Interior of the Sotoyome Bank, Circa 1875-1878. Left to right, pioneers E. H. Barnes, R. Powell, L. A. Norton and R. H. Warfield

For Safekeeping: A Brief History of Healdsburg’s Banks
by Marie Djordjevich
Page 6

Also In This Issue:
The Sarah Cole House
by June Maher Smith
Page 3

“I Could Jitterbug Up a Storm”: an Oral History with Helendale (Autry) Barrett
Edited by Holly Hoods
Page 10
The Year 2001 is coming to a close and our fourth and final issue for the year brings us a variety of topics - an historic home almost 113 years old, a look at the banking industry and its early start in Healdsburg, and finally an upbeat oral history that reflects the changing times from the 1940s to the present time.

June Maher Smith, in her interview with the Platt Family, owners of the historic home, brings to life the many facets of that historic home. The home and the families who lived there reminds us of a gentler time in our history. June has done a great job, as usual, bringing us the life and times of that historic home.

Our curator Marie Djordjevich has taken on the task of unraveling and clarifying the buys and sells of the banking industry in Healdsburg. And, as usual, she has done a magnificent job of bringing what could be a dull subject a special accounting. A fascinating facet is the recounting of what people did with their money for safekeeping before the banks were established.

And we did enjoy the oral history of our good friend, Helendale Autry Barrett, edited by our Research Curator Holly Hoods. It's a refreshing story and history of our community. It touches on our Fitch Mountain area, baseball, industry and tourism.

Our best wishes to you, our readers and Museum supporters, for a happy 2002.

Arnold Santucci
Editor
The striking Italianate style home at 204 Second Street has faced the peaceful oak and madrone grove of trees at the end of Tucker Street for at least 113 years. This 12-room house, considered a mansion by the community, was the scene of many elaborate parties and other gatherings over the years. Healdsburg socialites were entertained here in style by the Cole and Snook families. The elaborate portico sheltering the front entrance was designed by architect Brainerd Jones and was probably added in the early 1920s.

Thomas Jefferson Cottle, a native of Missouri and original owner of the house, sold it to Sarah Cole in 1890. Sarah, a widow, moved to Healdsburg from Texas, bringing several of her children with her. She owned a grocery store here for a while and then sold it in June of 1891. I found no mention of any other business enterprises involving Sarah, who passed away in 1920.

One of the first elegant affairs at the Sarah Cole House was the wedding of Sarah's daughter, Nettie, to Edward B. Snook in 1892. Edward was also a Healdsburg native and was listed as a teacher in the 1890 Great Register of Voters for Sonoma County. He went on to become involved locally in banking and the fruit business. The Snook-Cole wedding was thoroughly reported in the newspapers, complete with the list of guests and the gifts they brought. The parlors were handsomely decorated with flowers for the ceremony. The Snooks lived in the house and soon became the parents of two daughters: Marguerite, born in 1897, and Cleone, born in 1898. The girls entertained their friends frequently. For instance, in 1915 they gave a Valentine party in February, and in July they had another party. The girls attended local schools, both graduating from Healdsburg High School in 1916.

The sisters then enrolled in the University of California and their parents temporarily moved to Berkeley with them. However, Edward was not in good health at that time and he succumbed in March of 1917 at age 48. Ironically, he was involved in building mausoleums at that time, and was interred in the one his company built at the Odd Fellows Cemetery in Santa Rosa.
Marguerite went on to graduate from Mills College and to study at the San Francisco Conservatory of Music. In 1921 she married Louis B. Rowland, who had been the girls' classmate in high school. Rowland was also a native of Healdsburg and graduated from University Farm School (now UC Davis). The Rowlands set up housekeeping in Sacramento where Louis was involved in the farm implement business.

In 1923 Nettie Snook became somewhat famous when she was named bank director for the local First National Bank and the Farmers & Mechanics Bank. She was the first woman bank director in this section of the state.

