

FRANK BROCKE
Third Interview

Interviewed by:
Sam Schrager

Oral History Project
Latah County Museum Society

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I. Index

FRANK BROCKE

Troy, Kendrick; b. 1906

President of First Bank of Troy.

1.3 hrs.

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Father's death was extremely hard on mother. Mr. Brocke comforted her when she grieved. The boys' cafe burned down.

(16 minutes)

with Sam Schrager

January 7, 1976

II. Transcript

FRANK BROCKE

This conversation with Frank Brocke took place at his home in Troy, Idaho, January 7, 1976. The interviewer is Sam Schrager.

SAM SCHRAGER: --- really stuck me. I was reading -- when you talked about honesty and learning from your church and your parents. And I couldn't help but wonder how you learned in those days, when you were a kid, to be more honest.

BROCKE: It was no effort, in other words, they didn't go out of their way, to see that you were honest, but if you made a mistake and were dishonest, that's when the roof fell in. The fact that you weren't taught to be honest, but that you were definitely taught not to be dishonest. There was no such thing as having money in your pocket. And if you did, you had to have a pretty good answer where it came from. Now that opened up your case and you had to reconcile if you did pick it up and took it here or there. And of course, you went to a store, you weren't allowed to touch things. You weren't allowed to grab a candy bar or anything like that. It was just prohibited. You wouldn't think of it, it didn't enter your mind. And yet, as I grew up, and by the time I was a junior in high school, I saw other kids stealing. And, to me, it was shocking, yet I didn't squeal on 'em. Their reputations were known among people. When I was a senior, before I got into the bank, -- a junior, that was during the summer that I was a junior, after school, I would walk into the merchandise store down in Kendrick and he would be busy and he would say, "Frank, you watch the store, I've got to sweep, or I've got to go up to the post office, and I got to do things, so you watch it." And, of course, kids would come in and they knew me, but I wasn't a squealer, I guess, and they would steal collars-- you remember they had attached collars at that time, it was a soft collar. They would reach up on the counter or up on the shelves and steal those things

right in my presence, yet, I was there to take care of it. And I was on the spot and I didn't know what to do.

SS: What did you do?

FB: I think they were known, ^{they were} known to the manager, and as I recall, I told him that they were in there and that they had taken things, but I didn't describe it and I didn't tell him what. He said, "I know it." He says, "There's nothing else to do." And I think he admired me for not squealing at the same time I told him enough to know that it had been done. And, of course, they were watched, all of them were watched.

SS: Did you identify the kids?

FB: Oh, no, they knew ^{who}. They were probably in there when he left the store in the first place. I recall this one instance, I don't think it was an everyday occurrence. But I can remember definitely that-- that they ^{the same as} said, "Keep your mouth shut, or else." And, of course, I was just a young squirt and I was pretty timid myself. But we hung around the confectionery-- he always stayed open until ten and eleven at night-- and you'd go to basketball practice, and of course, after practice we'd end up there. We never had money in our pocket, the big heroes either had money or they were paperboys and they always had money. There were stars on the basketball squad, and that was the big game in those days. There was no football and there was nothing else, no track. But it was basketball, and of course, they would after the basketball practice they'd sit down and order their sandwiches, but we didn't. And while the manager ^{the owner} was in the backroom or he was up in front they'd reach into a candy box. They thought nothing of it. Yet, they were heroes, and that impressed you, it did me. I thought I wouldn't trade places with them, regardless. It was stealing. You

were born-- it was in your blood not to steal. Not to be honest, that was taken for granted. But to steal, that's something you had to practice and you had to do. And if you didn't do it, then you were naturally honest. Now that's backward, isn't it?

SS: Yes.

FB: But that's the way it is. That's the way it was in my time.

SS: I can't help but wonder what it was that you got from your family that was different than what they got from their families. Or whether they got the same thing and didn't listen.

FB: They were rare, in other words, you could pick out the twenty-five boys or the fifty boys ^{that was} in high school, and I dare say, there was not over ten of 'em that was sticky fingered, as we'd call it. The majority by far-- we were all under the same class, especially we that lived in the country and were the timid type or ^{the} backward type. It was the heroes in town that was skilled. They could play marbles and steal. We all looked up to 'em. It was that way. I'll never forget-- When I got this job in the bank it was during Christmas vacation, and, of course, that was right in the midst of basketball and I was a senior and I was on the team, but I was not an outstanding ball player, but I held my job and I played and I went for the team all during my junior year and I started ^{during} my senior year, and we were playing. And when I got this job-- when I could come down and work at the bank at three o'clock ^{the} ^{minute} school was out and that's when they practiced basketball. I said, "No, I'm through. I'm not going to play basketball any more. I'm quitting." And so, that night I sent the word out-- let's see that must have been after school took up, after January second-- because I rushed down to the bank and did my job and I took the mail up to the post office and as

I was on ^{the} way up, here, three basketball players stepped out from behind of a little entrance and they stopped me, and they said, "Understand you're quitting basketball." And I said, "Yeah, I got a job and that's what I'm going to do." And they wanted to give me a licking over that. I had made remarks that I didn't enjoy it anyway, any more. That the coach wasn't the best and we had two or three players that was running the whole team, and of course, they knew they were them. And so they were laying for me, as the fellow said. And I got by, they didn't touch me, but I got a pretty good raking over verbally. And I went on and mailed my letters, and I never went back. And the coach came to me and he said that he had heard that I was quitting-- that I had quit and he tried to get me to change my mind. He even went so far as to say, "The kids will say you're yellow." I remember that, he said, "They'll say you're yellow, if you don't come back." I said, "I don't care what they say, this is my life, and this is what I want, and I can't do both. I can't come and work at this bank and practice basketball, and this is what I'm working for." And he understood it. He was trying to bluff me obviously, because I couldn't get any connection of why I would be yellow because I dropped basketball, ~~to~~ go work in a bank after hours.

SS: It sounds like you must have been shooting for your own goals in a different way than most kids.

