The history of Dutch settlement in Minnesota is not the story of grizzled homesteaders surviving in sod huts. Dutch settlers were not among the first wave of immigrants to Minnesota’s prairies, nor were they brand-new Americans desperate for a fresh start. They were, for the most part, cash-poor but experienced farmers who were lured to Minnesota in the last decades of the nineteenth century from well-established midwestern colonies. They were promised cheap, fertile
Plowing on the William D. Ammermann farm in Rheiderland Township, near Clara City, about 1914
land and communities where the old language would be spoken on the street, the old foods found on the table, and the old religion observed in church.

Dutch settlement is equally the saga of frontier land promoters, a tangled network of investors and salesmen from the Netherlands and Germany as well as Chicago and Iowa. It is a tale of targeted advertising, free railroad tickets, and years of hard work not always rewarded. It is the story of people like Theodore F. Koch.

Minnesota's Dutch settled along a 250-mile arc from the southwest corner of the state toward Duluth in the northeast in more than a dozen towns still marked by their “Dutchness.” Just north of Pipestone is the village of Holland. In 1960 the Minnesota state boys basketball champions were Edgerton's Flying Dutchmen. Northeast of that town is Prinsburg in Holland Township. To the west are Rhenlander Township and Clara City. North of Hinckley in eastern central Minnesota lie Groningen and Friesland.

Many residents of these places have surnames starting with Van and De and Vander. Others have names ending with sma and stra. The churches they attend usually have the word Reformed in their names. Several of the towns have private Christian schools.

These settlements are linked by their common ethnic heritage and religious affiliations and by intermarriage. They also share a common origin: persuasive land developers and speculators who drew Dutch settlers from older and larger colonies in Michigan, Wisconsin, Illinois, and Iowa to the prairies and woodlands of Minnesota in the 1880s and 1890s.1

Theodore Frederick Koch was the most persistent of these promoters. A man with an eye for good farmland, a knack for salesmanship, and sustained connections with people willing to invest in risky ventures, Koch roamed Minnesota for thirty years in search of land to sell. Beginning in 1885, his ads appeared in Dutch-language newspapers across the United States, convincing thousands of immigrant farmers that the state's prairies and woodlands were ideal places to establish homes. From southwestern Pipestone to central Kandiyohi and eastern Pine counties, Koch's work is still visible in the remaining Dutch enclaves. By selling farm land in new communities—colonies, he called them—Koch helped build Minnesota into an agricultural giant that, until a few decades ago, spoke a dozen languages.

Born April 1, 1854, into a gentry family in the Netherlands, Koch received a good education and mastered four languages. After working several years on his father's estate, the young man went to Germany to manage the large estate of a family friend. In his midtwenties he graduated to a partnership in a commodity business, Koch and Company, brokering straw, flax, potatoes, and cattle. For four years he shuttled back and forth across the borders of Holland, Germany, France, Belgium, and Great Britain.2

The capital for Koch's business came from several Dutch banking houses. Primary was Prins and Zwanenburg, a firm based in the city of Groningen in the northern corner of the Netherlands. Among other activities, Prins and Zwanenburg was the immigration agent for several American railroad companies. With offices throughout Europe, the firm lined up potential customers for railroads such as the New York, Lake Erie, and Western and the Chicago, Milwaukee, and St. Paul. In addition Prins and Zwanenburg placed agents in the United States to look after its interests.3

It was the cattle business that prompted Koch to expand his horizon to the United States. During the summer of 1884 he sailed across the Atlantic in the company of a herd of fifty black-and-white Friesian-Holstein cattle, popular in the United States as milk producers. While the animals were quarantined in New Jersey, Koch was called to New York to meet one of his Dutch backers, Martin W. Prins, Jr., who was going west to Minnesota to arrange for land that he could sell to immigrants. Koch expressed interest in "a couple of sections of good black prairie land, well located and not too expensive." He later joined Prins in Chicago, and, as pampered guests of the Chicago, Milwaukee, and St. Paul Railroad, they visited Dutch colonies in Iowa and southern Dakota Territory. They then trekked cross-country to Aberdeen, returning eastward on the

