

MEMORIAL

FOR

JOHN ELLIOTT TAPPAN

(August 29, 1870 – January 16, 1957)

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**Hennepin County Bar Association
District Court
Minneapolis, Minnesota
May 11, 1957**

Memorial For
JOHN ELLIOTT TAPPAN
Member of the Minnesota Bar
1896-1957

Delivered by Thomas Gallagher
Associate Justice
Minnesota Supreme Court
May 11, 1957

JOHN ELLIOTT TAPPAN was a member of the Minnesota Bar from 1896 to 1957. He was of pioneer American stock, the original Tappans having settled in New York state in 1630, and ancestors on both sides of his family having served in the Revolutionary War.

During his years in the practice of law in Minneapolis, he contributed greatly to the civic and business affairs of the city and of the State of Minnesota. His untiring energy and keen business judgment made him instrumental in initiating many successful enterprises, the most notable of which was Investors Syndicate, now known as Investors Diversified Services, which he founded in 1896. His judgment and foresight fostered this organization in the early days of its existence, and ultimately made it an institution national in its scope.

Mr. Tappan was born August 29, 1870, on a farm near Oshkosh, Wisconsin. His father died when he was two years old. His first employment was at the age of 8, when he was engaged to deliver newspapers. At the age of 12 he worked as a clerk in a shoe store. He attended grade and high school in Oshkosh and after his graduation from high school entered the liberal arts college at the University of Washington. In Washington he worked part time as a lumberjack and spent several summer vacations in surveying work to earn money to pay the expenses

of his education. Later, he acted as an Indian agent in South Dakota. He would relate the details of many incidents concerning the lives of the Indians living in that state and in Minnesota before they were confined to reservations.

After finishing his work in the liberal arts college at Washington, he entered law school at the University of Minnesota and was graduated from that institution and admitted to the Minnesota Bar in 1896. Upon his admission to practice, he married Winifred M. Gallagher, an aunt of the speaker, and commenced the practice of law in Minneapolis. Simultaneously, he organized Investors Syndicate, in which he remained active until 1927.

In the early 1900's, when the United States opened up lands in Northern Minnesota for settlement, he filed a homestead claim in St. Louis County. On the land claimed, he built farm buildings and planted crops, finally establishing his homestead rights. His first employees on this farm were emigrants from Finland who made excellent farm workers. He encouraged them to induce their relatives and friends in Finland to settle and take up claims in Northern Minnesota. Eventually, he founded a town there known as Angers, named after the Angers goats raised in large numbers on the farms in this locality.

Returning to Minneapolis after establishing his homestead rights, he resumed the practice of law in conjunction with his work as an officer and manager of Investors Syndicate. During the years of law practice in Minneapolis he was a member of several partnerships. My recollection is that the first one was that of Tappan and Silverthorn. Later he was associated with Harvey Snyder under the name Tappan and Snyder. I became associated with him in 1921 and continued as his partner until 1930, during which time a large proportion of our work concerned the mortgage department of Investors Syndicate. In

those years he was associated with Mr. J. S. Hilbert and Mr. A. W. King in control of Investors Syndicate. In 1927 they sold their interests in this company. Thereafter, Mr. Tappan continued in the active practice of law in Minneapolis. Subsequently, he acquired ownership of Excelsior Baking Company and, in conjunction with his law practice, was active in that company in a supervisory capacity for many years.

Mr. Tappan had a wide acquaintance and many friends throughout the United States. During the many years in which I was associated with him, I recognized his wide knowledge of law and respected his skill as a trial lawyer. His business interests took much of his time from active practice in his later years; during the years in which he was in his prime there were few lawyers who excelled him in trial work. I often recall his resourcefulness in the courtroom, his tenacity in cross examination, and his determination to expend every effort and to exhaust every resource in the protection of the rights of his clients. He was generous and kindhearted, and a loyal and sincere friend and associate. I am deeply indebted to him for his kindly guidance and sound advice, and for the many wise and considerate suggestions, and the careful training which he gave me in my early years as a lawyer.

Outside of his legal and business activities, he was keenly interested in the outdoors, often leaving the city for long periods in extensive traveling or to tramp the woods and to camp out for days so that he could hunt or fish the lakes of Northern Minnesota. This interest in the outdoors remained with him throughout his lifetime.

Mr. Tappan is survived by four children – Ruth Tappan Dowling, the wife of Dr. Joseph Dowling of Providence, Rhode Island; Marian Tappan Ryan, the wife of Dr. Vincent Ryan of Providence, Rhode Island; John E. Tappan, Jr., of Minneapolis,

president of Excelsior Baking Company; and Charles Tappan, a member of the Minnesota Bar and agent for the Federal Bureau of Investigation, stationed in Minneapolis. There are also numerous grandchildren who survive him.

I respectfully move that this memorial in his name be placed in the permanent records of this court; of the State Historical Society; and the Minnesota State Bar Association. •

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APPENDIX

Professor Jerry Markham of Florida International University College of Law has described products offered in the early years of Investors Syndicate:

The Investors Syndicate was formed in Minneapolis, Minnesota, in 1894. It sold “face amount installment certificates” to the public. “These were contracts for the future payment of money,” but contained surrender, loan, and other provisions. The maturity of these certificates varied from ten to fifteen years. The operations of the Investors Syndicate would continue into the twentieth century. By 1926, it had 60,000 face amount certificates outstanding. That number increased to 235,000 in 1936.

Jerry W. Markham, 1 *A Financial History of the United States: From Christopher Columbus to the Robber Barons (1492-1900)* 325 (M. E. Sharpe, Inc., 2007) (citing sources).

RELATED MEMORIAL

“G. Harvey Snyder, Sr. (1878-1939).” (MLHP, 2015).

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Posted MLHP: August 9 and
expanded August 12, 2015.