FB: Oh, it was a thrill. It was something you never heard of. In the first place, to go into a bank, a local youngster to go into a bank in those days, I'm telling you, you looked up to the banker. He sat up on the pedestal, yes. He was powerful, had power. And, of course, the fact that you could be picked out of a community the size of Kendrick and taken into a bank and given all these privileges just because

you had a good reputation: your parents, I should say, your background from the parents was good. Apparently they knew, otherwise it just wouldn't be granted to you. Others tried it, they tried to get in after I did. But, no. I never have heard of one since then and I never heard of one before that ever got to go into a bank and learn it and walk out when you were through and be your stepping-stone. That's all I ever did in my life is in a bank. From 1924 until 1974.^{January} That's fifty years, solid fifty years, and that's all I ever did was bank. I never was on the other side of the counter. But it was just an opportunity that one lives by. I remember that when I first started, we discussed the fact that should I go to a business school in Spokane and study banking as they offered it or should I take bookkeeping. And Mr. Dobbenberg who was the cashier said, "Oh, that would be so foolish. Now, you not only can't afford it, your mother would have to pay for it, but it wouldn't do you any good, because what you're going to get here, what you're going to get in this bank will be so practical, it'll be actual experience that you'll gain the rest of your life, that you'll never get in a school." So, I was off and running, right there.

SS: He said you didn't need to go and get any training.

FB: He said the only thing that you could possibly do yourself some good would be commercial law. And he says, "Commercial law is nothing but reasoning right and wrong." Did you ever hear that set up that way? Or defined as commercial law being what is right and what is wrong? And that is you, that's up to you to decide what is right and what is wrong. If you've got any kind of a mind, if you've got a brain and experience will tell you -- that teachings from experience will tell you what is right and what is wrong. In other words, if you have two people come to you, and you're going to be a judge between

them; that's commercial law. Is that if a man had a right to take that, that ^{it} was his, or he didn't pay a bill because he didn't get value received, those are the things that you'll be settling. You won't decide a lawsuit, you won't be a lawyer, you won't be called on those things, but you will be called upon during your life as a banker to decide in your own mind as well as John Jones, or Harry Jones, is which one is right. You'll be asked. And that's commercial law, he said, "And experience will give you that, Frank." And that's true, too. Because many and many a time I've been in the middle. And the more I drug on in the banking world, the more I became that man in the middle. I would have people come to me and say, "I want to sell my farm. What shall I ask for it?" Okay, the next day a neighbor would come, "I understand Bill has got his farm for sale. How much shall I give him?" Here, you advise Bill what he should ask and here comes John and say, "What should I pay?" So what do you do?

SS: What do you do?

FB: You're a friend of both. You be honest and you say what you think they should do. You ^{try} to tell the seller to ask the fair, honest price. Then you can say to the neighbor that wants to buy, "Yes, I happen to know, and I think it is a fair price." Well, if he says, "That's too much!" That's your business. But that's between you and him. If you feel that ten thousand is too much, and you're willing to give eight; go to him. I'm not telling you to go, but that's your business. That's how you settle those things. And it works.

SS: You can do that without feeling a conflict of interests.

FB: Yes, and they probably-- if anyone would stop and think--you probably know that I was a part of it. There are things that do get you involved. In other words, many, many decisions are based upon the fact

that if one person comes to me and I make a statement they use it against me, that happens many times. And many times it happened that I never said anything, yet I was told that I said that-- "Well, John Jones wants to sell his farm and he wants twenty-five thousand. Well, Brocke says that's too much." Now, there's where you get in trouble,^{sec.} And it's true that those things do happen. And probably I did, and it got to the stage-- and many times I had no knowledge of it. I had never said anything, but that's a way, because they felt, well, he'll come right down in a minute. Of course, that's boasting, but at the same time that has happened. And in my school affairs and my lifetime on the school board, that was a very, very common thing to say, "Well, Brocke said that it should be this way and that way." And I found that more effective in the banking business.

SS: What do you mean? More effective?

FB: Well, it was easier-- they took advantage of the fact that I said things as a trustee of the school more than a banker, because I think in your banking circles, you're limited to values and if it was too much, it was too much and if it wasn't-- there was somebody else to buy it if he didn't want to pay the price, why, he could go to somebody else,^{sec.} if you were too high. When you made a statement on the school board to the effect that, "Your son is not an angel." In other words; the teacher is right, Brocke said so. See, then you're in trouble, because there's no backing away.^{There's} Nobody else to go to. Yes, that's great.

SS: Let's say you did say what you thought was a fair price for the farm and it was too much. Well, no. Say you said the farm isn't worth twenty-five thousand dollars, --

FB: In my judgement.

SS: Right. Then the guy that was offering the farm is mad.

FB: No. No. His privilege would be-- he wanted twenty-five thousand and the guy that came to me said, "Joe wants twenty-five thousand ^{dollars} for his farm. Is it worth it?" And I said, "No, that's too much for you to pay." In other words, for a man, if he had to borrow it, if he was financially in difficulties, and say, for instance, he was paying twenty-five thousand dollars for a farm and he had only a couple of thousand dollars to pay on it, and I'd said, "Yes, grab it. Give him your two thousand dollars." To me that was wrong. Who are you hurting? You are hurting that buyer. He could not afford to pay twenty-five thousand dollars. So, you have to weigh the facts, and so naturally, I said, "It's too much." Well, he dropped out and maybe this seller over here said, "If you'd stayed ^{out} of it, he'd have bought it." See. But that's not here nor there, that's my privilege and that's water under the bridge, because-- But, if he wants twenty-five thousand dollars and it is a good buy, he could go to anybody else and they didn't have to come to me and ask. If they were satisfied, lots of people had judgements and could make up their own mind. You know the neighbor is the last one to buy your farm, because he always said, "Aw, that's too much." Well, sell it to the California guy, he comes up here and he pays him twice as much. See, that's history. But, that's the last person in the world to buy your farm, is your neighbor, because he thinks you ask too much.

SS: Was that true in the '20's?

FB: Yes, very much. Well, more so in the last twenty years; in the last ten years, I'd say. Because we weren't used to the high prices. And there was people came in here from the outside and they felt it was

bargains, they thought it was cheap. To us it was staggering. And still is to me. I cannot get used to these high prices. I don't think I ever will, because I know what values were at one time and I don't think it is a healthy situation, when they talk about eight hundred to a thousand or twelve hundred dollars an acre, that scares you. You know there used to be a rule that land is worth what it'll produce. See, it don't produce those kind of figures.

SS: What it'll produce in how long?

