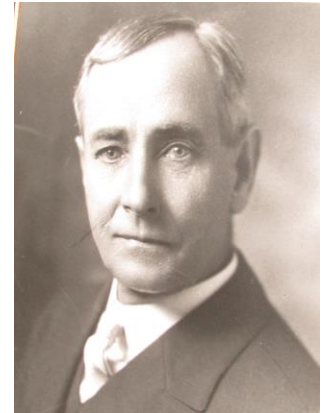


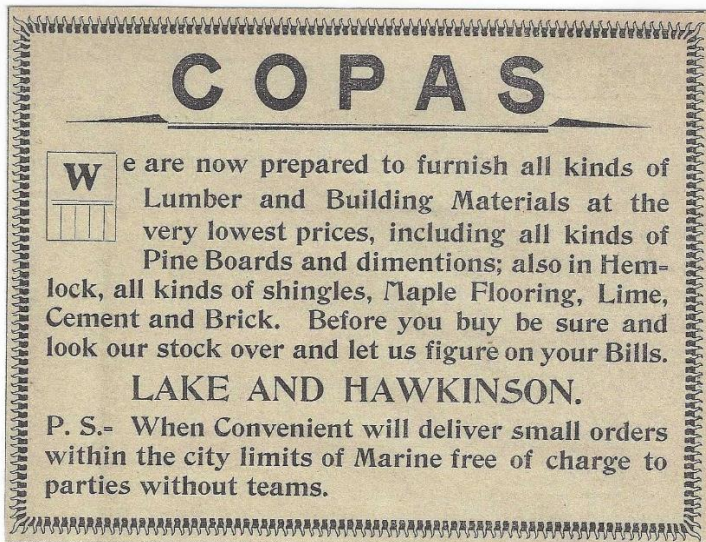
Frank J. Lake: from Peddler to Prominent Businessman Part II - Founder of Scandia's Commercial Center

Compiled by Mark McGinley and polished by Dawn McGinley, August 2019

Frank J. Lake was possibly the most progressive early forefather of New Scandia and its founding in January 1893. His photo hangs proudly on the wall in the Scandia City Hall today. From door-to-door peddler to prominent community leader, it's hard not to admire the man and wish he could tell his story himself. Lake was truly influential in his role as chair of the New Scandia board of supervisors from 1893-1897.



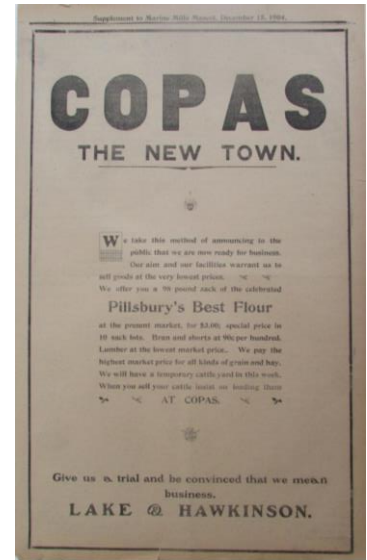
From the tell-tale scraps of history left behind and pieced together, it's easy to see that Lake was an ambitious and prosperous business man thriving on the forefront of rural change. As New Scandia continued to grow in population through the 1890's the local economy also grew. In addition to Lake's Farmer's Store, the Scandia Cooperative Creamery and two other stores, Magnuson Brothers & Co. and Mattson Brothers emerged to stimulate and satisfy residents' needs and wants.



By the turn of the century, Frank Lake had his eye on his next enterprise, the booming area east of Scandia, serviced by the Minneapolis & St. Paul railroad line that ran between the Twin Cities and Duluth. According to James Taylor Dunn in his book 'Marine on St. Croix: 150 Years of Village Life', "November 10, 1904. The name Copas was given to a new town a few miles north of Marine by local promoters Frank J. Lake and John A. ("Ollly") Hawkinson, lumber and grain merchants. Lake and Hawkinson promised to build a 'rustling town' along the railroad tracks. 'All that is necessary now', reported the Marine Mills Mascot of this day, 'is industries

that employ people'. " According to Dunn, Copas was named after the John Copas (1825-1911), who was born in Italy, and operated a store in what was then called Vasa, adding that Lake also ran a general store in Marine about 1902.

