dodd & Lembke	623.10
March 16	labor John Tickert	2.70
March 30	labor John Tickert	8.00
April 2	Russell Bros.	12.00
April 3	J. A. Lee	37.01
April 13	Labor	6.00
May 13	Pete Ross	3.50
May 15	contract W. W. Strong	2,168.00
May 15	freight on elevator	66.39
May 15	front and lower part	317.17
	screne for windows	9.20
May 16	Hill and L. A. Driere	68.04
	Russell Bros.	33.00
	H. Fleming total acct.	4,340.20
June 1	painting	5.50
June 14	L. A. Driere	125.96
	McClasky	12.05
June 20	Hayden for laying floor	48.40
August 8	sidewalk	240.00
August 14	painting	15.00
Sept. 4	flooring of Baldridge	121.24
Oct. 3	E. J. Post	20.00
Dec. 3	sidewall Dodd & Lembke	92.25
	Total	$ 8,707.72

From Ledger (Korber-Passmore) 1899-1902.

TABLE XI

COMPARATIVE BALANCE SHEET ITEMS 1899-1901
The Korber Buggy Company

	1899	1900	1901	1902
RESOURCES:				
Stock on hand	$ 3,602.60	$ 6,020.61	$ 4,704.38	$ 6,579.72
Outstanding accounts	828.25	3,087.78	2,482.40	3,577.40
Cash on hand in bank	2,069.15	2,955.61	5,067.89	3,355.54
Building and fixtures		136.29	136.29	136.29
New Building			110.25	8,707.72
Real estate			7,600.00	7,600.00
LIABILITIES:				
Capital Stock	6,500.00	6,500.00	6,500.00	6,500.00
Note payable			500.00	3,000.00
C. Lamparter			3,500.00	3,500.00
J. Korber			3,800.00	3,800.00
Korber and Passmore				99.00
Accounts Payable (Total)		2,390.80	1,170.79	4,257.44
Undivided profits		3,320.99	4,555.42	8,800.23
Profits drawn (preceeding year)		325.00	2,450.00	
Total Profit for year		3,645.99	3,684.43	5,125.80
Total goods sold during year				30,097.73
Per cent of profit				17 1/3%

Material compiled from yearly balance sheets recorded in Day Book (Korber-Passmore) 1899-1902.

TABLE XI

COMPARATIVE BALANCE SHEET ITEMS 1899-1901
The Norfolk Dredge Company

	1899	1900	1901	1902
Cash on hand	$ 1,522.60	$ 6,020.61	$ 4,704.34	$ 5,579.72
Outstanding accounts	826.22	3,087.72	2,428.40	2,577.40
Cash on deposit in bank	2,669.15	2,955.61	5,081.89	2,225.32
Building and fixtures		146.29	126.29	126.29
Bar building			123.25	5,707.72
Dredge			7,420.00	7,400.00
Small tools				
Material and Supplies				
Dredge steel	4,320.00	6,708.64	5,320.00	6,320.00
Pile revetment			700.00	3,000.00
Lumber			2,320.00	2,320.00
Anchors			5,320.00	2,320.00
Tools and Machinery				90.00
Accounts receivable (total)		1,180.80	1,170.72	2,272.40
Building materials		3,240.92	1,250.00	2,800.00
Profit and loss (preceding year)		320.93	320.93	320.93
Total profit for year		3,403.22	3,160.42	3,120.00
Total assets ending year				20,977.72
Net gain of year				17,134