In 1927 another wedding was planned for the Sarah Cole House. Cleone and Russell B. Stevens became engaged in March. He was also a Healdsburg native. After graduating from Stanford University he became associated with his father in the lumber business. In the months preceding the wedding there were numerous parties honoring Cleone and at least one honoring Russ. The wedding took place on June 1 and the home was again decked with flowers, as it was for Nettie's wedding. The newspapers described Cleone's dress, veil, train, and bouquet in detail. The 130 guests enjoyed the wedding supper in the gardens, and the Healdsburg Little Symphony furnished the music. After their honeymoon, the Stevens lived in the new Tudor house Russell built at the end of Tucker Street, just a stone's throw from the house where Cleone grew up. The Stevens house is now owned by Clarence and Betty Ruonavaara. In the early 1950s the Stevens built their second home in a modern architectural style. This one is also on Tucker Street, next door to their first. It is interesting to note that although Cleone traveled the world over, her three homes are all concentrated in a small area in Healdsburg. Russ died in 1967, and a couple of years later Cleone married Baker Cole Tilley, her second cousin. They spent five happy years traveling and entertaining before he died in 1974.

Nettie Snook passed away in July of 1933. Marguerite moved back to the Sarah Cole House after her separation from Louis, and taught piano to Healdsburg youths. In 1941 she moved for a time to San Francisco to give harp lessons. She had moved back to Healdsburg and was again living in the family home when she passed away in 1949.

Following Marguerite's death the home was rented out. At one time a small dancing school was operating there. One tenant kept horses in the back yard and they ate up the landscaping; another renter had a model railroad set up in the carriage house. It was vacant for some time before Mr. and Mrs. Claude Platt purchased it in 1957. The interior had been vandalized, and the garden consisted of weeds.
The Platts brought the house back to life, restoring it carefully and keeping its feeling of being a "real home." Jean Platt and her son Bob still live there in the warm, comfortable ambience of the house that has seen so many happy times. The carriage house was remodeled, and now Bob has his office and studio there. In 1997 the Platts were the recipients of the Healdsburg Museum & Historical Society's "Lifetime Maintenance Award" in recognition of their care of the home and grounds and the preservation of the dwelling's architecture.

Another priceless part of this neighborhood at Tucker and Second Streets is the splendid Nettie Cole Snook Grove. Cleone gave the grove, named for her mother, to the City of Healdsburg in 1977 with the provisions that no improvements would be made—not even a drinking fountain. This plot of land, shaded by oak and madrone trees, gives us a glimpse of what the Healdsburg area looked like many years ago before there was a town. Just a stroll through the grove brings a feeling of peace and contentment.

Although Cleone Snook Stevens Tilley passed away in 1993, she is fondly remembered by those who knew her, and especially those who were her neighbors. If the Sarah Cole House and Cleone's other residences could speak, we'd have a fascinating history of that neighborhood.

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Introduction to Banking History

The first American banks appeared in the early 18th century to provide currency to colonists who needed means of exchange. Originally, banks only made loans and issued notes for money deposited. Checking accounts appeared in the 19th century.

Banks and banking have gone through many ups and downs in terms of centralization and regulation. Congress chartered the first Bank of the United States in 1791. Its purpose was general commercial banking, but the government did not renew its charter in 1811. The same thing happened to the second Bank of the United States, which was chartered in 1816 and closed in 1836. From 1840-1863 all banking business was done by state chartered institutions.

Lax laws and supervision led to little or no security, overexpanded credit, bank failures and a confusing multiplicity of state bank notes. In order to correct this, Congress passed the National Bank Act in 1863 which provided for a system of banks to be chartered by the federal government. In 1865 an amendment to the act brought all banks under federal supervision.

National banks were given authority to issue bank notes, and a prohibitive tax was placed on state bank notes. Banks of deposit were unaffected by the tax, and continued under state charter. The number of state banks expanded rapidly with the increasing use of bank checks. In 1908 Congress created the National Monetary Commission to investigate the banking field. In 1913 the Federal Reserve Act created a central banking system.

The Founding of Healdsburg

In the spring of 1851 Harmon Heald built a small cabin on the west side of a well-worn north-south road now known as Healdsburg Avenue. Heald recognized a wonderful business opportunity - the road was a heavily traveled path between San Francisco and the northern gold mines. By 1852 he had opened up a small gen-
eral store next to his cabin. "Heald's Store" or Heald's Station supplied the travelers, the surrounding settlers/squatters, and the local Native Americans. Heald was so successful that he established a post office in 1854.

