

FAMILY HISTORY - CYRIL AND MARY KEARL
Chapter Ten - Oklahoma City and the early years in Salt Lake City

I was born in Buffalo, Oklahoma (near the panhandle) on a cold snowy Saturday night. It was December 9, 1922. When I was about a year old, my parents moved to Oklahoma City.



Mary when she was about two years old.

My father worked at several jobs while we were there. He sold real estate, owned a drag line (an excavating crane with a bucket dragged towards the machine by a cable) and developed land. My mother also worked for a period of time as a cashier of a bank. We had an apartment at my great Aunt Maude (Turner) Reed's home at 1021 E. 10th Street. I suspect that I stayed with my great aunt while Mother and Daddy worked.

I do remember that as a 5 year old, when I was about to start kindergarten, how somebody, (I don't remember if it was my mother or my aunt) walked me to school to show me the way and then they left and I spent the day at school. As I came home that night I couldn't find my way back so I decided that the best thing to do was to go back to school and just sit there and surely somebody would come for me and they did. Didn't I act wisely?



Me when I was about 5 years old sitting on the front porch of our home at 1021 E 10th St. in Oklahoma City.

When I was 6 or 7 years old my parents were dealing in Real Estate. If they couldn't sell or rent a home they would move into it and live there until the dud. In Oklahoma they had grades 1A and 1B. If your birthday was late in the year you began in January. If it was early you began in September, so I began 1st grade in January when I was six. Since my Grandmother Walker had taught me how to read, I was asked to stand up before the class and read a story about a bird and his nest. Since I did so well I was advanced to 1B as though I had begun school in Sept. This has always made me one of the youngest in my classes.

When I was 7 and in the second grade, my parents were living in a home they hoped to sell but I began school and then we moved across town. Today children would have transferred to the nearest school. My Mother didn't approve of me

changing in the mid year so I caught the streetcar. I went to the terminal downtown, changed to another street car and went to school. I thought it was fun!!



Mother and I in Oklahoma City in 1926 when I was 4 years old.

The year that I was 7 1/2 my parents were going to be traveling around the state on business, I don't know what business, but I took the train to Austin and stayed with Grandmother Walker. We drove to a small town, Durrant (I think) to catch the train. My Dad got us a hotel room. Mother said that there were bed bugs so I slept sort of on a brass rail at the bottom of the bed. They put me on the train and Mother's last words were, "Don't hold your ticket out of the window." I usually was and have always been very obedient and wanted to please but the first thing that I did when the train pulled out of the station was hold my ticket out of the window.



My Father and I in Oklahoma City in 1927 when I was five years old.

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 where he wanted to live. It was the depression and Real Estate was not always easy to sell. They thought the move would be a real opportunity.

We moved quite often but my mother did not believe that I should be changing schools during the school year. I went to the same school all year but I always seemed to be living in a different home at the end of the school year and starting in a different school at the beginning of the next year.

During the depression it wasn't the best of times. I can remember that my mother would say, "If you want to come to eat at our house you'd better come at the beginning of the month because by

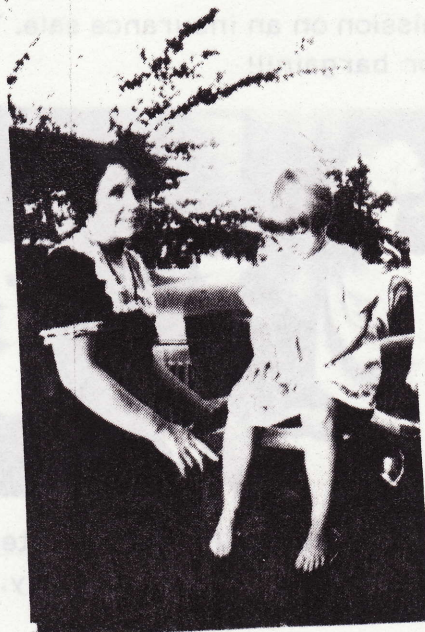
the end of the month we don't have too much food on hand."

My parents moved to Salt Lake City in August of 1931, rented an apartment at the Oakwood Apts. on 5th E and 7th S and I started at the Oquirrah school. It was just a small apartment and my parents both worked at the insurance office. I was in the 4th grade at this time. I can remember that my mother always had a list of tasks for me to do when I got home from school. She was sure that I would never do any-thing "that she wouldn't have approved of" and so I guess as a result, I never thought of doing anything that she would not have liked. Occasionally I would ask her if I could have a friend over or if I could go to a friend's house and she allowed me to do this but not very often. I think she probably felt that a few times it would be all right but if I did it too often I might have a friend who would suggest that we do something that we shouldn't. I remember that my parents worked at least 1/2 day on Saturday and sometimes more. I know that lots of times I would take the streetcar and go to the movie on Saturday by myself.

