

Valentine H. Ketcham, Jr., a retired citizen of Toledo, is a native of that city, and is the second of four children born to Valentine Hicks and Rachel Ann (Berdan) Ketcham. The father was born at Cornwall, Orange county, New York, Nov. 12, 1815, and was a son of Samuel and Rachel (Sands) Ketcham. The early years of his boyhood were passed on his father's farm and in his father's mill, at Cornwall, the latter having been both a farmer and miller. During the winter months, he attended the country schools, where he secured the rudiments of an education, and, in 1827, he went with his parents to New York City. Here he remained for three years, attending school a portion of the time, but devoting the greater part of his attention to learning the trade of carpenter and joiner. At the end of the three years, he went back to the farm, at Cornwall, where he was employed for two years, when his father returned to the farm, and Valentine then went back to the city to finish learning his trade. Through the influence of a merchant of his acquaintance, he obtained a position as clerk in the mercantile establishment of J. F. Cropsey, and did not complete his trade. Liking mercantile life, he remained with Mr. Cropsey until July, 1836, when, in company with a Mr. Lane, he started on a trip to the West. They proceeded by boat to Detroit, from which place they journeyed into the interior of Michi-

gan, Mr. Ketcham purchasing eighty acres of government land in Oakland county. He then went to Toledo, and from there to New York, but being impressed with the possibilities of the great and growing West, he determined to join the great army of pioneers in that section. In August, 1836, he left New York, with a small stock of general merchandise, and, upon his arrival in Toledo, opened a store on St. Clair street, on the site now occupied by the Merchants' Hotel, renting the room from Coleman I. Keeler, Sr. The following summer, he removed to Summit street, near Perry, and, in 1838, to the corner of Summit and Lagrange streets. In 1841, the business was removed to 32-34 Summit street, where he began wholesaling in a modest way. The opening of the Miami canal, in 1843, which connected Toledo with Cincinnati, increased his trade, and, in 1846, Joseph K. Secor became a partner, the firm taking the name of Ketcham & Secor, which continued until, in 1851, when Mr. Ketcham withdrew to devote his attention to his banking interests, having formed a partnership with John Poag in that line, the year previous. In 1854, John Berdan and S. S. Hubbard became connected with the bank, the title of the firm being at that time changed to Ketcham, Berdan & Co. In 1863, the business was merged into the First National Bank of Toledo, of which Mr. Ketcham remained the president until his death. The bank today is one of the strongest financial institutions in the State, and much of its prestige is due to the conservative policy established by Mr. Ketcham during his administration. Soon after coming to Toledo, Mr. Ketcham became interested in real estate operations, his transactions in that line being attended by varying results. Sometimes he lost money, but as a rule his judgment was sound and the property he purchased increased in value, giving a good profit. A few instances of this character may be mentioned. In 1843, he cleared the ground where the Produce Exchange now stands, at the corner of Madison and St. Clair streets, and there erected a brick dwelling, the only house in sight at that time being the residence of Charles G. Keeler, on the southeast corner of Madison and St. Clair, where the Government Building now stands. This lot Mr. Ketcham paid \$1,000 for, and sold it to John Poag for \$4,700. The Produce Exchange paid \$55,000 for it, some years later. In 1852, Mr. Ketcham purchased sixty feet of the west side of the site of the Government Building, paying \$1,200 for it, and, twelve years later, sold it for \$4,500. In 1880, the United States government paid \$27,000 for the same ground. In the main, Mr. Ketcham was successful in his ventures, and, through his wholesale house, his banking and real-estate operations came to be recognized as one of the wealthiest men in Northern Ohio. He erected a number of dwellings and business blocks, among which may be noted the four-story building at Nos. 28 to 36 Summit street; two store rooms at 63-65 Summit street; the building at the corner of Summit and Jefferson streets; and, in connection with his son-in-law, the late Mars Nearing, he erected the four-story block at 189-199 Summit street, which was occupied by J. L. Hudson, the Detroit clothier, until it was destroyed

by fire, in the spring of 1909. Mrs. Nearing at once began the work of rebuilding it, to be again occupied by Mr. Hudson. Mr. Ketcham also built the four-story block on the corner of Oak and Summit streets, and had a similar structure under way on Oak street at the time of his death, which occurred July 30, 1887, at his home, on the corner of Cherry and Bancroft streets. His funeral was one of the largest ever held in Toledo and was attended by delegations from the Produce Exchange and the bankers of the city. He was a Republican in his political affiliations and always took a keen interest in the welfare of his party, though he was never a seeker for public honors. On Dec. 30, 1841, Mr. Ketcham married Rachel Ann, daughter of John and Pamela Berdan, and of this union were born four children, three of whom are yet living. They are Mrs. Mars Nearing, a widow, of Toledo, whose husband was president of the First National Bank, after her father's death. She now lives at the corner of Seventeenth street and Madison avenue. Valentine H., whose name appears at the head of this review, is the second of the family, and George H. is the youngest. The last named attended Swarthmore College, a Quaker institution, at Swarthmore, a suburb of Philadelphia, Pa. Valentine H. Ketcham, Jr., received his education in the Toledo schools and began his business career as a clerk in a retail grocery, with Mr. Bateman, on Summit street; but, after six months, he gave up that position to enter the First National Bank, where he remained for fourteen years, holding the position of assistant cashier, at the time he severed his connection with the institution. He was then in the furniture manufacturing business for a while, in connection with the Ketcham Furniture Company, and since that time has lived retired, looking after his extensive real-estate interests. When his father died, he left each of his three children \$1,000,000, and Valentine H. has his share of the estate so invested that it requires a considerable portion of his time attending to the wants of his tenants, making repairs, keeping up insurance, etc. Mr. Ketcham owns Guard Island, in Lake Erie, nine miles from Toledo, at the mouth of the Maumee river, where he has a beautiful summer home, and he maintains his office at 431 Valentine Building. He is a Republican in his political views, belongs to the Benevolent and Protective Order of Elks, the Fraternal Order of Eagles, the Toledo Power Boat Club, and is the owner of three boats which afford him a great deal of pleasure. He has never married.