FB: ^{In dollars and cents, yes, over a period.}
 I knew people, ^{the} old-timers that lived here and bought these farms and paid five thousand dollars for a hundred and sixty acres, or three hundred and twenty, with maybe a hundred acres in cultivation, they took a lifetime to pay for 'em. When I came to the First Bank of Troy there was mortgages for twenty-five hundred ^{for} five thousand dollars-- five thousand was considered a very high mortgage--but there was a lot of two and three thousand dollar mortgages that had never been paid on, a single dollar on the principle in a period of the last ten years previous to when I come. And they were going on-- all they wanted to do was every year they came into the bank-- "I would like to pay the rent on my note." Rent, they meant the interest. And it went on and on and on. After being in the bank and becoming responsible eventually we put 'em on a program of paying at least a hundred dollars a year on the principle, and working it off that way. I saw a mother, a wife of an old-timer, and she was well in her sixties and seventies, at the time she did this; she was milking cows and she would bring two to three cream checks every Saturday to the bank, and you would total those up and they would probably come to say, fourteen dollars and seventy-six cents. She would have twenty-four cents in change. She'd say, "Here, give me a receipt for fifteen dollars and put it on the

mortgage." She paid off twenty-five hundred dollar mortgage from those cream checks over a period of, I'd say, around three or four years. I'll never forget the last payment she made when she took-- picked up the note and walked out. And her husband, I don't think he ever knew, other than when it was clear. He never inquired, "What's the balance?" Or, "How is the mortgage coming?" He never said-- he did his work, he farmed and she took care of the cows. And every time she had a fresh cow the payment would go up. Some of the payments'd get as high as, oh, forty-five, fifty dollars, during the summer and the spring when the grass was green and a fresh cow came in, and she was getting more cream, the payment got bigger. But that's true.

SS: She came in every week?

FB: Every Saturday, so help me! She made a payment on that mortgage. And here it had gone on for at least , I would say, twenty years without making a dime's payment on it. It had just been renewed and renewed and renewed. That was the banking history. That was common. Many farmers would renew their notes for one year to the next year and the next year. Even open notes. Even small personal loans were renewed constantly, besides the mortgages. Which was a poor policy. They used to say-- I say, the bank examiners-- "Are you sure he thinks he owes this? Because he's always paying the interest on it, he neverer pays the principle. Maybe he thinks he doesn't owe the principle." Well, when you stop and reason it out: Yes. So it took a while, and after a period of time, they'd have the money, they would bring their crop money in the fall, and they would just say three or five hundred dollars. I taught 'em to clean it up; pay it. "You can come back next week and we'll loan you this money back. You can have it back, or any part of it. That's what makes for good banking, that's

what we want." They had no objections.

SS: I'm surprised that Ole Bowman, conservative banker that he was, would have permitted that kind of thing to go on.

FB: His argument was; the man is honest. That was his biggest asset. He believed any honest man was entitled to borrow, and, of course, he, the bank was loaning money for the sake of interest. That's what they lived off of. And as long as that man was honest and he was good for it, we don't bother him. That was the philosophy. That was the way the banks were run in those days. He was no exception. And yet, you could look at the other side, for the sake of the borrower it was better to get him out of debt, instead of keeping him in debt. That was the different theory, see. That's what I was told by the banking examiners, the banking department, is to put a program and put it into effect, because that's good banking. And I agreed with them, because I began to believe the same thing myself, is, "If you pay the interest on this, ^{year after year, I wonder,} do you know that you owe us five hundred dollars? You've just been paying the interest all the time?" And you stop and think, and then when a depression comes, when hard times comes, the recession, and that's when we may want this money, he never has it again. See? And he should pay it up; it helps to make good credit by paying your obligation. That note says that you wrote, "I promise to pay on October 1, of so and so year, five hundred dollars. And really, he hadn't been living up to that, see. And those things are all pointed out. I can remember it to this day; a Moscow banker was trying to put that into effect, and that was ~~many years~~ after we were having good luck with it, and it was becoming quite an incident throughout the area, that our policy was to make the farmer clean up, -- and the implement houses, the credit concerns, all be-

gan to find that out-- because ^{we would stall them,} we would say to the farmer, "Clean us up, we'll loan you money back, but pay your obligation." They would tell that to these dealers in Moscow and the word was getting around. So, I can remember that there was a banker in Moscow, and he ^{had} offended a good farmer, a good financial man, because he wanted to put that in- to effect, but the borrower resented it, on the grounds, "I'm good for it." And this banker said, "Well read your note, doesn't it say here October 1, 1950, you promise to pay this bank so much money?" "Yes." "Well, I'm asking you to make your word good." And there's no argument against it. He felt insulted; he came to us, and we told him that was our policy. And he went back and he agreed, ^{he said} "You are right." "But," he said, "we've all lived and banked under a philosophy of this kind until we've renewed and renewed and renewed." And it is sad.

SS: When we were talking before, I remember you said that Ole Bowman and you, too, tended to give somebody less than he asked for a lot of the time. You had a very conservative philosophy of how much a person needed, and Ole Bowman particularly, instead of three hundred dollar team of horses, would make a man settle for less--

FB: Of course, his philosophy was, if you came in and you wanted to borrow three hundred to buy that team of horses, well, he would say, "Well, you go back to him and offer him two hundred, say that's all we'll loan you." So, he tried to work that. Now that was separate from the fact, if a man, if a farmer would come in-- and I got into the habit of this-- and he needed a thousand dollars to pay his harvest hands and he didn't have a list, he didn't know-- he picked his figure out of the air-- that is, I felt that way, that he'd picked his figure of a thousand dollars, because, "Well, I'm going to ask for plenty." I

know him, he's going to jew me down." And I would say to him, "I'll tell you what, I don't think you need a thousand, here's seven hundred dollars, or here's eight hundred. You go out, and then if you're short come back." And it always worked, because, there again, you were doing that borrower a favor. That was always what I worked for. I swear that if it'd been up to me, every young, poor person wouldn't have ever owed a dime. And you hated to loan to 'em, because you knew that day was coming that they had to pay it, and if they didn't have it, if it was a short year, the more they owed, the more sadder it was to collect. So that was my thinking, that was where I got this idea that well, if you want a thousand dollars, you better start out with twelve hundred, right, 'cause he's going to jew you down. And that was common.

SS: I've often heard it said that a bankers knows the financial situation of people in the community extremely well because he knows--

FB: Oh, he does.

SS: Would you know person by person of the persons coming in, what kind of shape they were in?

FB: Yes. After definitely forty years that I have spent with the Troy people, I knew all their problems, I knew their matrimonial problems, their marriage problems. Often I would be taken to the backroom and told. And lots of 'em were minor, ~~but~~ yet-- even down so far as I've had farmers come and ask me, "What should I sow this year?" Well, if you didn't know, but you did the best you could, you told 'em what you would do if you were farming it. Because you would follow the things ^{that} you felt were good, that could be good for that fall, that is, if barley was scarce the year before, "Well, plant barley." And, of course, you always planted all the wheat you could stand, but usually

wheat was no problem. But whether it'd be peas or whether it'd be lentils and those things, ^{why yes,} you get tied right down to where you know their life and money is ^{awfully} important.