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rails of the Hastings and Dakota division of the rail-
road. This recently completed line threaded its way
through several crude new settlements in Dakota and
central Minnesota. At Olivia in Renville County, Koch
and Prins decided to detrain.¹

During the balmy days of mid-September, the two
Dutch businessmen set out northward in buggies with
some Olivia residents, traveling over trackless grass-
lands and sloughs toward Willmar. After interviewing
a few homesteaders and observing the apparent high
quality of the soil, Koch and Prins concluded that this
section of Minnesota was an ideal place to start an
agricultural colony for Dutch and East Friesian (Ger-
mans with ties to Holland) farmers. Back in St. Paul,
the firm arranged to buy thirty-four thousand acres of
land in Chippewa, Renville, and Kandiyohi counties
from the St. Paul and Duluth Railroad for four dollars
per acre. Nils C. Frederiksen, an experienced land
speculator already involved in promoting ethnic settle-
ments, most notably the Danish colony of Tyler in
southwestern Minnesota, was invited to join the part-
nership. The three men completed arrangements dur-
ning December 1884, after Koch had delivered his cattle
to a buyer in California. Each partner put up one-third
of the capital.²

Frederiksen, Prins, and Koch opened an office at
51 Clark Street in Chicago. During the winter
months they placed advertisements for the new
Minnesota colony in Dutch-language periodicals. Pie-
ter Haan, a Dutch immigrant, moved to Olivia to act
as their local salesman. In June 1885 sales commenced.
William D. Ammermann, an East Friesian from Rock-
ford, Illinois, and Albert K. Kleinhuizen, a Dutch im-
migrant from Roseland, near Chicago, were early pur-
chasers. Rheiderland was the name adopted for their
Chippewa County township, because most of the set-
tlers came from that East Friesian district.³

As an inducement to settlement, Prins and Koch
promised to help construct churches, provided enough
people joined the colony. To the East Friesians, the firm
gave forty acres at a site in Chippewa County named
Bunde after the settlers’ hometown. To the Dutch it

of Theodore F. Koch, 1884–1906” (1958), excerpted in Clara
City Herald, proof copy, [2–3], Koch Papers.
³De Volksvriend (Orange City, Iowa), Apr. 15, 1886;
Henry S. Lucas, ed., “Early Dutch Settlement in Minnesota;
4.
offered five hundred dollars toward the construction of a church building a few miles east of Bunde. The first year was an enormous success for the colonizers, with more than 250 individuals signing contracts for some thirty thousand acres of land. Dutch and East Friesian buyers, who spoke different dialects, were generally segregated to foster community building and support. The Dutch moved into the eastern part of the new colony, the East Friesians into the western and southern sections.²

Following up on their initial success, the partners focused their fall and winter advertising campaign in midwestern Dutch-language papers on the same groups and areas that had produced the good results of the first year—Dutch and East Friesian settlements in Iowa, Wisconsin, Illinois, and Michigan. Their advertisements now boasted of the high satisfaction of the first settlers with their new homes, and ministers' testimonials were added to the endorsements. The campaign's centerpiece was a widely circulated twenty-four-page pamphlet, written in Dutch, extolling the advantages of central Minnesota. High commodity prices, good climate, ample water supply, and proximity to Twin Cities markets were claimed. A new inducement was the guarantee of a clear title. This bonus was aimed at a group of potential buyers—Dutch settlers who were having trouble proving up their claims along the Missouri River in nearby Dakota Territory.³

By the spring of 1886, Dutch settlers around the country were discussing a trip to Kandiyohi County. Some twenty people in Zeeland, Michigan, gathered in March to talk over the idea. In Olivia, agent Haan learned that a group with nine children from the Dutch settlement at Pella, Iowa, would be arriving with two freight cars, seven horses, five cows, and farming equipment. Others were coming from Chicago and had ordered thirty thousand feet of lumber from Minneapolis or had contracted to have a house built.⁴