In the December 15, 1904 issue of the Marine Mills Mascot, Lake and Hawkinson ran a full page supplement calling Copas 'The New Town' ready for business selling goods at the lowest prices, and offering cattle loading at Copas. In the same issue Lake advertises his own F. J. Lake Store (formerly Lake's Farmer's Store) in Scandia's 'Big Christmas Sale' with enticing gifts such as ranges, stoves, furs, writing desks, chairs, tables, beds, 'and A Thousand other things. We have them.' The ad also includes a note to bring the ad in for 10 cents in cash.



The town grew around the Copas Depot with many homes and families and businesses. Lake, in his early forties, entered into several business partnerships with Hawkinson. According to 'History of the St. Croix Valley' by A. B. Easton, "Mr. J. A. Hawkinson is a man of foresight and business ability, as well as of unquestioned integrity. In 1904 he formed a partnership with F. J. Lake, and opened a lumberyard, handling a full line of building material, with a feed and planing mill and grain elevator in connection at Copas, Minn." Their firm, 'Lake & Hawkinson' sold goods both wholesale and retail also dealing in flooring and approximately 100,000 bushels of produce annually.

Over the next two decades more businesses were established in Copas: J. R. Beggs Company Warehouse, Martin S. Nelson Harness Shop, stockyards and holding corrals, telegraph office, post office, shoe repair, Robert A. Swenson threshers, Elmer J. Lindgren grain and seeds, and Benson & Elmquist Store to name a few. In 1912, The United Mercantile Agency (now known as Dunn & Bradstreet) published a financial report of Minnesotans, sighting Lake & Hawkinson as the wealthiest business in the area. At that time, their lumber and grain business was worth a healthy \$10,000 to \$20,000. The September 1913 'Chicago Lumberman' lists Copas Lumber Company capitol at \$25,000, adding Almar E. Ellison and Henry Johnson as owners.



The development of Copas had a positive impact on New Scandia too. Lake's store in Scandia prospered over the years, as he expanded his inventory and began selling tractors, farm machinery and implements. Lake was at the peak of the transition from horses to motorized tractors, which completely changed local farming practices and other ways of everyday life. In its April 25, 1904 issue, the Marine Mills Mascot reported on the state needing to regulate the speed of automobiles and on country roads. "Horses being unfamiliar with these monsters are easily frightened by them." The cars were racing along at 15 mph.

There were new costs to gain efficiencies and productivity. Lake was active in the Minnesota Implement Dealers Association from its formation in 1905, and served as member of the board of directors. According to the July 31, 1910 “Farm Implement, Minneapolis & St. Paul” Lake was elected to represent the 4th District of Minnesota, serving on a committee to create a more accurate method for estimating farming costs, and remained active and an officer in the organization into the 1920s serving as President and Director.

Around 1912, according to Mary Benson, former owner of Lake’s brick home in Scandia, Frank Lake walked across the street from his house and told Henry Johnson, “You should buy my house. I see you’re on your way to a large family.” And so he did. Benson explained Mr. & Mrs. Johnson had three children at this time, and over time would have six more children. The Johnsons lived in Lake’s original wood-frame just across the street when they purchased Lake’s brick home. Lake possibly moved to Minneapolis to continue his interests with the growing Dealer’s Association and involvement in 1915 as vice president of the Minnesota Implement Mutual Fire Insurance Company. Based on other reports, he may have lived in Center City in the early 1920s.

Like the railroad, the automobile soon transformed rural life. Dunn writes “June 14, 1907. The first Scandia automobile license was issued to local businessman Frank J. Lake according to records in the New Scandia Township clerk’s office: ‘The number of said automobile and permission or license is number one (1)’.” Also referred to as ‘wonder buggies’, about 500 were licensed in Minnesota at that time.