SS: Do you think people could talk to you more easily -- say, a farmer could talk to you about what to plant more easily than he could another farmer?

FB: I think that would be human nature. I think father and son- you could have that, but, no, I don't think one farmer would ask another one, "What would you plant here?" There are exceptions, yes, but as a rule, no. I think they came to me because they wanted me to know and that was a way to let them know -- that they confided and they trusted me, and they wanted to know from me to trust them, and that I would be flattered-- the fact that they came to me, yes. That's the purpose ^{of} it, had to have been, because I was raised on a farm. I knew. I had all the qualifications of a farmer, excepting driving a modern tractor, which I never did. But horses and the walking plows and all that machinery; I never had to ask them, "What is an Acme harrow?" or anything like that, I was way ahead of 'em. And I knew those things, and I knew how well your ground had to be cultivated and I knew that a straight beam row didn't make any difference, it was just a little pride within that individual, but if his row was crooked, that didn't make any difference to me. But that's just life in those days.

SS: Do you think that your own ⁸ understanding of what kind of advice to give-- was it built up from hearing -- from knowing so many different parts of the community had to tell you?

FB: Yeah, advice, of course, and talking about in generalities wasn't always advice. You would just talk about-- if a farmer came in and he wanted to know ^{whether} he should hold his wheat or not. That was a danger-

ous and a touchy subject, because I didn't know. I didn't know any more about whether wheat was going up than the man in the moon. And yet, all you could do would be to try to advise him and say, "Well,"-- I had a father-in-law who was in that grain business, and although he was careful not to be quoted, he would tell me on the side, he would give me a hint, "Well, I think barley's going to be good next spring." And I learned from that without really ~~getting~~ my hand and saying-- but I would encourage sometimes to do that. And, of course, I think that rubbed off and it was successful. I had many cattle--^{where} we had cattle and I would try to reason it out. If they had the hay, if they had raised the hay, and they had cattle -- it was always a poor time to sell cattle in the wintertime. (End of Side A)

SS: You say they were always higher in the spring?

FB: Yes, in the spring, yeah, because you fed an animal all through the winter and they would become thin and then you would put them out on the grass, and so there was not the flooded market like there is today. Now they have the feed lots and they overcome that. In those days they didn't have feed lots. And, of course, your cattle went down in weight during the winter months and then if you had grass and you kept them in fairly good shape during the winter, you turned them out on the grass, they fattened fast and you made money, because the price was always better plus the fact that the animal grew, and then if you had a lot of grass, he became fat. And it paid. We did fairly well with cattle; better than the grain crops. The grain was hard to Gamble. You had to be a wealthy person. In fact, I always feel, and I think : today watching the farmers, that the man that sells three weeks after he gets his crop-- up to three weeks after he gets his crop in the warehouse-- is probably the better off. And that was the

philosophy that a lot of them did adopt and went by; tha the minute you get your crops in, sell it. You're better off than if you gamble, because you never know when to sell.

SS: Where do you cross over that line from people talking to you about business matters and personal matters?

FB: Oh, they ran together.

SS: You just can't separate them?

FB: No, no way, because you get in a conversation and you not only become a part of their life, they become a part of yours. And they depend on you, and you depend on them. The only advantage-- whether it would be a disadvantage-- you're dealing with hundreds and they deal with one. And, of course, I very seldom, after they'd left the bank, -- and that was the philosophy, and I was told and I was warned and I was taught-- the minute you leave that bank door, you don't know anybody's business. And that was the philosophy that I followed very, very carefully. Because you had to. It had to be that way. Because if you were going to carry your problems and John Joneses' problems out on the street, you're in trouble, right now. And it had to be that way. And, of course, I think that made for more trust. People told you a lot more than they would have told anybody else.

SS: But you know there is this-- I don't know, it's just a stereotype, I guess of small town bankers that I've run across, you know, in small towns in the early days, where the small town banker inspired fear perhaps, even more than trust. That's what you get in the fiction about small towns, that people were afraid of the power of the banker and the side of trust and confidence is not usual, from what -- in the little that I've read -- I mean, in real life as it was in the early days. Was that unusual, that setup that you had here?

FB: No. No. I think that was part of the deal. Now, I can remember, also-- these are the things that you're told, and these are the things you're taught. And I was told before I left Kendrick when I came to Troy-- they warned me, they said, "Don't tie yourself up to a family or to a group in your community." In other words, don't harbor a friend and live with him or be chummy. Don't get too chummy with anyone, because people will say, "He tells him everything, **see, he's** his friend." And that is true. And that's something else that I was warned against. And I did, before I was married, I ran around with a young boy, Fred Spencer, who was a druggist; he was a very honorable kid. And I used to have a heck of a time filing my checks at night-- and this was before I ever was cashier and had a lot of responsibility-- but I would get a whole week behind and , so help me, I would take him in after hours, after supper, and he'd go in and he'd help me file these checks. Now, that's where you get history of people-- you can go through and you're going to file those checks, but if you're not looking for anything, ^{and if your mind is miles away,} which I did, I posted a machine, I ran a machine and I never thought what I was doing-- it was so mechanical. I filed checks, and unless it was a large one or something unusual, you never looked to see-- J. C. Penney, three hundred dollars, well, that would be in your mind to say, "Well, I don't think he can afford that, I don't think he should have bought that. Gee, did he pay that much for that davenport?" If you let those things bother you, pretty soon you're talking, and that's what you couldn't do. And, of course, this young man, he respected me and the fact that I would do that to him we ~~f~~iled these in the vault, I trusted him. There's where the secret is. If you know that you're trusting somebody, and he is trusting you, you have a friendship there that he won't abuse you. And he did,

he helped me file these checks and I know that it never hurt, yet it helped me fantastic. And he was never interested in the banking business. He never followed it, and had no desire, but yet he was a real friend, and often helped.

SS: Did you find that you had to keep your distance in the early years and not become overinvolved, or was that a problem?