Buoyed by their apparent success, Prins and Koch were convinced that they were in an ideal position to make even more money. The firm secured more capital from Dutch bankers, many of whom hoped the new settlements would help them recoup the investments they had already made in James J. Hill's St. Paul, Minneapolis, and Manitoba Railroad running north of the colony. Hill was contemplating extending his empire to southwestern Minnesota by constructing a line linking Willmar with Sioux Falls. Prins and Koch agreed to

²Theodore F. Koch, "Remember The 82 Sets of Company Houses in '87?" Clara City Herald, June 25, 1937, clipping, Koch Papers; Lucas, Netherlanders, 368.
³De Volksvriend, Apr 15, 1886; Lucas, Netherlanders, 368, 378–79.
⁴Lucas, Netherlanders, 368–69; "Interview," 2.
grant the projected railroad free right-of-way across their lands in exchange for an on-line townsite. This clever deal expanded the potential of their colony because the journey to Willmar or Olivia took several days over primitive roads through sloughs. The new railroad line would eliminate this tedious and treacherous trip.¹⁹

Koch romantically named his new Chippewa County townsite Clara City for his new bride—Clara D. Hoeborn. He had met and married her in the winter and spring 1886–87 while visiting the European customers of his commodities brokerage business and his backers at Prins and Zwanenburg. Ten miles to the east, Martin Prins’s name was given to another hamlet, Prinsburg, which was to have streets named for Dutch artists and religious leaders. These new settlements were closer to markets in St. Paul and Minneapolis than drought-stricken colonies in Nebraska and Kansas and closer by nearly a hundred miles than Holland, a new settlement of Wisconsin families in Pipestone County that was only partly Dutch.

Prins and Koch’s land sales remained brisk for two more years. But the price for keeping up the sales level was granting longer-term financing to the buyers. This caused the firm to amend its repayment obligations with the St. Paul and Duluth Railroad. In addition, the railroad granted the partnership an option on another fifty-five thousand acres of land, if all payments were made promptly. With the asking price for land rising in the colony and demand remaining high, the railroad saw little risk in waiting somewhat longer for return on its money.²⁰

During 1887 the partners also became agents for another syndicate of Dutch farmers and bankers, the Netherlands-American Land Company. With money provided by these backers, Prins and Koch supervised the development of eighty complete farmsteads on a tract near Clara City covering some 12,500 acres. Settlers were to rent the farms in exchange for one-third of their crops until able to purchase and develop their own farmsteads. Each eighty-acre farm included a house, barn, granary, and well. Bohn Manufacturing Company of St. Paul made the buildings and shipped them by rail to the hamlets of Kerkhoven and Sacred Heart, where they were then hauled fifteen to twenty miles to the Clara City area and quickly erected. The houses were three-room frame buildings and the barns large enough for a half-dozen horses and cows. That same

¹⁹Here and below, see Koch, “Journal,” [20], and “My Life,” 20; Lucas, Netherlanders, 369–70.
²⁰Supplementary agreement, Contract No. 1285, Aug. 14, 1885, Land Records, Northern Pacific Railway Records, MHS.
summer the partners hired farmers with teams of horses to break thousands of acres of prairie sod in *De Kolonie*, as it was increasingly called in Dutch-language papers. Bohn also constructed a forty-thousand-bushel storage elevator to assist the eager farmers in getting started.

By the fall of 1887 Koch was in business for himself. Prins had died in October while on a business trip, and the previous year Prins and Koch had bought out Frederiksen’s interest in the partnership. They regarded him as a reckless businessman whose risky outside interests threatened to overextend him and jeopardize their joint operations.

