Narrative of Mary F. W. Kearl

These are the memories I have of my father Francis Edward Walker. He was born in Hutchinson, Kansas. His parents were Lewis Edward Walker and Anna Elizabeth Leger. He was the middle child, his older brother was Lewis Bradford Walker and his youngersister was Mary Elizabeth Walker. His father was a well educated man. He was very good at organizing, he was a hard worker and was very good at getting people to invest in his plans and was very successful. However, he worked himself to the point that he died before his latest venture materialized, therefore he died a poor man and his wife was left with the 3 children to finish raising.

My father lived in California as a child for several years. He and his brother and sister were taught by a tutor from time to time and they went to a military school in California for a time because his sister had typhoid or some very contagious disease and they were not allowed in the home. He and his brother graduated from high school very early and attended the University of Texas (they moved to Texas after leaving California).

My father was a great tease and therefore got in trouble with his mother forom time to time. I remember her saying that she got very mad at him one time and she threw a vase and he ducked and it broke and then she was really mad. I remember also when I was little child at home, my mother became angry

at him because of his teasing and she threw a big spoonful of mashed potatoes at him and once again he ducked and it went all over the wall and I had to help clean it up, so he was a big tease and a very happy person.

He did very well at the University of Texas where he entered when he was 14. He persuaded a fraternity that he wanted very much to belong to, but where you had to be very wealthy to join to let him and his brother join anyway. He was editor of the "Daily Texan" which was a newspaper published by the University at that time. I have clippings that tell that he was an excellent editor and that he did a lot for the paper. He set policies that were carried out through the years after his retirement from it. He was the manager of the football team and he was presented a little gold football that I have in may possession and I cherish it very much. He was always very busy joining and taking part in many activities.

Alter his graduation from the University of Texas, it was WW I and he enlisted but the war ended almost immediately after his enlistment so he never really served in the Navy. However he continued his studies by correspondence and advanced in the naval reserves to the rank of a lieutenant. At the beginning of WW II he continued his interest in the Navy and by the time the war was over he progressed up through the ranks to a Commande

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We always kind of joked about it because here he was a commander in the Navy without ever really serving on a ship per se. During

in the Navy without ever really serving on a ship per se. During WW II he served of course in the Navy and he was ordered to go to New Caledonia to <u>Noumer</u>, New Caledonia where he was to set up a base and organize it. So he was on a ship but

was to set up a base and organize it. So he was on a ship but not as the commander or as a member of the crew. He was simply under orders, being transported to New Caledonia. He was very

successful setting up the base and he really worked well with

the men. He seemed to sense what the young men needed. My mother tells of him organizing singing groups and all kinds

of things for them to keep busy and not be so homesick.since

they were so far from home.

where he became a cashier in a bank. My mother was also a cashier in another bank and they became acquainted and fell in love and married in October 1921. They continued to work in their

young man, after the war [WW I] he moved to Oklahoma

respective banks and in December, 1922, I was born. My mother had a very hard time in childbirth almost dying. She was so sick. she did not even care for me for the first two months.

sick, she did not even care for me for the first two months.

I stayed with my great aunt Fannie, Aunt Lannie, and my grandmother

Walker also cared for me during this two month period.

When I was about a year old, my parents moved to Oklahoma City. My father did several things while there, he worked in

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real estate, construction, and my mother also worked for a period of time cashier of a bank. They had an apartment there as a aunt Maude (Turner) Reed at 1021 E. 10th St. with my great suspect that I stayed with my great aunt while they worked. do remember as a 5 year old, a prospective kindergartener, somebody,(I don't remember if it was my mother or my aunt) walked with to school to show me the way and then of course they and Ι spent the day at school. As I came home I could my way, so I decided that the best thing to do was not find go back to school and just sit and surely somebody would come for me and they did. They thought that I had done a very good job of going back to wait and not becoming lost.

In 1931, one of my mother's distant cousins Earl B. Brink wrote my father and asked him if he would like to come to Salt Lake City, Utah and manage an insurance office for him. He was, branching out and was opening an office in Phoenix and run that office, but needed someone to run the office in Salt Lake. So my father and mother decided to so this. My father bad been selling and buying real estate in Okla. previous to this and I can remember that every year I went to a different school because if they couldn't sell a home my parents would into it

until they could sell it. So we moved quite a bit but my mother

did not believe in moving me during the school year. This is

why I went to the same school all year but I always seemed to

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be living in a different home at the end of the year and this is why I started out at a different school.