My father asked one of his friends from Oklahoma City to help him manage the insurance agency. He had decided to buy the agency from Earl B. Brink and thought this friend, O. Lyle Hiner, might like to become a partner with him.

During the depression times were hard and Mr. Hiner was also very glad to come west. They, also lived in the Oakwood Apartments just above us. If we wanted to talk to them, rather than use the telephone, we would bang on the floor and go into the bathroom where there was a ventilating duct that we could use to talk

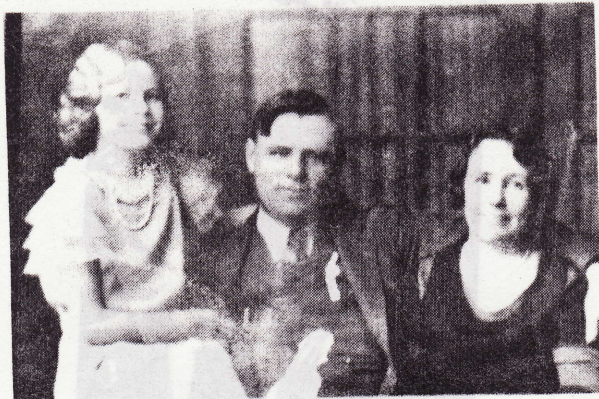
with them.



Mother and I on our car.

Daddy was a good salesman and was very successful in the insurance business. During the depression one had to have creative selling methods and Daddy became expert at them. Many times he would sell people insurance and then take his commission in a barter arrangement since money was so scarce in those days. On one occasion, he took it in meat. It wasn't steak but rather bologna and 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. She would serve it sliced as you would a ham. I can remember her frying it and cutting it up in casseroles. Frankly, I got so tired of bologna that it was a long time before I could eat it without feeling sick at my stomach. I can remember also having a hundred pounds of onions that my mother creamed, baked, and fried - cooking them in every way she could think of. I don't remember all of the things my father traded for when selling insurance but these were

two that stand out in my mind. I once took voice lessons in exchange for the commission on an insurance sale. That was a poor bargain!!!



Our little family shortly after we moved to Salt Lake City.

My father and Mr. Hiner expanded and opened an office in Idaho. Mr. Hiner moved to Pocatello and managed the Idaho office while my father continued to manage the Salt Lake office. Eventually they dissolved their partnership.

My father was a joiner, he belonged to many organizations in Salt Lake City. (The Inter-national Footprinters Association, Masons, The Lions) He loved people and he felt like these were ways to meet people and perhaps sell them insurance.

He was a good friend of Heber J. Grant and of George Albert Smith. Many of the leaders of the Mormon Church were Insurance men and he knew most of them, however, he was very active in his church, the Central Christian Church. It was a fundamentalist religion and the bible was all important. Each person interpreted it as he thought it should be. He was a very devoted Christian. He and my mother were very active in this church and of course I was also a member.

When I turned 11 my Mother asked what I would like for my birthday. All I wanted was to go to lunch or shopping with her. I always wished we could do more things together like other kids did with their moms.



Me when I was about 15.

Indians Are Loyal to the Great White Father, and here the photographer has snapped definite evidence of this fact. At Salt Lake City, Utah, Chief Tootiwana, Shoshone Indian (extreme left), offers Lieut. F. Edward Walker (center), draft official, a tribal pledge of aid if this country is invaded, as friends look on.

Associated Press Wirephoto



Underwriter Enters Utah Senate Race

F. Edward Walker, prominent Salt Lake insurance man and Democrat, today announced that he would seek nomination to the State Senate at the party's



Mr. Walker

September primaries.

He is the fourth declared one of the candidate for one of the three State Senate berths, on the Democratic ticket in Salt Lake County. The others are: Gordon Wegge and, broker; E. M. Royle, Utah CIO leader, and Stanley Child, former legislator.

Civic Leader

Mr. Walker is a leader in local civic, religious, educational and business circles. He is president of the Walker-Hiner Insurance Agency and resident vice president of United Benefit Life Insurance Company of Utah and Idaho.

The new candidate is a native of Oakland. He was active in Democratic politics there before moving to Utah many years ago. He was educated at the University of Texas and the University of Utah and this last year was director of the latter institution's extension life insurance classes.

Served His Party

Mr. Walker is a director of the Visiting Nurses Association, a trustee of Westminster College and recently served as general chairman for the regional Christian Endeavor Societies' convention. He also was vice chairman of the National Preaching Mission held here last year.