In the meantime, Heald had been busy buying rancho Sotoyome land at public auctions. He subdivided it and made unofficial sales to other people who joined him in the area. When Josefa Fitch (the Mexican land owner of the Rancho Sotoyome) received official title to the land from a land grants commission, Heald, now officially owning the land he had bought, subdivided and laid out eight acres of land. He filed a plat map with the County Recorder's office on August 10, 1957. His fellow citizens named the town Healdsburg.

The new town developed commercially around the central plaza. The industrial buildings (tannery, factories, mills) were situated on the town's outskirts. An area north of Piper Street competed commercially with the plaza for a while, but by 1867, when the town was officially incorporated, the plaza area was the undisputed commercial center of town. Meanwhile, the town's population was steadily growing, from 300 in 1857 to 1600 in 1869.

With all this growth in both commercial enterprises and population, it is somewhat surprising to discover that Healdsburg did not have a bank until 1868. What did people do with their money?

**Healdsburg's Pre-Banking Days**

Before the establishments of banks, there were ways that people dealt with their money. It was customary for merchants to have safes. These merchants would receive currency, gold dust, and valuable papers from their customers for safe keeping. In some cases (especially if the deposit was unusually large), merchants issued receipts or certificate of deposits, and some even paid a small amount of interest for the use of the money. In other cases, some merchants considered customer deposit a matter of service. They would even charge their customers financial demands against the deposits, often with only a mental note of the transaction or some small notations.

**The First Banks**

The first bank to be established in Sonoma County was in Petaluma in 1865. The second bank in the county was opened in Healdsburg in 1868. This bank was established by Jerome B. Smith and was known as the Smith Bank. Later, when W.S. Cannan and C.E. Hutton were associated with Smith, it became Cannan, Hutton and Smith.

In 1874 the bank was incorporated as the Bank of Healdsburg, with a capital of $100,000. Mr. Cannan was the first president. The first directors included John N. Bailhache, Jonas Bloom, John D. Hassett, Samuel Cohen, H.M. Willson, E. Taeuffer and John Wallace Wilson. John Bailhache, John Wallace Wilson and Jonas Bloom all served as both president and cashier at various times. Jonas Bloom "owned a showy bay driving horse, of which he was very proud, and which the owner of the livery stable brought to the bank every afternoon at bank closing time, hitched to a shiny piano box buggy, and as Jones came out of the bank he waved gaily to the bystanders, who liked to see this daily show, stepped into the buggy, drove all around town and sometimes out in the country a few miles" (Warfield, 1940).

Please see page 8
assets acquired by the Farmers and Mechanics Bank.

**Farmers and Mechanics Bank**

The second bank in Healdsburg, the Farmers and Mechanics Bank, was organized in 1877 by several prominent local businessmen: E.H. Barnes, L.A. Norton, A.C. Bledsoe, Ransom Powell, Aaron Hassett, G.H. Jacobs and A.B. Malley. It was incorporated in September of 1877 with a capital of $300,000.

There were only two people employed at that time, the president and the cashier. The first president was E.H. Barnes. Barnes lived on a ranch four miles south of Healdsburg, and drove up in the morning and back at night on a bay mare that traveled 15 to 18 miles per hour (Warfield, 1940). R.H. Warfield was the first cashier, serving until 1891 when he moved to San Francisco. Upon his resignation his son George was made cashier. Barnes was succeeded as president in 1902 by George Warfield. Warfield was president until 1903 when he sold his interest in the bank.

**Bank of Healdsburg**

“The bank building occupies a prominent position on the northwest corner of the Plaza, where a general banking and exchange business is done. It issues letters of credit, available in all parts of the United States and Europe, with correspondents in San Francisco, New York and London” (HT, 1899).

In 1908 the Farmers and Mechanics Bank erected a building at a cost of $37,000 on the corner of what is now Plaza and Center Streets. The bank originally occupied the lot west of this corner site, but the 1906 earthquake demolished much of downtown, which subsequently had to be rebuilt. The Farmers and Mechanics Bank took over the earthquake cleared corner in the same year it took over the Bank of Healdsburg. The building was planned and executed by Frank Sullivan, and is a prime example of Greek Revival architecture. This building is still standing today.