I can remember at this period my mother saying, "...if you want to come and get anything to eat at our house you'd better come at the beginning of the month because by the end of the month we don't have too much food on hand." So I think times were pretty hard during the depression.

parents moved in August 1931 to Salt Lake and they oquirrh rented an apartment and I attended the 'OCHRET? I school. This was just small apartment and my parents both worked at the I was in the 4th grade at this time and I office. remember coming home (since both worked) but I can remember can mother always had something that I should do. She never my to do anything "that she didn't approve of" and expected me I guess as a result, I never thought of doing anything that Occasionally I would ask her if I could she would not like. have a friend or i f I could go to a friend's house and over she allowed me to do this but nor frequently. I think she probably felt like sometimes it would be all right but that if that too much I might have a friend that would suggest we i t do something she wouldn't like. I don't know anyway, I was able to do it sometimes.

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We had, by this time, moved to another apartment a little larger that was on 5th E. and 7th S. in Salt Lake called the Oakwood Apts and my father had invited one of their friend from Oklahoma City but to help him with the insurance agency. He had decided to buy the agency and he thought this gentlemen Mr O. Lyte Himer would like to come and go in partnership with him. Since times were tough during this time the depression, Mr. Himer was very glad to have an opportunity to come west also. They too lived in the Oakwood Apartments. I can remember they lived in the apartment above us and if we wanted to talk to them rather that use the telephone, we would bang on the floor and then go into the bathroom where there was a ventilator that we could use to talk with them.

were very successful in the insurance business. car remember many times my father would sell people insurance then take his commission - rather than in money which no arid during the depression had - in kind. On one occasion, he it meat. It wasn't that we had fantastic meat. I can remember WE had bologna about every way you could think of. I can remember my mother would bake it like you would a ham. She would score it, putting cloves and other spices on it. would serve it as you would a sliced ham. I can remember frying it probably cutting it up for casseroles and so on.-Frankly, I got so tired of bologna and it was a long time before

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I got so I could even eat it without feeling sick to my stomach.

I can remember also having a hundred pounds of onions that my mother creamed and fried and did everything under the sun with.

I do not know what all my father traded for in selling insurance but these are the two things that stand our in my mind. Also I took voice lessons for commission on insurance.

My father and Mr. Hine expanded and opened and office in Idaho. Mr. Hine went to run the Idaho office while my father continued in Salt Lake. My father was a joiner, he belonged to all sorts of organizations in Salt Lake; the International Footprinters Association, the Lions clubs, I don't know all at them but he loved people and he felt like these were avenues of meeting people where he could perhaps be able to sell them insurance at some future time.

He was very friendly at this time with Heber J. Grant and George Albert Smith. He knew many leaders of the Church, however, he was very active in his church the Central Christian Church. He was a very devoted Christian. He and my mother were very active in this church and of course I also was a member.

He had several gifts, but one of them proved particularly useful to him in selling insurance. He never forgot a face or a name and if he knew anything or heard anything at all about

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someone he never forgot that and whenever he ran across there again, he would always remember the incident. He made people feel like he was truly, genuinely, interested in them (and he was). He loved people. When he sold you an insurance policy he was sincere and felt like he was doing you a big favor by helping you and selling it to you.

In the meantime, my mother's older brother was accidently shot and his 3 older children by his first wife preferred to live with my mother and father. They had been living in Buffalo, Oklahoma (I was in the 5th grade) so they moved to Salt Lake City. Utah. At this time we had to move to a bigger house we could no longer live in an apartment. So my parents found a home on 1376 Michigan Ave. and they moved to this home. They had an arrangement when they moved there that they would rent it and then at some future time when they felt like they home they would buy it. They bought this could afford this home for a total of \$7000. Many years later when my mother decided to sell it and move to a condominium (Capri Park), she sold it for about \$22,000 (1963). So it was still a very reason home. It was a well built brick home with 3 bedrooms upstairs. a kitchen, living room, and dining room. Downstairs was a full basement. It was divided in half with a small coal room. When we first moved there, there was a coal burning furnace and

they would come deliver coal through a small window in the room.