Koch now controlled tens of thousands of acres in three counties as owner or exclusive agent for the Netherlands-American Company and the St. Paul and Duluth Railroad. That line further illustrated its confidence in Koch. It allowed him to become a sales agent for its lands in Pine and Kanabec counties in east-central Minnesota. Everything was going Koch’s way. Other Dutch land companies also promoted settlement in the southwestern counties, but the busy Koch was by far the most successful. He was dealing with some of the most prominent people in Minnesota—legislators, financiers, and congressmen who sought to share his financial gain.

During the winter of 1888–89, Koch shifted his firm’s main office from Chicago to St. Paul, where he erected a two-story office building at Sixth and Sibley streets. He brought his wife and infant daughter Elfriede to St. Paul and then to Clara City, but they found the colony’s premier town to be unbearably bleak and hated the cold wind and treeless prairie. At one time Koch and his wife were forced to battle a prairie fire near Clara City with gunnysacks. Soon the peripatetic couple moved back to St. Paul and then tried a hotel in Willmar closer to Koch’s work. From Willmar he commuted to Clara City daily on a freight and passenger train. In 1890 he visited Europe, returned to St. Paul, and traveled to the West Coast and New Mexico in search of other lands to develop. His second child, Theodore W. Koch, was born in 1891. A year later the family rented a summer cottage on Manitou Island in White Bear Lake from state Senator

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"Koch, "My Life," 15–16.
Frank G. McMillan. In the fall they moved to rented homes on St. Paul's Dayton Avenue and later Osceola Avenue.Keeping an eye on new horizons, Koch remained bullish on Minnesota, and in 1891 he became a naturalized U.S. citizen. He continued to purchase lands from one end of the state to the other, in 1892 buying properties in Murray County from the Wilson Brothers, the Chicago mens' clothing manufacturers whose cattle-ranching business had proved unprofitable. In the early 1890s he bought state-school lands in southwestern Minnesota, and in the north he snapped up cut-over timber country sold at auction for unpaid taxes. Capitalizing on his multilingual staff of agents, he helped develop colonies for Danes, Norwegians, and Germans. Company letterhead stationery of the period featured a drawing of a farmstead on the edge of trackless prairie labeled “Minnesota Lands.” Also listed are the colonies Koch was promoting: “Friesland for Hollanders,” “Waldwiese for Germans,” “Norwegian Grove and Sviithiod for Norwegians,” and “Mount Morris for Dunkards” (a sect of German-American Baptists). When the financial panic of 1893 set in, Koch lost heavily. His accounts in three St. Paul banks that failed were tied up for years, and his cash flow dried up as farmers defaulted on their payments and land sales lagged. Advertisements and free excursion tickets failed to produce results. Koch’s European backers began to express reservations about the viability of their Minnesota investment. Financial pressures continued to mount, until in late 1894 Koch suffered what he termed a nervous breakdown. He sought relief in traveling, first to the West and then back to Europe. He left his brother Louis in charge of the office in St. Paul. Upon returning from Europe in 1895, Koch found the panic had eased, and he resumed his colonization work. This time he focused his attention on the forest lands devastated by the Hinckley fire of 1894 in Pine and Kanabec counties and on timber acreage in neighboring Mille Lacs and Morrison counties. Turning to new investors from Germany, he reorganized his business as the Theo. F. Koch Land Company, Inc. Prominent men on the original board of directors included Hiram F. Stevens, a St. Paul attorney who also served as a state senator.

Throughout the spring and summer of 1896, Koch’s ads in Dutch-language periodicals urged readers to consider the advantages of living in Friesland and Groningen, which Koch named before settlers first arrived. As before, Koch knew his audience; they, in turn, flocked to his new colony. But satisfaction eluded them, as they discovered the difficulty of wresting harvests from burned-over pine lands impregnated with soot, stumps, and rocks. Koch tried to interest his buyers in dairy cattle, which he was willing to provide on generous terms, or in selling cordwood. He built two large dormitories or “colony houses,” each for twelve families to live in until they could construct their own homes. He extended easier credit terms to buyers who could not make their payments. In Friesland he erected a church and helped build a school, but nothing worked. Koch later admitted that he was out of his element in the woodlands; prairie land he understood. Within a few years, most of his buyers moved away. Subsequently, Koch sold prairie lands in Montana and Illinois, as well as cut-over timberlands in Pine, Aitkin, Carlton, and Chisago counties, his last large purchase being made in 1902.