FB: No, there was no problem. The younger you were, you were slaphappy. And your job was secondary. You never bragged that you were a banker. You weren't any better than anybody else. ^{To} Me, I never felt that way. I associated with anything. In fact, here I was twenty years old and I was running around with high school kids, when I came to Troy. We associated together, because there was nobody my age around here. They either lived out on the farm or else they had gone away, they had left. And Fred was my age, but he got a job in the drugstore, so he was a natural, but I went with high school girls, Marj was already in college at that time. But that's the difference. And you never thought of the fact that ^{well,} I worked in a bank. I was no different than the kid that worked in the drugstore. But when you got power, when you became a part of the bank, and then it was a different story. Then you were IT. You had the weight on your shoulders, and you carried the burdens. Then's when it became a different story, and the deeper you got in, the bigger you got, the longer the list got, then you really had your shoulders. When I quit up here, I was going to work at seven o'clock in the morning, and quitting anywhere between five thirty and six at night. And oftentimes go back and work. I was doing three men's job and that's because I had gone into this thing and cultivated it from three hundred thousand dollars to over twenty million dollars in deposits. I grew with that. And the burdens that were put onto you,

were so gradual that you were carrying them without any problem. And yes, I thought of it and I think I said to Doug Ward many times, he helped me collect on ~~slow~~ loans, and I used to comment, "Doug, this doggone thing is just like a barrel that's busting out all over with-- the seams are busting, in other words there's water coming out. You just get one fixed and over here's another one." And that's life, that's the way it is, and it got too big, see. And that's what happens when you grow from nothing to large-- and you're the one that's tied ^{to} in the middle here. All the strings are tied to you. And I was carrying too much, that I know. My last two years was rough. I was working too hard, but the in-between ones was fun. And now, when you look back, although I worried, I was always a worrier; I worried for more farmers and people than you can ever imagine. They didn't, oh, I knew they weren't worrying. I wish they would have, and I was doing their worrying, and I knew that was happening: Many, many, many times.

SS: Was this just your --- nature as a banker? To worry?

FB: No, I was serious. As a banker-- 'course here you've got to understand the workings of credit, of banking departments. We had regulations, we had bank examinations, and I was at the foot of all of that. If you had a slow piece of paper, or you had a paper that was subject to criticism, the examiner asked you about it; you made promises to him. You knew that man so well, that you could say, "He'll pay that this fall. He'll clean up his line." Alright, if it was a bad year and it was marginal and he didn't have it, he didn't pay it, he couldn't. You didn't jump on his back, that was no answer. But you had promised that examiner that he was going to pay that, and for some unknown reason, he'd ^{either} had a poor crop, the price was right or he wasn't ready to sell and he should have sold; he had cattle and he should

have sold them in July and here he still had 'em in September and they'd had gone down. Those are things beyond your control, yet, you had stuck your neck out. Now you worried for him, not so much the examiner, you worried about yourself¹⁵ because you made a promise for him and ^{it} didn't materialize. But what were you to do?

SS: Did you feel that you could give advice that was unasked for from farmers, or were you quite reluctant to do that?

FB: That happens, but I don't think around this area, small town, small farmers, you didn't have that problem. In other words, I think you have that problem more in big business, if you were in an industrial community. Now, Moscow bankers had far greater problems than I did, because I could never see myself knowing when to turn it off and turn it on in the city of Moscow, because of the fact that we didn't have over twenty merchants in our town and it was no problem to handle 'em. You knew their volume, you knew the man, you knew everything about them, and you knew what their future was and how chances of their success was. But in Moscow where you had maybe five hundred, or three hundred to five hundred, and you are going to put that same philosophy into effect, it was hard. I thought to myself, "What would I do up there?" I worried about twenty. "What would I do with three hundred?" And so that's why the credit in a big institution in a big city is hard, because you're dealing with one individual and that one individual^{he} can't look after so many, so consequently he's full, he says, "I don't want anymore." See. And they cut you off and you can't get inside^{of} their door. And that's the problem that I didn't have in a small town.

SS: You say these men didn't worry.

FB: Sam, I don't say that in generalities. I think any person that's hon-

est, dedicated and has a desire to make it will worry. I've always contended they didn't worry enough. Or maybe they didn't worry about the right thing, see. I always felt that a man who worried and was concerned was a better credit risk than the happy-go-lucky dependent upon good luck and let the chips fall where they may, because they could fall where they may and who was holding the bag.

SS: This is in generalities, too, but think about how much farmers knew in the earlier days about what was going on. I mean, you were in a position to know what was going on because you were in the banking circles, I mean, what was going on commercially. A long range view rather than year to year. Do you think most of the farmers were-- how were they looking at it?

FB: They just lived from one year to the next. And that's all we did. You see, big banks, they have people, they have economists, -- the big chains have their economists, they can tell you--and they put out publications, and I don't know how many farmers read 'em, or how many people study 'em, it's just a forecast. And, of course, an economist obviously has his place in the world and naturally if you know one well enough to trust him, you can probably get some good out of him. But, an economist is just like a stockbroker, the worst guy in the world ^{to} to tell you when a stock's going to go up. He's got 'em all going up, and they can't all go up. And they used to tell me, no use believing, he don't know, but he'll tell you, yes, they got to make a front. And that's the same way with an economist, he's got to know his business, and so he's got to predict, 'cause that's what they do! They're predicting people. I think they're necessary, I don't see anything wrong, but I don't think you can loan a lot of money on the strength of an economist. But I think-- now, banking during the farm-

ing-- when they had the floor, the price supports, to me was far less worry than it is today, or before they had price supports. And, of course, they've had price supports since 1934, I believe, or '33. And they were kicked out for a short time, but they were put back; now there are none. And, if I were in a bank or ^{was} interested in a bank, to me, that's something that should be, I hope considered, because it's more fun to know that a man's going to-- even though wheat sold for around a dollar forty cents, but there was a ceiling of a dollar and a quarter, that's about the lowest it ever got-- or whether the ceiling was two and a half and wheat was three dollars, you always knew when you loaned him money, you loaned on the basis that he was going to get two and a half, because that's the floor. He could borrow that from the government. That took a lot of pressure off of you. And it took a lot of pressure off the farmer. That's small farmer, now the big farmer, of course, he doesn't believe in controls, they never did go for the price support, because they raised wheat for fifty cents a bushel, and the small farmer it cost him at least ninety to a dollar ten or a dollar and a quarter to raise it-- the same bushel of wheat, because of the volume, see.

SS: Talking about big and small farmers in the early days in the '20's when you were first banking. Was there much of a difference between the poor and well-to-do? Was there a strata of---?

FB: Well, I would say a man that farmed five hundred acres was a fabulously big farmer in my day-- in my early banking days. A lot of farmers had a hundred and sixty acres, and that was his livelihood. And he either logged on the side or he had timber that he was hauling off; he was selling wood or he was selling hay and he had a few ^{a few head of} cattle, and he survived. But, of course, the big farmer was the man that had five

hundred acres or three hundred acres-- three hundred acres was considered a pretty good sized deal. But he had ^{you had} far more problems, the bigger you got the bigger risk.

SS: Really?

FB: Yes. Because he had to have better machinery, more machinery. As a rule he was gas powered, and his gas bill got pretty high. I think the fact he was big, he lived a little bit beyond his means in many cases, too. He got too big for his britches, in other words.