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I can remember seeing it full of coal. Later when we had the furnace converted to gas, My mother used this room as a sewing

made a nice sewing room. She had another room for Ιt food storage, she always bought everything in bulk. She bought

sugar and flour by the 100 lbs. She bought canned goods in

cases, at that time it was much cheaper to do that. They always gave a better deal. I can remember her going to the store on

a Saturday evening after work and when my cousins were there, she would buy 4-5 big bags of groceries for \$5.00. It seems

incredible to me now at how little things cost at that time.

My cousins were all older and they were not with us too many years before they were our of school and on their own.

During this period of time my father and mother had their home open to many different relatives. Because of having our cousins live with us: Richard, Marty, and Olive Ruth, my mother needed

help with the house since she still worked. We had a lady by the name of Mrs. Hulten who came and stayed with us, she was a practical nurse and sometimes she would go nursing but mostly

she was there. I was expected to dust and vaccuum and do my share of the work even though we did have help. I had to help with dinner, set the table or whatever. So she was not a maid

per se, she was simply held for my mother because she could

not work all day and run a house with so many people.

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During this time we also had my cousin Turner come to live

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with us because times were hard and he had no job, so he came

him get the job. My father always helped my cousins who lived / with us get summer jobs while they were not in school. He was

very good to share the automobile when they needed it. They

were like his own sons and daughters really. Turner worked, eventually got married and they both stayed with us until they

could afford to buy a home.

One of my cousins (a nephew of my father), Lewis Newcomb, couldn't get work so he came from Milwaukee and stayed with us a whole year and worked as a bellhop in one of the hotels where my father got him a job. Mrs Hulen left and we had a cor 3 other people that came including Velda Prunty from Elko,

Nevada. We had another lady that lived with us for a time and she had a wig. When my cousin Turner got married, they got

she had a wig. When my cousin Turner got married, they got married in our living room and she of course was going to be

at the wedding. When she came in she had her wig on funny - backwards or something and I remember how hard it was to be

serious at the wedding when there was this wig that was askew.

At one time in our home, we had 9 people around the table

for meals. I had another cousin, Harold McMinn, who came to stay with us and he brought his wife, Ruby, and their one little

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I mentioned, when my father was growing up, he liked

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and he did very well, eventually buying a home. Later, he was transferred to Cmaha, Neb. which is the home office for Mutual of Omaha and he has a very food job with them.

boy, Chuckie (Charles). My father gave him a job at the office

to play tricks and tease. He never got over doing that and he liked to do magic tricks. I never really appreciated this ability, I used to think it was dumb because I knew how he did the tricks and I could not understand why he would do these tricks. I probably spoiled it for him sometimes as a result,

for which I am very sorry now. One of the tricks that I remember was that he had rigged the car so that there was a button under the brake and clutch pedals and when I or anyone would get in the car he would say "this is a magic car, any place you touch

will honk the horn." Of course he had his foot on the floor

and no one paid any attention to his feet and you could press anywhere in the car and the horn would honk. Of course children loved it - they thought it was wonderful and that it truly was a magical car.

Another thing he did was to pretend to break his arm and he would go through this routine which fascinated little children They thought he was truly doing something awful to his arm.

He also liked to make pennies or quarters or nickels or dimes,

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whatever change he had come out of your hair or hour ear & his sleeve. He was very clever with his hands. He could keep people

easily entertained for long periods of time with his antics.

frequently in church. I still have some of his favorite music that I find it hard to part with because it reminds me of him standing up there and singing. He had a very food tenor voice. He had sung in the glee club in college and he continued to enjoy singing.

He had a good voice so he could sing for people. He sand

My father was very good to the agents that sold insurance

for him if they came and said "well we just weren't able to

collect," he'd allow them credit. When he went into the Navy during WW II, my mother ran the insurance office for him. She was not nearly so kind-hearted as he was, she felt like people should pay and if agents wanted to give their clients the benefit of their commission, fine, but she felt like the agents should pay their portion of the premiums because she in turn had to pay the home office. She was much stricter about it. She was very food, but she insisted that they pay for the insurance they wrote.