By his own estimate Koch sold more than one million acres of land in more than twenty Minnesota counties between the mid-1880s and early 1900s. His colony near Clara City still thrives. While Friesland failed, it helped populate other Dutch settlements in north-central Minnesota.

How was Koch able to form communities that have lasted for better than a century, when so many other ethnic colonies disappeared through abandonment or homogenization? The first reason is his financing of projects with more than one source of capital. Early in his career he made connections with the Prins and Zwanenburg bank and, later, the Netherlands-American Land Company. Finally he
formed the Theo. F. Koch Land Company, capitalized at $400,000, much of which came from a German business acquaintance. The St. Paul and Duluth Railroad, which became a subsidiary of the Northern Pacific company in 1900, also provided funds for his use. Money-eyed people seemed to trust Koch, and his financial relationships lasted for many years. His German partners stayed with him until their assets were confiscated by the United States during World War I.

Knowing he had to deliver for his investors, Koch secured the best advice money could buy. His attorney, Hiram F. Stevens, made arrangements between Koch and his backers that were both legal and fair. Being wary, building safeguards into agreements, and placing agents in each local office to watch the activities of the other partners were measures that helped limit the chance of misunderstandings and lawsuits. The Dutch government acknowledged Koch’s reliability by appointing him vice consul at St. Paul, a post he held from 1902 to 1910.

Koch steadfastly maintained personal control of his affairs. While he could not bring himself to stay in Clara City or Friesland for long stretches, St. Paul was only a short train ride away. His on-site agents included his brothers, Henry and Louis, two people he trusted. Later his sons, Theodore W. and Walter, joined him in the firm. His sister-in-law, Johanna Hoeborn, became the cashier and bookkeeper of his company.

Keeping control inside his family helped Koch monitor his expenses. He related in a later interview that a lawyer who was settling the estate of his partner had remarked, “An American could never make a living on this business. Can only be a foreigner.” Koch took this as a compliment. He would spend money to advance a sale, going so far as to provide a private railroad car to prospective buyers. He traveled widely throughout the United States and Europe; he sent his sons to Harvard. Never a miser, he nonetheless expected something in return for the dollars he spent. Holding his less frugal competitors in contempt, he denounced one for foolishly wasting money on polo ponies and another for not widening the streets in a failing settlement in southwestern Minnesota.

By keeping personal control, Koch readily adjusted to changing circumstances. If credit was easy to secure and farm income adequate, he would sell land outright. If the economy slowed and prices dropped, he would quickly convert to rental-purchase agreements. Learning that newcomers to Clara City needed instruction on how best to farm their new lands, Koch built demonstration farms. When land drainage was inadequate in Chisago County, he organized a company to drain the land and hired crews of Indian workers to dig the ditches. Because conditions proved difficult for the settlers in Friesland and Groningen, he provided them with housing and cattle. When they complained of too many Norway pine stumps, he convinced a St. Paul businessman to establish a turpentine plant between

Fartridge (renamed Askov), 1908, a Pine County hamlet on stumpy, cut-over timberland
Hinckley and Sandstone, giving settlers an incentive to clear the stumps. While his judgment was not infallible, he tried almost anything to keep projects viable. He invested his own money in his colonies, not to inflate sales figures, but to show his personal optimism and commitment. South of Prinsburg he bought thousands of acres as a permanent purchase. In the Friesland colony, he established a dairy farm and cattle operation as an investment, an inducement for other buyers, and to help cash-hungry settlers earn money for their down payments.