In May 1912 the Farmers and Mechanics Bank entered the national system as the First National Bank of Healdsburg with a capital of $100,000. At the same time the affiliated Farmers and Mechanics Savings Bank was organized with a capital of $50,000. In 1926 this bank changed its name to the First Savings Bank of Healdsburg.

In 1927 the First National Bank of Healdsburg and the First Savings Bank of Healdsburg were purchased by the Bank of Italy.

**The Sotoyome Bank**

The Sotoyome Bank of Healdsburg was organized by George Warfield in 1903 after he sold his Farmers and Mechanics Bank interest. This bank opened with $50,000 capital, and its first president was George Warfield. In fact, Warfield served as president throughout its existence as a unit bank. The first Board of Directors was comprised of: George H. Warfield (president and cashier), E.M. Norton, J.W. Seawell, E.H. Barnes, Sol Walters, Frank Passalacqua, and W.T. Albertson.

**Nettie Cole Snook**

On December 6, 1923 Nettie Snook was appointed a director of the First National Bank and Farmers and Mechanics Savings Bank. The announcement was made in all the area newspapers, for she had the “distinction of being the only woman bank director in this part of the state so far” (HE, 12-6-23).

Nettie Cole was born in Texas. After the death of her father, her mother took the three youngest of 11 children to Michigan, because she wanted to get treatment for cancer at the Battle Creek Sanitarium. Nettie attended high school in Battle Creek, but by the end of 1888 the family had moved to Healdsburg (Nettie was 16).

Once in California, Nettie apparently eventually became quite a business woman. She married Edward Snook in 1892 in Healdsburg, and together they went into the mausoleum business. According to papers announcing the bank directorate, Nettie Snook was extremely involved in local business enterprises throughout California. This may be why, upon the death of Eli Bush, the First National Bank and Farmers and Mechanics Savings Bank chose her to replace him. (Djordjevich, 1998)
In 1912 the Sotoyome Bank entered the national system, and the Healdsburg National Bank was organized to take over the commercial business, and the Healdsburg Savings Bank the savings business. The capital was increased to $100,000; $75,000 was given to the national bank and $25,000 to the savings bank.

In 1920 a new modern bank building was built at a cost of $150,000, including grounds and equipment. The building was located on the northeast corner of what is now Healdsburg Avenue and Plaza Street. This was the site of the town's first bank, the Smith Bank, which eventually became the Bank of Healdsburg, which then was merged with the Farmers and Mechanics Bank in 1908. In 1920, an imposing stone Renaissance Revival Healdsburg National Bank building, designed by San Francisco architect Frederick Meyer, was built on the site. This building still stands there today. Among the Directors at this time included Ira H. Rosenberg, Fred W. McConnell, S. Scatena, A.E. Burnham, W. Goddard and Fred Young.

The bank existed for 22 years, and enjoyed great growth, acquiring over $2 million in assets. On November 1, 1925 the Healdsburg National Bank and the Healdsburg Savings Bank were purchased by the Liberty Bank of San Francisco at $190 per share, and became the Healdsburg branch of that bank. George Warfield was manager.

In 1927 the Liberty Bank was consolidated with the Bank of Italy.

Bank of Italy/Bank of America

The Bank of Italy was started in San Francisco in 1904 by A.P. Giannini, who is credited with being one of the greatest innovators in modern banking. Believing in the “little guy”, Giannini opened the Bank of Italy to serve the small, struggling businessman. It was the first bank to reopen after the 1906 earthquake, with many transactions resting on a handshake. Giannini soon opened up branches throughout the city. He kept buying banks throughout the state and eventually had California covered. He then turned his attention nationally.

In 1927 the Bank of Italy was converted to a national bank as the Bank of Italy National Trust and Savings Association. In 1928 Giannini bought the Bank of America in New York. By 1930 all Banks of Italy had become Banks of America.