TABLE XII

COMPARATIVE CASH COLLECTIONS OF THE
TWO PARTNERSHIPS
1900-1902

Date	Deposit from Buggy Co.	Receipts of Repair Shop	Total Cash Deposited
1900			
September	$ 1,460.36	$ 1,344.91	$ 2,805.27
October	1,610.83	1,431.36	3,042.19
November	874.89	934.24	1,809.13
December	1,468.60	1,252.32	2,720.92
1901			
January	561.19	842.64	1,403.83
February	327.94	706.46	1,034.40
March	2,938.79	1,912.51	4,851.30
April	1,919.12	2,627.80	4,546.92
May	1,143.95	1,376.42	2,520.37
June	2,600.62	1,600.92	4,201.54
July	5,004.48	2,845.31	7,849.79
August	1,448.06	2,926.77	4,374.83
September	4,372.79	2,291.77	6,665.56
October	2,721.17	2,114.30	4,835.47
November	2,025.98	2,552.58	4,578.56
December	1,898.60	2,942.70	4,841.40
1902			
January	1,607.45	2,050.59	3,568.58
February	1,166.13	1,649.37	2,815.50
March	1,749.79	2,150.65	3,900.44
April	645.10	2,450.52	3,095.62
May	554.25	3,756.75	4,311.00
June	2,364.80	2,412.19	4,777.39
July	1,243.55	2,459.59	3,702.74
August	1,842.72	3,158.06	5,000.78
September	403.18	822.95	1,226.13
October	2,443.64	2,533.74	4,977.30
November			853.95
December			1,079.86

Taken from Ledger (Korber-Lamparter) 1900-1902.

TABBIBLLE XIII

RECORDS OF TAXES PAPAAID IN SUCCESSIVE YEARS
ON
LOTS 11 & & &: 22, BLOCK 8
NEW MEXICCCOO TOWN COMPANY

Year	Valuation	Personall Property	Taxes 1st half	2nd half	Total
1892	$2,000	$1,000			9.20
1893	3,000	400	$ 60.86	$ 60.86	12.72
1894	2,250	250			9.63
1895	2,250	250	46.45	46.45	9.90
1896	2,250	250			9.01
1897	2,250	250	52.93	52.95	10.88
1898	2,250	250	52.83	52.81	10.64
1899	1,950	250	52.71	52.71	10.42
1900	2,200				11.89
1901	1,950	750	77.39	77.39	15.78
1902	4,000	1,000	145.37	145.37	29.74

Compiled from tax receiptss s f ffound among old papers in the Krber vaults.

TABLE XIV

RECORD OF PROPERTY TAXES 1888-1892

	1888	1889	1890	1891	1892
JACOB KORBER, PERSONAL					
Description	Lot 12, blk. 18, Highland Addns.	Lots 11 & 12, blk. 8 Highland Addns.	no record	Lots 11 & 12, blk. 8 Highland Addns.	no record
Value	$ 900.00	$ 900.00		$1,600.00	
Personal	75.00	75.00		90.00	
Amount Paid	[illegible]	[illegible]	[illegible]	[illegible]	
Amount Paid	14.45	19.58	$ 105.04	47.33	
Amount Paid	14.45	19.58	$ 105.04	47.33	
JACOB KORBER & CO.					
Description	Lots 1 & 2, blk. 8 and ½ Lots 13 & 14 New Mexico Town Co.	same	same	no record	Lots 1 & 2 blk. 8 New Mexico Town Co.
Value	$ 1,800.00	$ 2,400.00	$ 2,700.00		$ 3,000.00
Personal	500.00	150.00	300.00		
Amount Paid	48.78*	66.56	83.40		

* Taxes for one-half year.

Material compiled from tax receipts preserved from this period in the vaults of the Korber Company.