Mr. Walker has been active in local Democratic politics for years. He has served as delegate to county, congressional and state conventions, but has not before sought an elective office.

The candidate, who is married, resides at 1376 Michigan Ave-

Some newspaper articles about my father's involvement in civic activities.

F. Edward Walker



F. Edward Walker

Solicits Your
Vote and Support
for
STATE
SENATOR
from Salt Lake
County at the
Democratic
Primary
Sept. 13-1938
He is Competent
and Qualified

F. EDWARD WALKER

DEMOCRAT

Solicits Your Support and Vote

FOR STATE SENATOR

Salt Lake County

He Is Competent and Qualified

ANNOUNCES CANDIDACY IN SENATE RACE

F. Edward Walker, a leader in religious, civic, educational and business circles, has entered the race for the State Senate.

Mr. Walker's announcement said he has been a life long Democrat and an active party worker in Utah and his former home in Oklahoma.

His announcement follows in

part:

"Mr. Walker has been an active worker in the Community Chest campaigns and is a director of the Visiting Nurses's Association. He is a trustee of the Westminster College and recently served as general chairman for the regional convention of Christian Endeavor societies, and was vice chairman of the National Preaching mission held in Salt Lake City last year. He is a graduate of the University of Texas and an ex-student of the University of Utah and last year was director of the Life Insurance class for the University extension division. He is a past president of the Utah Life Managers' association, and is president of the Utah State Life Underwriters' association at this time. He is also a member of the Salt Lake Accident and Health club and has been a contributor to several leading insurance magazines.

"Mr. Walker served in the U. S. Navy during the World war and at the present holds a reserve commission as paymaster in the U. S. Naval reserves. He is a member of the Salt Lake American Legion post, Antelope Island chapter of Foot printers and the masonic lodge in Salt Lake City.

"Mr. Walker is president of the Walker-Hiner insurance agency and resident vice president of the United Benefit life insurance company for Utah and Idaho. He has served as delegate to county, congressional and state meets of the Democratic party from his district, No. 32, in Ward 1-A.

"Mr. Walker is married and lives with his family at 1376 Michigan avenue. He has served on a Boy Scout troop committee, is a member of the Utah Society Sons of American Revolution and Salt Lake chapter of National Sojourners. He followed occupations of newspaper work, banking and contracting before entering the insurance business ten years ago and has taken an active interest in civic affairs of Salt Lake City and the State of Utah."

Daddy ran for State Senator a couple of times.

Purely Personal Sidelights on People
in the Business

THE gentleman with the humorous set to his lips pictured below is not only F. Edward Walker, general agent for the United Benefit Life & Mutual Benefit Health and Accident Insurance Companies, but he is also Inter-Mountain correspondent for the Underwriters' Report. We have shaved off this last bit of Mr. Walker's interesting life's story and served it up first just in case there are a few mystified life men in and about Utah who wonder how we get their comings and goings into eight point type at such long range.

Mr. Walker can be duly thanked or blamed as the case may be. And now that we have that little mat-



F. EDWARD WALKER
Popular General Agent at Salt Lake City.
Who Is Correspondent for the
Underwriters' Report

ter comfortably disposed of, we'll get on with Mr. Walker. By his own halting admission, he was born in Hutchinson, Kansas, at the turn of the dizzy twentieth century—well, February 18, 1899, to be exact. And furthermore he has the questionable distinction of trying to keep out of the life insurance business for eight long years. It took the honest failure of the company for whom he was working at the end of the eighth year to push him on top of a rate book for keeps.

He has lived successively and successfully in Iowa, Missouri, Colorado, California, Texas, New York, Oklahoma and Utah. He moved to Oklahoma after gathering up two degrees at the University of Texas and getting a commission in the U. S. Navy during the war. He entered the banking business at Buffalo, Oklahoma, and during a comparatively short span of years, he was also connected with a Ford agency, a grain elevator, and electric light company and used some of his spare time as secretary of the local chamber of commerce.

An Article about my Father.

My Father had many talents. One of them was particularly useful in selling insurance. He never forgot a face or a name and if he knew any information or heard anything at all about someone he never forgot it. Whenever he saw that person, he would remember and mention the incident. He made people feel that he was truly, genuinely interested in them, and he was. He loved people. When he sold an insurance policy he was sincere about it and felt like he was doing you a big favor by selling it to you.