By the time my father came home from the Navy, she had saved quite a lot of money for him. The insurance had paid

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well and they had made money. They were in pretty good financial like you should have a "red barn" you father felt shape. MV working for and if you got that red barn, you needed should be another, it was a figurative thing, but he felt like you always something to be working toward. At one time he bought building at 3rd South and Main on the west side of the street. rented it out. There was a photography studio in it - "Echo" name and this proved to be a good investment for him. always been located on the second floor of the office had His Building at 2nd So. and Main St. His office Continental Bank 211. As time went on he decided he needed more room number was a building at 2nd So. and 3rd East, approximately It was not a very wide building, 100 ft north of the corner. called this the Walker Insurance but was quite long. He and he used the 1st floor for his office then he rented Agency out the second floor to one of the agents who had an automobile, ho9meowners, and other types of insurance underwriting in addition to the Life, health and accident sold through my father's agency. this agent had his office on the 2nd floor. I think at times So it our to various other people. Then one of father rented MY the agents also had an apartment in the basement and in addition selling insurance, he was the custodian - he cleaned the His mame was Parley Woolsy, the agent building for his rent. 2nd floor office was David Alder. My father after with the he came home from overseas was stationed in California for about

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My mother went to see him as often as she could leave My uncle Reo, her older brother who was from Denver office. and didn't have any work came and helped her run the office. lived with us 2 or 3 years before he brought his family over He form My aunt Ethel Elizabeth Dick had marital problems husband divorced her after 27 or 28 years of marriage. and She place to go and had never been trained to work so mother and father once again opened their home and she came my with them. She lived with them always, in fact, was living with my mother until my mother's death (December 24. She tried to support herself, she took some courses 1980). in hotel management which did not work out so my father helped Hill Air Field in Ogden and during the war net .10b at that is where worked. She lived up there during the week she and on weekends she would come home.

meantime I graduated from High School and went away to college (Utah State Univ) while my father was away I graduated from college. I was awarded the "outstanding accounting student" award form USU. The college in turn offered me a job. I turned however, because I knew my mother was counting heavily returning to help with the insurance office. So I came back began working as the bookkeeper in the office. I took care of the payable and the accounts receivable. accounts My then free to go to California while I and my uncle

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ran the office.

to get married my grandmother was very ill so went to Texas to help her. As a consequence, no one was able to be at our wedding - from either my or Cyril's family. After Cyril went overseas, my parents were living in California time and went down and stayed 2 months with them. I My father got me a job while I was there with them at one of the local draft boards. His responsibility after he came home New Caledonia) was to be the liason between the draft and the Navy (I think), I know he worked closely with draft boards. So he got me a job as a clerk with one of the draft boards. I used to ride the cable cars to work everyday. loved San Francisco because my parents had an apartment so was little housekeeping to do and my father was free after time each day and he loved to explore. Whenever he YIEW place he was never happy until he knew all the see and he knew where everything was. were to So he loved taking my mother and I to restaurants and unique places. went to the bay to watch the ships, to telegraph We hill and to watch the seals. We did lots of things and it was fun time for me. I probably needed that diversion because worried about my husband. I thought maybe he'd be killed something. I got a letter everyday, except one day didn't get a letter. I remember saying to my mother "I know

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he's been hurt, I hope he's still alive". My mother said "Oh Mary, he could have missed a day that doesn't mean anything."

father subsequently was sent back to Salt Lake. He

The next day when a letter came Cyril said "I quess you wondered I didn't write, I was operated on in the field hospital why

for appendicitus - that would Mean out in the field in a tent, and I didn't feel up to writing - so my mother was right.

My

always worked so hard.

duty working with the Selective Service. His office was at Ft. Douglas. He sold insurance when he had a chance. WAS In meantime, he and my mother decided to sell the insurance They sold it to a couple of the agents. When my father agency. retired from the Navy, they were planning to do some traveling and take life easy. They wanted to do some of the things they had always wanted to do but had never had time foe because they

they sold it in MArch and the following July, he was accidently automobile accident. He was only 50 years old killed in arı and it seemed incredible to me that he had been killed. However, he had left my mother in very good financial circumstances.