SS: In those ^{days} ~~days~~, what would you consider living beyond your means?

FB: Of course, so many of them borrowed money with the idea that they were going to pay it back from their crop. And if they ~~had~~ anticipated a five thousand dollar crop and they owed and they owed six thousand, somebody was going to be in trouble. And that was what you guarded against. That was a very serious point. As you learned to know a man and you learned ^{-to know} ~~how~~ how he spent his money-- 'course, we did have liquor in those days, we ~~had~~ slot machines in the '40's, and those things are all hazardous to the borrower, because, you know-- I can remember loaning three hundred dollars on a Saturday afternoon or Saturday morning-- he'd come in and say, "I 've got pay my hired man." Before night he was so drunk they had to haul him home, and the three hundred dollars was all gone!! He hadn't paid the hired man. Now that's some of the hazards you had ^{-too} ~~had~~ And that actually happened. And it only happened ~~ex~~ once. I can remember this-- I never dared go in a tavern myself, "There comes Brocke, hide the beer! Hide the whiskey!" It was embarrassing and I decided, ^{It'd better stay out.} Because I knew it, you could tell the look on their faces. ^{Master, you} ~~I~~ got no business in here, I don't want you to see me doing this thing." And, of course, when you had incidents like that, you told off the ~~guy~~ guy, I

did, I didn't make any bones, the next time he come and wanted three hundred dollars, now he had to virtually bring the hired man with him and let me pay him, because once is enough, and you learned that, see. But it did happen, and still happens to this day.

SS: Having to make these judgements, to me, it seems like such a big-- such incredible responsibility for a person to have. To have to make judgement after judgement and stand there and make 'em all day long.

FB: Well, I know, but they can't all be perfect. And getting back to the drinking days, I have actually, and Ole Bowman has too, we have loaned a man that staggered into the bank, ^{door} he had to hunt for the latch, he had to hunt for the doorknob to get in there and get himself up to your counter and say, "Frank, can I have a hundred dollars, I'll pay you back when I get my paycheck next Saturday." "Okay." And you did it. Now that actually and literally ^a happened. And I've thought to myself many times, "Gee what chance would he have at a chain bank?" (Laughs) But that is true. And he never failed you, because they were honest. They were hard working Swedes or Norwegians, or whatever, and they remembered, no matter what. They say that they couldn't remember, they did. And if they didn't remember, all you had to do was remind him. Say, "You remember last Saturday you was in the bank, and you got a hundred dollars?" And if he said, "No, did I do that?" "You sure did, isn't that your writing?" "By gummy, that is." And he would pay it. And that would be the last of it. And you did that time after time. You knew who to trust. ^{and who not to} But, of course, there were those that never intended to pay. But they never came; they knew better. As a rule the no-good alcoholic that never ^{ed} intend_k to pay, he never bothered the banker. And these were exceptions that came to you and staggered into the bank and borrowed a hundred dollars.

SS: How did you know who you could trust?

FB: Because time, time and knowing the background, knowing the person, knowing the individuals-- as I say--if he wouldn't have paid it and he would have forgotten it or he didn't know what was going on, he would have had the right to say, "Well, my golly, if I was that drunk, why did you loan it to me?" ^{for} "Well, I know you, and I knew that if you didn't get it from us, you would go to somebody else or you'd go down there and that's the way you are." "Well, that's right." And you drew that conclusion.

SS: I know for myself--

FB: You can bet your bottom dollar, Sam, that Ole Bowman would have never loaned a drunken man a hundred dollars if he didn't know that he'd a got the devil for not loaning it to him! See, it worked both ways. If you wouldn't a loaned it to him and he'd gone down the street, why he'd a cussed you every step he took if you'd a said no. So, what the heck!! And a hundred dollars was not a life or death, it was the best advertising you ever did, because-- Oh, I could name you off-- I can see 'em to this day-- I can see those particular men that would do that, because they earned hundreds of dollars. They would earn-- their gross earnings in those days in the lumber camps, they didn't have W2's in those days, or they didn't have a record-- but they would earn eight thousand dollars. Six and eight thousand dollars. That would be their total earnings for the whole year's work, and at the end of that year, if they were laid off on Christmas vacation, they didn't have enough money to buy their mother a Christmas present. Now that's the truth, Sam. That was history, that not only was true in Troy, I learned that was true in Bovill, that was true in Elk River, that was true in Deary, and obviously Kendrick. Kendrick was

not too much of a logging center, so you didn't see so much there. But that's true. They lived strictly from hand to mouth. I would say that after 1960 there was people in Deary and Bovill and Elk River who had a savings account that never had one in their life because something along the way made 'em conscious of the fact-- "Well, let's put fifty dollars in savings account." Either somebody pushed 'em or somebody started it, or advertising, which we did, we always advertised savings, we never advertised to make a loan. Our bank advertising, we never advertised-- and I used to warn the Moscow papers for an ad- I said, "Put anything in there, but don't say, 'Come to us for money'." 'Cause we have 'em running out our ears. We got more loans than we know what to do with. But advertise savings." But anyway, getting back to those individuals, they never had a savings account, and they would start, I would say around the 1960's-- and many, many of 'em now, when I left the bank in '73, had five and six thousand dollars on savings that never had anything previous to that.

SS: I know in the early days when Prohibition-- and part of what caused Prohibition, I understand was that the women felt that their husbands and gone off drinking it all up and they couldn't get it, then they'd have some money.

FB: ^{Just like the} Slot machines, yes.

SS: Did you find yourself ever-- did you ever find that women, wives of the family would try to get you to get their husbands to watch their money? Was that the kind of thing they did?

FB: No. No. Because I would say, that after 1940 the women came more into power, more into being. You see, there was such ^a difference ^e between Bovill and even Deary. Deary was half way in the middle. Deary had a farming element, and they had the payrolls. But there was a lot of

of that going on in Deary. But, Troy, was much different. But, yes, there would be lumberjacks who would come home, turn their paycheck over to their wives and they would get a twenty dollar bill-- of course, twenty dollars would go a long ways, when you sat down to a bar in those days, if you had an honest bartender and he didn't steal it from you, that twenty dollars would last you for two or three weeks and you could drink all you wanted every night. Because beer was ten cents a glass and whiskey was two bits for a jigger, and it went a long ways. And ^{consequently} the wife ^{often} had more problems than the husband. He would be off to work and she would be at the bar stool all day long! That happened time and again.

SS: This was in later years though.