TABLE XV

COMPARISON OF BALANCE SHEET ITEMS 1904-1911
Jacob Korber and Company

	1904	1905	1906	1907	1908	1909	1910	1911
RESOURCES:								
Real estate & building	$16,287.02	$16,287.02	$19,473.52	$47,352.08	$52,404.85	$54,260.58	$87,532.32	$90,329.39
Machinery	726.92	726.92	1,218.38	2,598.53	2,867.13	2,877.13	2,877.13	2,877.13
Cash on hand	250.11	36.08	189.13	246.41	38.10	185.87	124.15	109.30
Cash in bank	891.56	1,720.61	5,801.09		3,153.86			
Merchandise	21,364.29	22,697.06	28,107.67	38,630.28	47,011.36	58,951.03	57,880.52	48,105.56
Fixtures				855.00	855.00	855.00	855.00	891.00
Book accounts	12,049.80	17,459.66	14,589.42	15,113.97	12,904.09	16,790.05	29,904.74	22,848.53
J. Korber								1,738.05
LIABILITIES:								
Capital stock	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
Bills payable				20,000.00	20,000.00	8,000.00	32,000.00	17,000.00
Accounts payable	3,968.00	3,726.07	3,878.98	3,409.80	3,859.71	7,524.77	19,616.23	8,693.33
Korber Buggy Co.	3,158.78	3,414.86	3,552.41	3,519.41	3,685.21			
First Nat'l Bank				4,091.78				
State Nat'l Bank								1,624.22
Korber-Lamparter	605.45							
ANALYSIS:								
Merchandise Sold:		54,659.74	68,248.75	89,789.91	96,029.20	87,489.08	91,128.55	91,949.39
Profit as of 1/1	13,837.47	10,853.94	17,508.32	12,974.18	19,882.87	26,705.85	9,162.74	10,335.68
Per cent profit		19 3/4%	24 ¼%	14 3/4%	20½%	30¼%	8½%	11¼%
Profit-real estate							6,244.31	4,139.88
Per cent profit							7%	4½%

Material compiled from yearly balance sheets appearing in Inventory Books for each year. Physical inventory was taken during the first days of January each year and the balance sheets are generally dated January 1 so that these figures actually reflect the profits of the preceeding year. All figures and percentages are as Mr. Ball recorded them except that the Accounts Payable are totaled insteaded of being listed individually.

TABLE XVI

RECORD OF TOTAL WAGES PAID SHOP EMPLOYEES
Jacob Korber and Company
1905-1913

Month	1905	1906	1907	1908	1909	1910	1911	1912	1913
January	$	$ 616.25	$ 838.40	$ 711.94	$ 437.23	$ 576.49	$ 415.28	$ 741.78	$ 565.00
February		688.90	783.50	637.82	509.84	626.58	372.25	670.96	624.83
March		801.62	818.35	762.25	647.20	706.89	662.96	702.88	789.35
April		505.15	861.52	983.90	668.25	720.88	746.51	707.71	859.22
May		765.50	948.70	749.77	708.88	673.17	769.62	724.59	888.17
June	650.65	943.93	640.95	802.25	746.70	384.95[a]	891.71	685.23	859.62
July	674.75	652.95	716.88	740.95	826.51	637.77	725.77	744.95	858.11
August	645.80	874.45	943.45	678.25	665.87	686.22	815.89	690.90	
September	538.27	772.15	684.95	688.35	608.05	537.00	789.74	657.90	
October	549.65	704.41	613.60	592.00	532.78	514.34	748.42	640.93	
November	535.90	837.60	754.05	507.20	541.10	457.65	611.64	549.00	
December	539.95	661.35	517.32	510.64	609.00	470.16	665.18	512.40	
Total	$4,135.07[b]	$8,904.26	$9,121.67	$8,365.32	$7,501.41	$6,922.10[b]	$8,214.97	$8,029.22	$5,444.30[b]

Compiled from Time Book I 1905-1909, and Time Book II 1910-1913.

[a] Wages for one half of a month.
[b] Incomplete figures available for the year's total.

TABLE XVII

INSURANCE SCHEDULE
Jacob Korber and Company
1900-1901

Expiration Date	Amount	Location	Description
December 6, 1900	$ 250.00	104 West Copper Avenue	One story frame building with metal roof used as wood worker's shop.
January 7, 1901	500.00	121 & 123 North First Street	One story brick building on corner used as office, carriage repository and store.
January 5, 1901	1,500.00	108 & 110 West Copper Avenue	Two story brick building, blacksmith shop.
March 23, 1901	250.00	128 & 202 North First Street	Corrugated iron building used as repository and storeroom.
March 10, 1901	150.00	"	"

Copied from Vehicle Inventory and Sales Book (Korber-Passmore) 1899-1902.

IMPORTANT!

Special care should be taken to prevent loss or damage of this volume. If lost or damaged, it must be paid for at the current rate of typing.