I think that my father was guided to sell the agency because

She continued to work at the agency for a while but he had several real estate ventures he had invested in and she decided that she would put all the funds together in an estate and let the

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advise her how best to handle these investments my father It proved to be a very good arrangement for her because had very adequate income to live on and she did not have of the worrying of people coming to her asking for loans investment capital. She would simply say "Go, present your if they approve of it it is fine with me." the bank. Therefore she was off the hook by having the bank be her money manager. She continued to live in Salt Lake on Michigan Ave. with my aunt (Ethel Dick).

father lived a full life. He was very aware of his mother and he looked after her faithfully. He wrote letters the thousands. I can remember many a day, he would come back the office after working; he would sit down and think nothing typing out 10-15 letters at a time to various family members. was very interested in people and in helping people. He was very kindhearted. He always wanted me liked people. He drive - practically from when I was 5 years old. let me sit in his lap and steer. He could hardly wait As I approached 16, he had my cousin Marty to drive. me the summer before I was 16 so I would know how to drive learned very early in my driving career 16. I I was wanted the car the person to go to was my father. would let me have the car at the drop of a hat. He was very let me drive. In fact, I did all of the driving. When Mary F. W. Kearl Cum 1982

we went to church, I drove. Whenever we went anywhere, as a family, I always did the driving. This was very good because

gave me a lot of experience which was very good. I hadn't

had my license very long and I'd hardly driven in traffic even on a Sunday, my parents & I drove up to Logan, Utah.

when started back home and my father said "OK MAry, its your turn, us home." I got along very well but I must say I was you take very nervous through Brigham City, through Ogden, and even through

part of Salt Lake, because I'd had so little experience in traffic. my experience had been on country roads. My father had **A11** absolute confidence in me.

I can remember when I was going to Westminister Jr. College Salt Lake, I'd get to take the car and on a lunch hour going people in the car. I could hardly see to steer or else with 15 couldn't feel the pedals - I'd have to have help. I look

and think we must have had someone watching over us

help us not have an accident and kill us all - it was really a dumb thing to do. in the PEP club and sometimes when our ball teams

(I went once with the basketball team and once with the football at the same time?]) went to Ephraim which was in all team Southern Utah - where we would play Snow Jr. College. I think

about 130 miles more or less. In the fall 5 of my good

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friends in the PEP club went down to cheer them on. I was a Saturday, nice and sunny — it was a wonderful day. We had a great time. When basketball season came, we decided we would like to go down to a basketball game at the same place. I never would have asked my mother, she would have immediately said "No. It is too snowy and icy. It's too dangerous." (She was right I'm sure.) I went to my father and said "Dad, we'd like to go to this basketball game. Can I have the car?" Immediately he replied "Yes you may use the car." I guess all children learn which parent to ask to do certain things. I suppose there were some things I asked my mother too. It is almost like working the end against the middle — children are not dumb — they learn very quickly how to manipulate their parents I suppose.

My father was a very special person. Of course, he lived only to see Edward (of his grandchildren). When Edward was little, my father was so funny because he didn't quite know how to hold the baby. When Edward was fussy, I'd say to my father why don't you rock him and sing to him. So he loved sing and this would immediately quiet Edward. My father did not really enjoy Edward until the summer he was killed. My father really had fun with him then. My parents came to (Erie Pa.) visit and Edward was just 2 and loved to play and father thoroughly enjoyed Edward at this time. I My have pictures showing them playing and laughing.

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I think my father would have been so pleased with all of grandchildren. He would have loved teaching them tricks, entertaining them, singing to them, and taking them places. know he would have been, able to look around and find jobs them. He knew people and he never hesitated to ask them for help for his nephews and friends. I know that if he'd have been able to say my grandson needs a job, he would have looked after them. My mother used to say if only your father were still alive. would have known what to do and where to turn he to help out. He had his very special qualities that are sorely missed by me.

I must however say that my father and I got along best when we were apart for we did have our arguments. We both loved We didn't have to have much about which to start to argue. There are two incidents I should like to recount to show how ridiculous our arguments were. One time my mother, father, and I were going to work at the Ins. agency. We had man who came once a week to cut the lawn, trim it, and do some digging and weeding. Although my mother still had to do considerable yardwork - this man did some. The windows were all up in the car and my mother modded her head "good morning" Mr. Lorenz, the gardener, who was there to cut & trim. He was looking our way, so he saw her head nod but, of course,

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the windows were up he did not hear her say good morning. a comment to my mother, "Gee why did you bother saying You could have just nodded and that would have been sufficient." I don't know why I bothered making the comment, was such a piddling thing but my father picked right up on it and we argued about it all the way to work. My father thought good to say good morning and I thought why bother and argued about whether my mother should have said it, the whole way to the office; probably 15-2d minutes.

aunt (Ethel Dick) and I were in the car time MY we had gone someplace, I can't remember parents and my maybe we were coming home from a weekend trip or Just a drive - but I made a comment about how awful to be in one eye. For the next umpteen miles my father argued with me about the advantages of having only one eye until by the end of the argument I wished I'd have never said anything.