FB: Yes, this was in the '40's - definitely the '40's and probably some part in the '50's, and still goes on, but not as prominent as it was. I would say that I never in my occasion-- I've had wives come to me and say, unbeknown to me too, to me that their husbands were alcoholic. And I didn't know about it. And the reason was the fact that they were away from here, we were financing them and ^{they} doing business with them, but every time they came here they were sober, and they didn't even have alcohol on their breath. But I had a lady come, a very prominent person ^{come and} say, "Will you tell me what to do?" "What should I do?" And I've had that happen. But it had not disrupted their credit, but what ^{it} was hurting was the family itself. The animosity between the two. She was getting fed up. But creditwise, those that drank-- we had farmers here that drank up all the cream checks and yet they were substantial; they were good. And yet, if you couldn't carry your whiskey and you lost your head, you went bankrupt. So it was up to the individual whether you wanted to drink your money away or whether you

wanted to drink and you were conservative. A lot of your money when you were drinking went-- other people took it away from you, you were treating everybody else, you were getting rid of it; ^{there was} no problem to get rid of money, for some reason or other. Especially if you're at a bar you can pass it around or if you're drunk enough and you give a twenty dollar bill for three or four glasses of beer and maybe you get ^{about} half of it back. That happened, that was common. That disappeared, just like the man that borrowed three hundred dollars and by night he was broke.

SS: Do you have much of an idea why drinking is such a problem in the early days, too?

FB: Of course, I think after Prohibition they were so anxious to get it that for two or three years it took a while to catch up. But all during Prohibition there was beer being made by the gallons, gallons, gallons. Moonshine was made. I bought moonshine. Shoot. You just didn't go to a dance but what you had to have something. But, there's only one advantage was, it didn't take much moonshine to do the ^{trick}. You didn't have to buy a fifth. You bought a pint of moonshine and that would last you for three or four weeks and sometimes a month. Because you mixed it, of course, and I don't think it took as much. Shoot. I never was drunk in my life to the stage that I didn't know what was going on, but you could feel good. And all it would take was maybe one drink. And the guy that got drunk, he was sloppy drunk.

SS: You were saying that-- what you wrote down there--about Kendrick as being in fairly bad position for moonshine coming through. Was that because it was a farming community?

FB: Farming community and they were on their way to Lewiston. Kendrick had dance halls and they didn't have the lumberjack to contend with...

(End of Side B)

FB: I'm not going to say that they were better, but they were a higher class. I've nothing in for the lumberjack, I respect him, but a farm boy he was more modest, but they still liked the moonshine. And there was a certain element that always had it, because if you had a bottle why pretty soon you were treating your friend and it made the rounds. If you bought a pint, you ended up with about a quart or maybe two quarts of liquor, of drinkable stuff, because you started mixing it with, oh, whatever you wanted, ⁻¹⁰ gingerale was very prominent. And, of course water was another one. You couldn't drink real good moonshine straight. It would burn from here down. Oh, man, it was terrible!! You always cut it.

SS: At the dances and your drinking -- would a guy's date drink with him or just the men?

FB: No. Very seldom. I was never around drinking women, I don't know I've seen 'em. If I had a drink my girl very seldom would. ^{drink} That was just history, you just had a drink because it was the fad. You just took one drink and you were off, that's all there was to it, see. If you were modest or a good kid or clean and didn't want to be seen drinking, why, that's all it took. You didn't drink it to get sloppy drunk. ^{That was no love} There is nothing more disgusting to me than a drunken boy or man. He was just no good. And I think they all looked at it that way in those days. Everything was mud in those days and you had to be sober to get around in the first place. You had to be sober to drive on a muddy road. You just didn't dare go anywhere or anytime and you wanted to be sober. I think those that wanted to get drunk got drunk and those that wanted to drink, took a drink, and those that wanted to be sober, and you got along, and you never made an issue about the guy that ^{got} too drunk, because pretty soon they were carrying him out.

He didn't last long. Because the ^{history of the} moonshine was so strong that three drinks, why, he was under the bed or he was laying out in the gutter. That was just about the truth, too. And it was fun to have a drink and go and dance and socialize because they had fun in those days. So much different than now. Very seldom would you see a high school boy that would be involved in it; in the drinking. If he was, he was a rounder, as we'd say, he wouldn't be in school. He wasn't very much respected, he never had a date, and so consequently, ~~he~~ didn't even come to the dances, it would be very seldom he'd come. And if you were in high school, you'd just-- I never drank when I was in high school, even to go to a dance. I didn't have one drink, like I was telling you, if I had any whiskey, it was after I came to Troy. And I was ^{only} twenty years old.

SS: What were the dances like?

FB: You'd dance with anybody or everybody, and you'd have a good time. You weren't wallflowers. There'd be a lot of girls go that wouldn't have dates, and if you did and had a date, nine times out of ten that ^{was your} ~~was~~ all you danced with, ^{was your} girl, and that was the size of it. But you had fun. And it was good.

SS: What kind of music?

FB: It would be a band from either Lewiston or Moscow. I think here in Troy every schoolhouse would have their dance, and they would have a guitar and a violin and a drum. That was common, but in Kendrick the dances that was of any consequence, held in the halls. They would be put on by a musician in Lewiston. They'd come up to Kendrick and put on the dance. And they'd get somebody to sell the tickets, and that would be it, and they would take all the receipts and they would pay whatever the hall ^{rent} was.

SS: Did dances get rowdy sometimes?

FB: No.

SS: The drinking didn't cause that?

FB: No. Well, they did, they were outside, of course. And, of course, then there was law, but nothing like now. You either got so drunk-- there was nobody taken to jail. The only time I can remember anybody got in the Kendrick jail was when he'd be down there on a Saturday and he'd come to town drunk, and he'd be in a car and he'd run up and down the street, speeding, see. And speeding would be maybe thirty or forty miles an hour, but he was a hazard. And I can remember, they took this guy, ^{he was} Deary guy, too, and they locked him up, they put him in the jail, and thought they'd sober him up, and low and behold, he took his shirt off and ^{he} stuck it under the door of the jail and lit it afire!! And man, ^{carried} they ^{he} him out, he was just barely alive from smoke! And beyond that, -- the jail was right behind the bank, so naturally we got in on anything that happened, but I can't tell you more than oh, a couple of times they ever had anybody locked in that jail. And then, they never left anybody overnight. Because, those that ~~drunk~~, either somebody would take them home or else they would lay down on-- it was always in the summertime, ^{usually} and they'd sleep it off. But, that was no big issue.

SS: You know, you were talking about this coming into town as a country boy, looking up to the town boys. Was there really a difference that you could see between the country and the town boys?

