

Minnesota Ancestor
Frank Horatio Winsor II
A Banker's Perspective

Minnesota ancestor Frank Horatio Winsor II was born in August 1888 in Mitchell, South Dakota to parents Frank Horatio Winsor and Jessie Leora (Wiswell) Winsor. He had an older sister Florence. A brother George was to follow in three years.

Frank II's parents were both born in Wisconsin. Frank I, an attorney, had moved to Mitchell, South Dakota in 1880 when the land office opened, because much of his practice was in real estate. The city was only one year old at the time. Frank I was a prominent citizen, leading Corn Palace activities and serving as president of the board of education. Jessie served as President of the Women's Club and was active in the Sedici Club.

Frank II's grandfather, Horatio S. Winsor, was born in Rhode Island and was raised in Cattaraugus County, New York before moving to Wisconsin in 1836. He practiced law in Wisconsin for many years, and moved to Mitchell in 1885, living with son Frank I and his family. He was known fondly around Mitchell as "Judge Winsor."



Figure 2: Corn Palace 1900, Mitchell SD

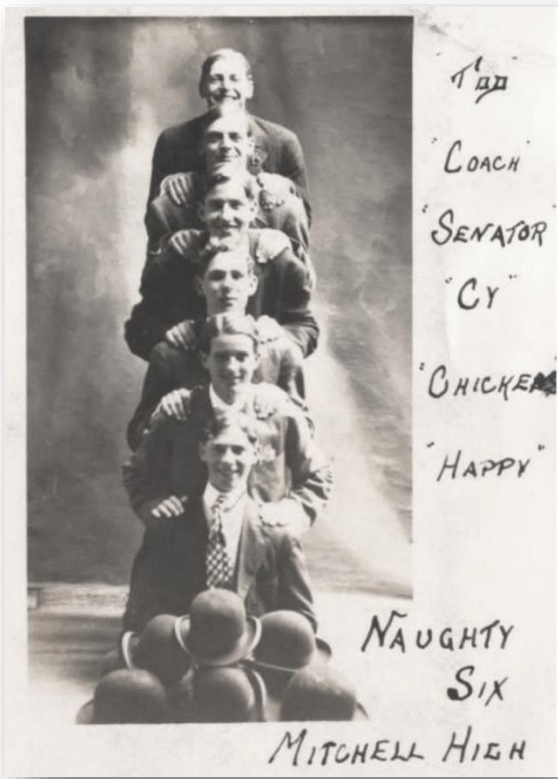


Figure 1 Mitchell High 1906 graduating class boys. Frank second from bottom.

As a youngster, Frank raised prize Leghorn chickens, played football, and played the mandolin. As one of only six boys in his grade, he became known as "chicken" among the Naughty Six (second from bottom at left). Graduating from high school in Mitchell in 1906, Frank II was one of "an unusually large class" of 23 students, according to the local paper. His father, as the president of the board of education, handed out the diplomas and gave an address at the commencement.

Frank attended Dakota Wesleyan University for one year before the Winsor family moved to Oregon for a brief time. When they returned to Mitchell, he attended the State School of Mines in Rapid City, graduating in 1911 with a degree in metallurgical engineering. After graduation, he was employed as a night chemist at a smelting plant in Salt Lake City, and later lived in Lewiston, Montana. In September 1914, he went to New York and enrolled in Columbia University to continue his engineering studies.

Frank returned home to Mitchell in 1915. By 1917, he was working as a bank teller at First National Bank in Mitchell. Two days after Christmas 1917, he married (Cora) Blanche Ryan. She had graduated from Dakota Wesleyan University and taught school in nearby Letcher, SD. Her father, William Ellsworth Ryan, founded Ryan Lumber Company in Letcher and went on to establish the First National Bank of Letcher. At the time, the town was near its all-time population high of 454 people.

Frank's military service began just before the Great War came to an end. He served in the US Navy from 4 Nov 1918 to 26 Jan 1919.

Returning home once more, by 1920 Frank returned to banking, and he and Blanche owned their home free and clear. Their daughter Jeanne was one year old, and they had a live-in maid. Times were good, but they were about to change.



Figure 3 Blanche Ryan, driver at left, takes her students on a field trip circa 1915, Letcher SD



Figure 4 Blanche & Frank Winsor 1917

Frank had worked his way up to become an officer of First National Bank of Mitchell, which closed its doors on October 16, 1923. The oldest bank in Davison County, it failed, like so many other banks, when it was unable to collect debts from farmers whose land values had plummeted after World War I ended. Land values had risen during the war along with crop prices, and both had fallen afterwards. Farmers could not pay back their loans. A national banking crisis played out with the Midwest and Great Plains suffering early losses, foreshadowing the Great Depression that would soon sweep across the country. By 1934, 71% of South Dakota's banks had failed.