My father was not very handy around the house and it was mother that took out the klinker: she saw that the hopper was /filled. My cousins li9ved with us at this time and possibly they actually carried the klinker and the ashes up to the garbage, my mother oversaw it and made sure that it was done. even, at times, filled the hopper for her, but my father they took part in any of these things. I don't know why but

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did it. My mother always did all the yard work, of had help with the cutting but she did most of it. course she a long-handled dandelion digger and my father mother got the only thing he would do would be to go out and dig dandelions big holes in the yard so I don't know if it was dua really food or bad that she had him do this.

father was a great pop drinker. He loved Dr. Pépper. of soft drinks and he bought them by the He all kinds He didn't like coffee, tea, liquor, or tobacco but he case. was gone most evenings because if he wasn't out loved He selling insurance then he was at one of his famous organization many times he was not home for supper but we were So meetings. was the way it was, he had to be where he this. that thought he needed to be. Sometimes though when he was home, favorite thing to do was to lay on the couch and read the newspaper or a magazine or a book and drink pop. You could something directly to him and he would never hear you; but you were in the kitchen cleaning up alter supper or whatever and you were talking about something which you didn't care whether he heard or that you didn't want him to hear and you'd be talking soft tones, yet he would always hear and comment "why you that" or "you should have said that" or "say that again". It used to be so funny to me that he could hear when you whispered he wanted to but he couldn't (wouldn't) hear if you asked

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him a question because he was so engrossed in his news.

Memories of My Parents – F Edward Walker and S Ruth McMinn Walker By Mary F Walker Kearl – summer 1982 (pg 24)

One of the things that we always did on the 24th of July - Pioneer Day - here was of course the

big parade. I became spoiled because for years we would watch the parade from his office (the 2nd floor of the Continental Bank building on Main Street). Then when he moved his office to 2nd East we couldn't see the parade from there so I never went anymore. I figured if I couldn't sit in an air conditioned office and relax, then it wasn't worth it. I never liked being down in the crowd being pushed and being hot. After marrying and having children – when we would come out to visit I'm afraid I was bad because I hated standing out holding children in the heat without being able to see and so I never took them.

My father was very good about seeing that I saw the parade and other events and sites. There were many holidays like this 4th of July or Labor Day where on the long weekend we would go to Yellowstone or down to the canyons – Zions or the Grand Canyon. My parents were very good to take me to see these things. You could drive a day there, spend a day and drive a day home. We did this a lot.

forget it as though it never even happened. He was very good at forgetting something that had bothered him. I remember many times at the office, him really getting after somebody – then in the next minute he was helping them and laughing with them. It was almost as if when he gave vent to his feelings, he was able to erase it and never held a grudge against anyone.

My father when he god mad, would fly off the handle and really get mad and then he would

As I was growing up, after I got old enough (about 10), I went to the office after school and did the filing. I always filed the cards for policyholders that the agent used to track payment of premiums. There were always lots of these cards to be filed. This was my first introduction to office work.

When I was about 16 years old, my mother and my Uncle Rio McMinn and Aunt Ethel (McMinn) Dick went to the funeral of a relative (maybe Newton Dick – Aunt Ethel's son) and my dad and I were left to run the office. My mother tried to give me a crash course on how to keep the books. Of course my father was there to back me up but he was gone all day. I remember the first day I was there very late, wanting desperately to do the job right, but having made a mistake. My father was very good to come back and helped me get the book balanced and showed me my error. He never complained and questioned me about my actions but supported me totally. By the end of the week when my mother was to return, I had finally learned a little bit about how to do the books. But I remember working very late every night so that it would be in good shape when she came home.

I want at this time to tell all of you what a wonderful man my father was. He was very good, he was very special and I want all of you to have a happy memory of him because he was a very happy person. He would have loved each of you so very much. I want you to know that I really believe that he was joyous when my mother joined him.