

Continuation of;
THE PROMISED LAND - A HISTORY OF BROWN COUNTY, TEXAS
by James C. White

(29) Brooke Smith Was a Builder

BROOKE SMITH came to Brownwood February 8, 1876, at the age of 23. He died here in April, 1940, at the age of 87. The intervening sixty-four years of his life probably was never paralleled by any Texan, and certainly by none who lived in this section of the state. So many "firsts" are associated with his life and work here that no effort will be made to record them all, but it is to be recorded that until the last day of his life he was unflinching in his optimistic faith in the Promised Land, and even in his eighty seventh year was active in the conception of new ideas calculated to benefit this city and county.

Mr. Smith was known principally as a banker, because he established the first bank here, and was actively engaged in banking for half a century. But he was also a cattle man, a large land owner and trader, a town developer, railroad builder and director, college benefactor and trustee, mayor of the town, waterworks builder, and even a preacher for about a year while his church was trying to erase a building debt.

Born in Hanover County, Virginia March 13, 1853, Mr. Smith came to Texas as a mere boy in 1870 and his family settled at Waco. Here he worked in a store, farmed a little, and incidentally planted McLennan county's first cotton crop on land now incorporated in Cameron Park. It was his privilege also to grow McLennan County's first wheat crop in 1871. He was frugal and industrious, and managed to save a little money, then interested a Jewish firm in extending a line of credit to enable him to come here and start a store. It is of record that in 1877, a year after coming here, he bought the entire cotton crop of Taylor County. The production was sixteen pounds, and Mr. Smith paid forty cents for it. That same year he built Brown County's first cotton gin, but our story runs away from us.

It was a long and arduous journey from Waco to Brownwood with a load of merchandise which went into Mr. Smith's general store early in 1876. The business grew, for settlers were moving here rapidly, despite the hazards of travel, and the ambitious young man from Virginia prospered. Soon there was a demand for facilities for storing money, for all transactions were in cash and it was not long before farmers and ranchers asked Mr. Smith to take care of their cash. Seeing both the need for a bank, and the probability that it would be profitable, Mr. Smith opened the first bank here in 1877, when there was only one other west of here, at El Paso. Associated with him in the bank and in the mercantile business for many years was Otto Steffins, who later went to other points in this section of the state and engaged in banking.

The first cotton gin in Brown County, established by Mr. Smith in 1877, ginned 136 bales the first season. The nearest competitor in the ginning business was at Comanche. During

the ensuing years he built and owned, in whole or in part, sixty-four industrial and business houses in Brownwood; built three flour mills with elevators, three cotton compresses, three ice factories, three hotels, an electric light plant and a theatre. During the same time he was instrumental, with the aid of J. C. Weakley, Henry Ford, the Coggin brothers and other leaders of that period, in inducing the railroads to extend their lines here, and was present when the first train moved in on the Santa Fe line December 1, 1885.

He also aided in securing the Fort Worth & Rio Grande line (Frisco) from Fort Worth, the first train on that new line reaching here in 1891. Mr. Smith was a director in this road for many years.

Another railroad venture which was engineered by Mr. Smith with great success, but which came to a disastrous end, was the building of the Brownwood North and South Railroad from Brownwood to May about thirty-five years ago. The twenty-mile line was financed entirely by Mr. Smith and other Brownwood citizens, but was not profitable. Eventually it was given to the Frisco line, which operated it at a loss until permission was secured to abandon the road and remove the rails. Much of the present highway from Brownwood to May is along the route of this railroad's right-of-way.

In 1886 Mr. Smith was elected mayor of Brownwood, and during his term of office the city's first waterworks system was built. Mr. Smith himself was actively in charge of the water department for a year, collecting the bills and managing the department without salary from the city. He also served for a time as alderman, and was a city school trustee for many years.

Half a century ago Mr. Smith had a survey made for a big dam at almost the exact site of the present Lake Brownwood Dam, and throughout the nineties he and Will H. Mayes, Henry Ford, J. C. Weakley, T. C. Yantis, J. R. Looney and other leaders were busy trying to put over an irrigation system such as that now in operation here. Mr. Smith became a large land owner, but was also a large land seller. He signed more real estate deeds than any other citizen who ever lived in Texas, more than 7,000 instruments bearing his signature, "and every one of them a good one," he liked to recall. He owned subdivisions here, in Houston and in other cities at various times, and for quite a while was rated at more than a million dollars. Misfortune hit him in the middle twenties, however, and forced him to close his bank. Depositors voluntarily appointed him to liquidate the institution in his own way and the situation looked good until litigation began and it was not long before the assets that otherwise could have liquidated deposits were dissipated and lost, hundreds of thousands of dollars-worth of notes in his note cases became worthless, and with the exception of his home and a few other small interests he saw everything swept away and lost. He ended his life a poor man, but never a sad or disappointed man, for no word of complaint or criticism or self-pity was ever heard from his lips.

