## A Notable Life.

Probably no one in the history of New Albany has done more for the physical benefit of the city than John F. Gebhart.

He was born near a loom and in all his busy life has never been far away from one. His father ran a little woolen mill in Maytown, Pa. and his residence was on the same piece of ground. It was there Mr. Gebhart was born December 1831. His childhood was passed in the mill and as school facilities were limited, his education was almost entirely a mechanical one.

The capacities of the little village were too small to satisfy Mr. Gebhart's aspirations and he started west to find a larger field. He arrived at the old DePauw House in New Albany one Sunday morning in June 1860. He attended services both morning and evening at the 2<sup>nd</sup> Presbyterian Church just across the street. The people and the place suited him so well that he concluded to stay a few days and look around.

Being a stranger and a Mason, he was directed to Mr. John A. Hutton, at that time Master of Jefferson Lodge and who later introduced him to Dr. Austin, then Master of New Albany Lodge. For about six months he was engaged in giving musical conventions at Salem, Corydon, and other places, endeavoring in the meantime to interest capital in starting a woolen mill.

On the first of January 1861 in connection with John T. Creed, he started a little woolen mill in the brick building down on State Street, that was afterwards used as the Air Line depot. The enterprise, and the character of the stranger, attracted Mr. John C. Culbertson, who voluntarily gave the financial backing that was needed.

In 1867 the New Albany Woolen Mill Company was formed and put up a mill on Vincennes Street. They ran it for about two years and at the end of that time found, that, for the lack of a good manager they had lost about \$25,000. In order to secure Mr. Gebhart's services, they bought out the State Street mill in 1869 and moved the machinery up to the Vincennes Street mill.

The first invoice, taken about sixteen months later, showed that under his management the loss had been recovered and enough profit left to pay a dividend. In the manufacture of jeans they used a large amount of cotton warps which at that time were made only in the East. To keep this money at home Mr. Gebhart induced the Company, in 1871, to build a cotton mill. The venture was so successful that the mill was enlarged the next year. This was followed by Mill No. 3 and later Mill No. 4, making the establishment the largest woolen mills in the West. At the time of the panic, the pay roll amounted to nearly \$200,000 a year. In 1893 Mr. Gebhart saw the Woolen Mills which he had built up from the smallest to the largest mill in the west carried down by outside causes. In the face of this disaster he advised the assignee to keep the mills going for months, even after stronger mills had stopped. In December 1893, when times were still duller, he saw a chance to operate the cotton mills separately and ran them until December 1897 giving

employment to many; and it is very likely that the woolen mills would not be running today were it not for Mr. Gebhart's work. It was entirely through his efforts that the men and the means were found to put them again in operation.

Mr. Gebhart filled an army contract for wool socks during the Civil War, when operating on State Street, and always felt an interest in the hosiery business. He had two reasons for this, one was to secure a customer for the Woolen Mill yarns, and the other, a natural desire to see more wheels moving.

In 1879, Mr. Gruener, a New England hosiery manufacturer, was brought out here by Mr. Gebhart. Failing in his efforts to start a separate concern, a few knitting machines were bought and the Hosiery Mills started in one corner of the Woolen Mills. The business outgrew the accommodations, and a change becoming necessary, the machinery was moved to the building corner State and Main Streets, in 1881. More room again being needed, the business was moved in 1883 to its present quarters on Ekin Avenue. Mr. Gebhart is the President of the Company that operates it. It is an outgrowth of the Woolen Mills, and has paid out over a half million dollars in wages.

One of the products of the Woolen Mills was fancy plaid flannels. Owing to an insufficient water supply, it was impossible to get good salable colors. In order to overcome this difficulty, Mr. Gebhart determined New Albany should have water works. Strange as it may seem now, he appeared to be the only one who believed they could make it pay. No one but he could have raised the necessary money and it was only done then by hard work. Mr. Gebhart drew the plans, got the charter and put the work through in 1876. And the primary object was to enable the Woolen Mills to make red flannel.

The K. & I. Bridge Co. had many difficulties to overcome before the bridge was done. Realizing the benefit it would be to the city and with a desire to help it along, Mr. Gebhart became a Director and looked after its interests in New Albany. It was largely through his personal efforts that the final financial arrangements were made necessary to complete it.

After it was finished it needed business to make it pay. The first "Daisy" trains started from the depot at Pearl and Oak, and ran around by the North Y and over the Monon tracks to the Bridge. This was expensive and caught only a limited amount of travel. At Mr. Gebhart's suggestion, the Bridge Co. authorized him to buy the Street Railroad which he did in 1887 paying \$35,000 for the property. This was a profitable move, as it caught travel from all over the city.

In 1890, to secure more business for the Bridge Co., and in accordance with an arrangement made with the Baltimore and Ohio R.R., Mr. Gebhart participated as President in organizing the New Albany and Eastern R.R. which built a road to Watson thus bringing the B. & O. R.R. to New Albany.

The next move for business was to secure the Air Line. This road was in an unfortunate position. It ended at State Street and could get no further except by consent of the Penn. R.R. which was an opponent of the new bridge. A Belt road had long been talked of but the route suggested was via Falling Run back around the city. This was long and very expensive to build.

Mr. Gebhart was desirous of having the road for two reasons; one was so that he could get Air Line coal to the Woolen Mill switch, and the other was to secure another customer for the Bridge.

On the rainy Thanksgiving morning in 1890, Mr. Gebhart came in, wet and muddy, with the statement that he had found a new route for the Belt road. The Directors of the Bridge Co. promptly endorsed the plan and put it into his hands. He organized the Belt and Terminal Road and got a franchise from the city. For the benefit of the city he had inserted in that franchise the provision that only one dollar should be charged for switching a car. When Mr. Gebhart started out to buy the right of way along Water St. the demands made by the property owners were so excessive that he abandoned it, and on learning that the Ferry Co. was the owner of privileges nearly the whole length of the river front on the south side of the street, Mr. Gebhart promptly negotiated the purchase and sale of the Ferry Co. and the track was placed on their property. The completion of these connections gave New Albany competing railroad facilities to all points and are directly responsible for the location of at least five factories.

While Mr. Gebhart was President of the Street Car Co., he saw that some inducement was necessary to increase travel, and the Silver Hills seemed the most promising. For this reason he engaged in building the Highland Railroad in 1890, and made the hill-top a place of residence and resort. In building the Highland Railroad round the hill, the character of clays and shales came into question. An analysis of the shales showed them to be very desirable for ornamental brick. The New Albany Ornamental Brick Co. was organized with J. F. Gebhart as President. The company is now known as the Hoosier Brick Co.

This article is intended to touch upon the business part of Mr. Gebhart's life, yet his church work has been of a public nature. During many of these years he was Superintendent of the Main Street Mission School, and raised the money to build the Chapel. For over thirty years he directed the First Presbyterian Church choir, and through it raised the standard for music in our churches. He raised the money and supervised the building of their pipe organ.

Mr. Gebhart was also President of the Y.M.C.A. Building Committee which resulted in the completion of that Building, cor. Bank and Main St.

The Woolen Mills, the Cotton Mills, the Hosiery Mills, the Water Works, the Highland Railroad, the Brick Co., the B. & O. Extension, and the Belt and Terminal Road are all going concerns. It is easy to see the results but not so easy to realize what an amount of work has been necessary to overcome the difficulties that came up every hour. There is a history connected with each enterprise. Defeats never discouraged him, he simply tried another plan. To use an apt phrase, "he never lost his nerve."