Masterful at targeting his appeals to particular groups, he promised them a little bit of the Old Country—language, church, food, neighbors—with the advantages of the new—cheap, fertile land, good markets, self-government. Koch placed his advertisements primarily in the Dutch-language newspapers of western Michigan, eastern Wisconsin, and northwestern Iowa to inspire trust among ethnic-group members. He further capitalized on this loyalty by advertising in church periodicals and enlisting the support of influential ministers.

Koch knew his Dutch audience extremely well. He knew they were predominantly either farm laborers who wanted to be farm owners or owners of small, low-yield farms. Many were also dissenters of the Seceder church seeking to preserve religious orthodoxy and social isolationists with a strong and devout Calvinist work ethic. Over time Koch knew exactly who would make a successful farmer in Minnesota. He preferred settlers with at least five years of experience working with American machinery in prairie agriculture. By that time, prospective buyers would be more likely to have accumulated cash to purchase, rather than rent, land. Koch also targeted the sons of immigrants who needed accumulated cash to purchase, rather than rent, land. His Friesland colony did not fare as well. Despite his generosity, promotional skills, and experience, Koch could not overcome the rumors that the land was unfarmable, and Friesland remained a whistle-stop on the Northern Pacific line between Duluth and the Twin Cities. Many Dutch farmers moved to the Pacific Northwest or to better land in a nearby Dutch settlement at Pease in Mille Lacs County. There they stayed, as have many of their descendents.

A final factor in the colonizer’s success was his concept of communities of settlers, not just far-flung farmsteads and towns. Acting out of good business sense rather than romantic idealism, he looked for buyers who would be committed to staying, building homes, raising children, and setting them up on new farms. By meeting these buyers’ needs, he made a long-term profit for himself and his European investors.

In western Minnesota the formula worked. His first two buyers, for example, Ammermann at Clara City and Kleinhuizen at Prinsburg, built their homes, organized and led their churches, helped their sons buy land, lived to old ages, and were buried on the lands Koch sold them. Their surnames are still found in local telephone directories and school registration rolls. The churches they helped establish observed centennials. When Clara City observed its fiftieth anniversary in 1937, Koch and his wife took part in the celebration. The local newspaper published his reminiscences, and the elderly man seemed pleased with what he had done on the prairie.

As for the energetic Koch, at the age of sixty he moved his family from St. Paul to Texas in hopes of resuming his colonization business on a new agricultural frontier. This time he linked himself to the Kleberg family and its vast King Ranch, trying to convince Hollanders from Michigan and Illinois to follow him south and grow figs, among other crops. Dur-
ing 1915 his new colony grew, but after two Gulf Coast hurricanes hit in one season, the eighty-family settlement quickly dwindled. Following World War I he tried again with a colony in Texas called Hamshire. It, too, failed.

By the 1930s Koch was no longer actively colonizing. He saw himself as the victim of the declining work ethic, the failure of the Dutch clergy to back colonization efforts, and high wages paid by New Deal programs. More likely, he had simply outlived his chosen profession. The need for land promoters had disappeared with the frontier itself. A highly successful salesmen who put many people on the land, Koch was unable to predict that technology and economics would soon conspire to force most of their sons off of it. The dream of independent, ethnic, agricultural societies thriving and expanding across the Minnesota prairie did not survive the economic hurricane that swept over the plains in the 1920s and 1930s.

Theodore F. Koch had found his niche on the frontier without much preparation. He was a good salesman and, for the most part, an honest one, who turned a tidy profit on most of his sales. Seeing himself as neither a pioneer nor a molder of history, he described his contribution simply: “My work was to bring people from high-priced land to lower-priced land where farmers could buy one or two farms for their sons.” He sold the American dream on the Minnesota frontier.

The pamphlet is reproduced courtesy Calvin College, Grand Rapids, Michigan; the map is by Alan Ominsky; and the photograph on p. 219 is from Koch, “Journal,” [11]. All items except the pamphlet are in the MHS collections.