In early 1915 at the age of 54, Lake is active in yet another new business starting to sell Willys-Overland automobiles in the Scandia, Marine, East Marine and Oneka areas. Both the touring and roadster types of automobiles were shipped to Copas from Minneapolis and cost approximately \$550-\$610 each. By 1916, Lake’s Auto Service Company of Scandia was operating and selling Ford, Reo and Overland vehicles.



AUTO SERVICE COMPANY
 DEALERS IN
FORD, REO AND OVERLAND AUTOMOBILES
 Copas, Marine, and Service Station
 Ford Office, Copas, Minn.
 Invoice # 5-2-17
 Sold to Frank Lindgren

Amount Through Payment	
1917	340.00
1918	365.00
1919	55.00
1920	50.00
1921	340.00
1922	
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Many local residents purchased their first automobile from the Auto Service Company of Scandia. One such purchase was a Ford Touring car, on May 2, 1917 by Frank Lindgren, the great grandfather of Suzanne Lindgren (editor of the Messenger). The early Ford cost \$380 including freight and gas, with an extra \$5 spent on a tube, plug, porcelain and gas. Eventually Maxwell and Willys-Knight automobiles were also sold by the Auto Service Company, and in time Lake sold the business and moved forward again.

The Scandia State Bank worked closely with Lake in financing the vehicles and Henry Johnson was Bank cashier in 1918. According to the late Edsel Johnson, “Scandia had two banks in the early days. Scandia State Bank was built in 1905 and opened the next year. The Farmers State Bank was established in 1919 but open for only a few short years. It was purchased by the Scandia State Bank in 1928, which also closed in 1933 due to the depression. For many years after Scandia operated without a bank.” The town of Copas didn’t survive either. Railroad passenger service was eventually suspended, and in 1963 the Copas Depot was moved away.

Over the years people and businesses and buildings have come and gone. Some still exist and remind us of our heritage and history. Some, like Frank Lake, if we don't know we should. Mary Benson shared, "I think it was in 1974, Frank Lake's daughter from California stopped by the old brick house with her granddaughter and asked if she could show her the home. She especially wanted to see the bedroom that she grew up in and share some of her stories and memories. I still remember that day."

Lake was devoted to business success. He eventually sold his interests in Scandia and Copas, and by 1920 was president of the Minnesota Implement Mutual Fire Insurance Company. Lake presided over the grand opening of the new home office in Owatonna in 1923, serving Minnesota, South Dakota and Wisconsin. By 1927 capital had grown to \$2.4 million. Now known as Federated Insurance and still based in Owatonna, the Fortune 500 company is today worth \$8.1 billion in assets.

Frank J. Lake was an entrepreneur with vision and courage. He embraced change and prospered from it. He understood the importance of community and cooperation and with drive and passion became one of the most significant founders of Scandia. His remarkable journey from peddler and community organizer to prominent businessman, experienced board member, officer and executive leader, provided wealth and well-being to those around him. He represented Scandia and its residents very well for decades and still does.

Scandia must have held a very special place in his heart for he and his entire family to return to the community and make it their final resting place. If you have any information about Frank Lake and his living descendants, contact Mark McGinley at mcginley194@frontiernet.net.

Scandia Water Tower Barn, originally built by Frank Lake, has been torn down but will be raised again as a tribute to Scandia's heritage and rich culture. The Scandia Heritage Alliance is a non-profit organization focused on preservation projects to provide opportunities for the community of Scandia and its visitors. For more information visit <https://scandiaheritage.org> or email ScandiaHeritageAlliance@gmail.com.

Sources:

"Scandia - Then and Now" by Anna Engquist, ©1974

"Scandia - Then and Now" video, Scandia Civic Club, ©1996

"Marine on St. Croix, 150 Years of Village Life" by James Taylor Dunn, ©1989

"Marine on St. Croix, From Lumber Village to Summer Haven" by James Taylor Dunn, ©1968

"The History of the St. Croix Valley" by A. B. Easton, ©1909

Frank Lake photo provided by the City of Scandia.

Thank you to those individuals that took the time to verify records and documentation.

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