At the beginning of the 5th grade my parents moved to a nicer apartment located at 5th E between 8th & 9th S. It was a little larger and had a dish washer which I liked very much. In December of 1932 Mother's older brother, Charles, was accidentally shot and his 3 older children by his first wife preferred to come and live with my mother and father rather than stay with their step mother. They had been living in Buffalo, Oklahoma and they moved to Salt Lake City.



1937 - Me in front of our house at
1376 Michigan Avenue.

We now needed more room than an apartment and my parents found a home at 1376 Michigan Ave and we moved to this home. They had a rental agreement where the monthly rental payments would apply to the purchase of our house if we decided we wanted to buy it. In 1936 they bought it for \$7,000.00. 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). Now (1990) it would be worth over \$100,000. It was a very reasonable investment. It was a well built brick home with 3 bedrooms upstairs, a kitchen, living room, dining room, and bath. Downstairs there was a full basement with a bath. It was divided in half with one part finished. It had a small coal room. When we first moved there, there was a coal burning furnace and someone from the coal company would deliver coal through a small window in the coal room. 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 room. She also had another room for food storage. Mother always bought everything in bulk. She bought sugar and flour by the 100 lbs. She bought canned goods in cases to take advantage of the savings. I can remember her going to the store on a Saturday evening after work and when my cousins were there, she would buy 4 to 5 big bags of groceries for \$5.00. It seems incredible to me now at how little things cost at that time.

I was attending Hamilton School when we moved and although our new house was a long ways from this school I still walked to the old school until the end of the school year. In the fall of 1933 I attended Uintah School for the 6th grade. I also went to the 7th grade there breaking record of a new school each

year.



In 1933 I was 11 years old.

My cousins were all older and they were not with us too many years before they were out of school and on their own. During this period of time my father and mother had their home open to many different relatives.

Because my cousins: Richard 13 yrs, Marty 15 yrs and Olive Ruth 16 yrs, were living with us my mother needed help with the house since she still worked.

We had a lady by the name of Mrs. Hulen who came and stayed with us. She was a practical nurse and sometimes she would go nursing but mostly she just stayed with us. I was expected to dust and vacuum and do my share of the cleaning even though we did have help. I had to help with dinner, set the table or whatever. She was not exactly a maid,

she was simply help for my mother because she could not work all day and run a house with so many people.



1934 - My Cousin Olive Ruth and I.

During this time my cousin Turner Hoy come to live with us. He was unemployed and couldn't find work in Oklahoma. My father got him a job at the Copper Mine in Bingham. Daddy always helped any relatives who were living with us find employment. He was very good to my cousins letting them use his automobile when they needed it. They were really like his own sons and daughter. Turner eventually got married and he and his wife both stayed with us until they could afford to buy a home.

The next help we had was a lady who wore a wig. My cousin Turner got married in our living room. When this lady came in for the wedding she had her wig on backwards and I remember how hard it was to be serious at the wedding when her wig was askew.



My Cousin Turner Hoy and his wife.

At one time in our home, we had 9 people around the table for meals. I had a Cousin Louis Lorenz who came for a year. I had another cousin, Harold McMinn, who came to stay with us and he brought his wife, Ruby, and one little boy, Chuckie, (Charles). My father gave him a job at the insurance office and he did very well, eventually buying a home. Later, he was transferred to Omaha, Neb. which is the home office for Mutual of Omaha and he became one of their managers.

When I was growing up Dad liked to play tricks and tease me. He never got over his love of doing magic tricks. I never really appreciated this ability. Then I used to think they were dumb because I knew how he did them and I couldn't understand why he did them. Sometimes I'm sure I spoiled his fun, and now I'm sorry.

One of the tricks that I remember was his magic horn. He had the car wired so that there was a button between the brake and clutch pedals. He would say, "The 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. You could press anywhere in the car and the horn would honk. 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. He would go through this routine which fascinated little children. They thought he had really done something awful to his arm. He also like to make coins come out of your hair, ear, or his sleeve. He was clever with his hands. He could keep people easily entertained for long periods of time with his magic and singing.



When I was 14 I loved riding horses.

He had a good voice and often sang in groups or by himself. He sang frequently in church. I still have some of his favorite music which I find hard to part with because it reminds me of him standing up and singing. He had a very good tenor voice. He had sung in the glee club in college and all of his life he continued to enjoy singing. The members of the Christian Church in Salt Lake were a very close group who did many things

together and had fun times together.



Mother when she was about 45.

My father was very good to the agents that sold insurance for him. If they came and said, "we just aren't able to collect", he'd allow them credit. When he went into the Navy during WWII, my mother ran the insurance office for him. She was not nearly so kind hearted as he was. She felt that 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 than Daddy was. She was very fair, but she insisted that they pay for the insurance they wrote.