FB: That's because you were the country boy. I was scared to death. I went to the Kendrick grade school and the grade school was in the high school building, and I took the eighth grade in Kendrick. And nobody to go with me, I was on my own. George was older, but he didn't start

^{I was there}
 when I did. [^] I don't think anybody went with me, I just walked in the door. And I was backward anyway, shy,-- but that's human, that's the way it is.

SS: Do you think the country living made young people shy?

FB: Yes. The only kids you know are your neighbors. You played with them, and that was it, see. But you never got acquainted with Kendrick-- ^{with} town kids. Because when we'd go to town on a Saturday, which was every Saturday, and that's when my dad got the groceries. And George and I would go with him, and we'd ride in the buggy, if it was in the summer ^{or} in the fall or in the spring, the buggy with the wheels. [^] And we would go and we'd hang onto his coat. We'd never be on our own. We'd never wander off, and when Dad would get ready to go home, "Where's George?" He was right here, boy, we were together, we never got away from him. But after you were in town a year or so, then it was a different story. You were one of 'em. After you got acquainted, ^{sure} [^] But I can remember seeing kids, but you never even looked at 'em, you were shy.

SS: What did your father do in Kendrick? What kinds of stuff did he get?

FB: He bought the groceries once a week. He would buy the-- Mother would make bread, but he would buy the flour-- normally the flour would be bought in the fall. They would buy so many barrels of flour and that would last. But baking powder and baking soda-- if he bought a loaf of bakery bread, that was the same as a cake!! That was all eaten on the Saturday evening. Mother would open that bread and we would eat a slice, ^{with} [^] nothing on it, and it would just disappear ^{in your stomach} [^] It was a luxury. We never would buy oranges, never buy bananas. ~~He~~ would get a sack of candy, that was for all of us, it would be a sack, maybe that high; ^{in a} brown bag about that long, it would cost twenty-five cents or ten cents,

I forget which. But that was the treat for the family. <sup>He would have a list, probably
that long and the groceries.</sup> It would be just a week's deal, coffee. I don't know how often they bought coffee because they bought the beans, rather than ground; we ground our own. But whatever was needed, there was nothing startling.

SS: Did he socialize in Kendrick? It was strictly provisions.

FB: Strictly. Boy, he would go there-- you went with a team and you traveled three miles with a horse and buggy-- it took us an hour to get to town and it took us another hour to come home. It was downhill, you didn't run your horses downhill. ^{never} He would never run a horse downhill. And coming up hill, just a slow gait. And the days was short, he was always home by five o'clock because he'd get his chores. He was very prompt. I had an uncle, you know, my mother's half brother, he used to go to town and he'd be home maybe nine or ten o'clock at night. And he'd be driving that team up Brady Gulch in the pitch dark. Oh, it used to worry my mother and she'd get so disgusted with him. ^{was the other way.} My dad, ^{Get} Get home before dark, "We got to get home before dark. We got to get the chores done before dark." He never wanted a lantern any more than he had to in the barn doing work after hours. And normally Dad, unless it was a big day and he had something special, he'd go to town after dinner, which would be one o'clock, he'd get to town by two, by three he had his deals done; he visited a lot. Granddad, for instance, took care of the Masonic Temple down there. He was a great lodge man and we'd go up-- he'd take Dad up-- see, we would pass his place on the way, and often he'd go downtown with us and then he'd go up in the temple and sweep, and when we'd get ready to go home, why, Dad would with us kids and we'd get Grandpa and bring him down and put in-- he'd be through with his job, or if he wasn't, ^{quite through, why} Dad would wait and so then, by three o'clock we were on the road home. So then, it'd

be four or after four when we got home. But that's the way it was, and that was no different. I can remember, he traded, and of course the store owners got to know us, by George and Frank, "Got those two boys again." They were just a part of him, and he was a part of us. And we were just quiet kids that was just as curious as anybody. But if Dad moved, we got scared, "Where's Dad going?" And you just didn't get out of his sight. And that's the way we were born and raised and lived under those conditions, and he died early in life, and we were on our own.

SS: What you saying there-- it's clear to me that your father's death was very hard on your mother.

FB: Oh, sad. They were a very devoted couple. And that young, you know, it was tragic, yes. And five kids. The oldest one was , 1904-- fifteen years old, and I was twelve. Margaret was ten and Wally was eight and then Kenny was just-- he doesn't even remember his dad. But it was sad, yes. And she brooded over it. Because that first summer when things didn't go right, she'd ^{go on, obviously} ~~go on~~ ^{and so for a while} ~~go on~~ a different times, of the month, menstruating, ^{and so for a while} that's when they get low. But to me, I didn't even know this, but she would get discouraged and I would find her in the bedroom crying; on the bed, laying across the bed, crying and sobbing. And, brother, did that hit me! And I would just run and grab her and get right in her arms and I was a growing kid, ^{I was} twelve thirteen years old. You can imagine. You know, you wouldn't do that normally. And I would try to pacify her, try to talk her out of it, and talk to her and it worked, because she felt, "Well, I can't do this in front of him." And I was the only one of the works that did it. The rest of 'em when she would get those spells, they would all run the opposite direction and stay out of the way. They didn't know what

it meant, I guess. But anyway, it was ^{apparently} a terrific lesson to me; what death is like, and what sadness it can bring into a young family.

SS: Afterwards, after your father died, did your mother just keep on going the way she had been? Doing the same things she'd done before? Or did her life much change for her?

FB: Oh, I think she became more religious, in her own way. She never pushed it onto us. But she read the Bible a lot. But we were her life. In other words, George and I-- she got enough insurance from Dad's death; she paid off the farm and we had a pretty good crop that fall. He died in January and we harvested the crop that fall, and she had a pretty good crop and she paid the mortgage off on the land and she had some money left and the following year we talked her into starting a cafe in Kendrick. That was the disappointment of ~~our~~ life. I was too young and George, after it was going, he didn't want any part of it. We started it in about July or August and I believe it was either November or December it caught fire. I wasn't even there. He had been there and he had turned on the stove-- it was a gas stove-- to heat some water for coffee-- and it was around two o'clock in the morning-- I don't know whether he fell asleep or what happened, but anyway he forgot it, and when he went back to look at it, ^{it was in} the backend, ~~it~~ was all aflame. So it burned out. Well, we got insurance, but I ~~think~~ ^{our mother, before, our mother} she had taken about a two thousand dollar loss, and that was fantastic in those days. But that was number one experience. And I look back and I see that-- and that was a lesson to me. I never forgot that either. Because I had many opportunities to finance operations like this from time to time, and I would say, -- young people--
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