After the bank failed, Frank, Blanche, and their four small children moved to her hometown of Letcher and he went to work for the Reconstruction Finance Corporation, providing loans to help banks that were in trouble. When President Franklin D. Roosevelt closed all banks in a nationwide "banking holiday" in 1933, the establishment of the Federal Deposit Insurance Corporation brought some stability to the banking industry.

In 1936, Frank and Blanche moved to Owatonna with children Jeanne, Jack, Robert, and Frank III. At that time Frank II traveled often, working as a field representative for Union Central Life Insurance Company, which was headquartered in Cincinnati, Ohio. Blanche worked as an English teacher.

His father died in April 1943 and his mother died just two weeks after his father. Wife Blanche died the following year.

In 1949 Frank married Nanna Browning Wooley, a widow with three grown daughters. They made their home in Welch, Minnesota.



Figure 5 Frank and Nanna's 25th wedding anniversary, 1974, Red Wing, MN

Beginning in the mid-1940s, Frank managed the Farmers State Bank of Welch, MN. He managed the bank for 25 years, and eventually acquired it. In 1958 he moved the Farmers State Bank's headquarters from Welch to Red Wing and changed its name to Farmers State Bank of Red Wing.

Frank was involved in civic affairs from his early days in Mitchell, following his father's footsteps in his involvement with the Corn Palace and the Masonic Lodge. He rose through the ranks, serving as eminent commander of the Knights Templar in 1970-71. Frank was a member of the Kiwanis Club for over 40 years. He retained his love of music from his early days as a schoolboy throughout his lifetime.

In later years, Frank wrote about his recollections of his banking career for the *Goodhue County Historical News*. Beginning with pre-World War I memories of writing in ledgers with pens dipped in inkwells, he remembered the exciting introduction of the first bookkeeping machines by the National Cash Register Company. Many small banks, he remembered, were organized with as little as \$10,000 in capital. The Farmers State Bank of Welch, MN was one of these.

Frank died in February 1982 in Red Wing, MN at the age of 93. In his lifetime, he had seen the progression of technology from hand-ciphering to the computer age, and the rapid growth during World War I through the crashes of the 1920s and 1930s, the Dust Bowl, austerity measures during World War II, and postwar prosperity.



Figure 6 Frank on his 80th birthday, 1968



Figure 8 Frank II and Kitty in front of the Welch bank

Frank was the Minnesota ancestor of NSCDA-MN officer and past president, Kathleen Winsor Petit, pictured with him at left. She is also an Associate Trustee, Friends of Sulgrave Manor and has served on the national executive committee for NSCDA.

Colonial Ancestor Joshua Winsor

Frank's sixth great grandfather was Joshua Winsor, who came to the Massachusetts Bay Colony in 1634 from England. To work off his passage, he was an indentured servant to Governor John Winthrop. Roger Williams requested that he be allowed to hire Joshua away from Governor Winthrop, and Winthrop agreed. Moving to Providence by 1636, Joshua, "a man of considerable education and talents," worked for Roger Williams, assisting in managing

his properties. He was one of the signers of the Providence "combination" agreement of freeman in 1640, which established a government for the new colony.

Joshua married around 1643 - he and his wife had four children before her death in 1654. His son Samuel married Roger's daughter Mercy. Joshua died in 1679. His grandson Samuel (Frank's fourth great grandfather) served as pastor of the First Baptist Church in Providence for 25 years. Founded by Roger Williams, it was the first Baptist church in America.

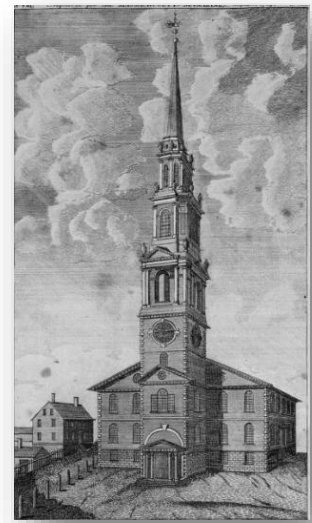


Figure 9 First Baptist Church, Providence

Resources:

Ancestry.com, US World War I Draft Registration Cards, South Dakota, US Birth Index, 1856-1917, South Dakota, US Marriage Index 1905-2017, U.S., City Directories, 1822-1995, World War II Draft Registration Cards, Minnesota US Marriages from the Official Minnesota Marriage System, 1850-2019, 1900 and 1910 and 1920 US Census, Mitchell, SD, Minnesota Death Index 1908-2017 [database online] Lehi, UT, Ancestry.com Operations Inc., 2005

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"Downtown Letcher, SD" photo of Blanche Ryan donated by Kathleen Winsor Petit to the Carnegie Resource Center, Mitchell, SD.

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Photo, Frank and Nanna Winsor and family, 25th wedding anniversary from Clauson family tree, ancestry.com.

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