His brief preaching experience was described by Mr. Smith in his memoirs, published a couple of years ago. He was a charter member of St. John's Episcopal Church here, organized in 1882. Shortly after the church was organized a building was erected, and the inevitable debt was hung over it. In order to help the congregation pay the debt, Mr. Smith volunteered to conduct the regular worship services for a year, provided the people would pay the rector's salary into the building fund. The plan worked nicely. Mr. Smith was named a trustee in Daniel Baker College when that institution opened its doors in 1889, and until his death fifty years later he signed every diploma issued by that institution and copied with his own hand the minutes of the meetings of the board which he served as secretary. During this period he was a financial "angel" of the struggling college, at times loaning the school as much as \$30,000; and in comparatively recent years he went into Presbyterian pulpits all over the state and personally raised money enough to pay the college loans which he had made.

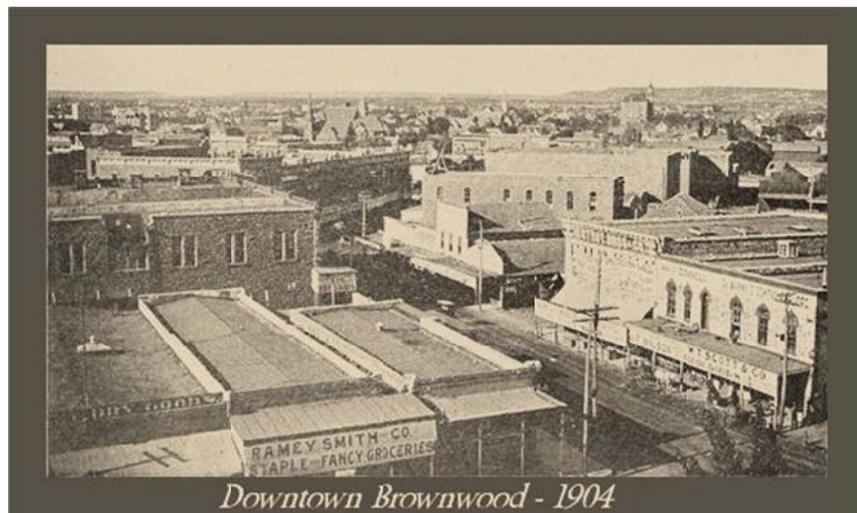
Mr. Smith was confronted by many difficulties in the early days of his banking experience here. Money had to be transported by wagon or horseback over long distances, and robbers were plentiful. In his memoirs he tells of many thrilling experiences while carrying large sums of money, and of many ingenious devices he employed for hiding his money around the store and in all manner of vehicles while carrying it across country. He was here during the days of the wire cutters, but seems not to have been active in the warfare that flared for a while over that issue. He did lose a finger in October, 1886, when it was shot off.

A rifle drummer named Ben Haraldson had come to town with a new type of buffalo gun, and since he wanted the people to see it he threw some shells in its magazine and went to a saloon located at the corner of the public square. In came an editor named Marion, of all people. He picked up the gun, aimed it toward the wall and pulled the trigger. The rifle slug went through the wall, through the street and through Mr. Smith's left index finger as the banker was walking across from his store to John McMinn's store on the opposite corner of the square. The bullet went through Mr. Smith's vest, not three inches from his heart.

Mr. Smith was a past president of the Brown County Pioneers Association. He was married in 1880 to Juliet Logan Sparks, daughter of a family who had moved here from Kentucky in 1877. Four children were born to them, all of them preceding their parents in death. Mrs. Smith died in 1938. Several grandchildren survive, making their homes here and at various points in Texas and other states.



Brooke Smith



Downtown Brownwood - 1904

BROOKE SMITH & CO.
BANKERS
[UNINCORPORATED]

Capital, - - - - **\$300,000.00**
Individual Responsibility, - **\$800,000.00**

COR. E. BAKER AND BROWN STREETS

Listing for Brooke Smith Bank in 1909 City Directory