For many years, the Bank of America National Trust and Savings Association was the only bank in Healdsburg. George Warfield served as vice president from the time of consolidation until 1937, when he retired from the bank, but remained on the advisory board. Other members of the advisory board included: J.T. Coffman, James Cuneo, Harvey Frost, W. Goddard, Jos. T. Grace, L.J. Hall, Fred W. McConnell, J.A. McMinn, Harry P. Meyer, Ira H. Rosenberg, R.B. Stevens, and Fred Young. W.R. Haley, who started at the Sotoyome Bank as a stenographer in 1911, became branch manager.

Conclusion

Healdsburg National Bank

"...It is conceded to be the finest bank building between San Francisco and Eureka and represents, with equipment, an investment of one hundred and twenty thousand dollars. The building has a frontage of sixty-two feet on West Street and a depth of ninety-eight feet on Powell Street, with a twenty-foot foot ceiling. The building is classified as "A-Fireproof", is constructed externally of brick and terra cotta, while the interior is finished in marble and tile. A modern, burglar-proof safe deposit vault and a coin and book vault, all with heavy doors, were built in, and the most up-to-date features, such as time locks and burglar alarms, were added on. At the left of the main entrance is an attractive and well-furnished ladies' waiting room and everything about the bank denotes the excellent taste and foresight of the designers. The opening of the new bank building was the occasion of a reception fully in keeping with the importance of the occasion. A San Francisco orchestra played during the evening, flowers were in profusion, and more than twenty-five hundred visitors passed through the doors of the new building, representatives being present from every bank in Sonoma County and a number in San Francisco. (Tuomey, vol. II, 1926)."
Family Background
I was born July 16, 1922 in Sacramento, California. I was actually adopted at about eight months from a children's home in Oakland. I was the second child adopted by my parents. I had a very happy, wonderful childhood with my family.

My mother was May (Mary) C. Autry and my father, “Chick” Autry, was a professional ball player. My mother was not into sports that much; she was a very artistic person. She did a lot of hand painted china, a lot of pottery work. She made hats for a department store at one time, when hats were in vogue. She was an architect of sorts. She studied books and planned our home out on Fitch Mountain.

My Dad was a really special person. He had wonderful morals and character. If I’ve got anything, I got it from him, because I was always very close to my father. He enjoyed his years in baseball very much. He used to tell me lots of stories. When he got older, he’d ask me if he’d told me this story, and I’d say, “Yeah, Dad,” and he’d tell it anyway. Ball players didn’t make what they do now. Before they got married, he promised my mother that if he ever earned less than $400 a month, he’d quit. He had been playing with the San Francisco Seals for a couple of years, and then came the First World War, and his salary went way down. He kept his promise to her and he did; he quit.

“Prune Packers” in Healdsburg
My father, after he retired from professional baseball, went to work in Richmond for Standard Oil. He was superintendent of the light oil division at Standard Oil. He and his friends down there heard about the Prune Packers (semi-pro baseball team) up here; that they were looking for players. So, he and some of his friends-they were all retired major league ball players—got together and came up and joined the Prune Packers. And so we started coming up Sundays for Sunday

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friends. They stayed in tents, in cabins, whatever, on the River. We always looked forward to them coming. And living on the River, we used to host barbecues and rowboats. Actually, I think I was part fish, because I learned to swim when I was about three years old. I spent many, many hours in that River. I used to swim from where we lived, out behind the Mountain, clear around to the dam.

**Fitch Mountain Tavern**

Our house was located in a special spot, the former site of the Fitch Mountain Tavern. It was a resort, a dining resort. I can remember going there for dinner when we used to come up for Sunday baseball when I was like two and three years old. There was a dirt road there and the cars would fly by and the dust would fly up, covering the people sitting out on the redwood deck.

That property was sold, and people bought it and they were going to develop a great big hotel on the property. They went bankrupt after they had started the wooden substructure of a building. They lost the property and it went into receivership. My father decided that he wanted to buy some of that property, so he bought it and we tore down that building. I stacked lumber until I thought I was going to die! Then we rebuilt our house from the lumber that was there.

**Wartime Opportunities**

After high school, I went to the JC [Santa Rosa Junior College] for two years and then I decided I knew everything that I needed to know. [laughs] I went with a gang of girls who were all business students, friends of mine, who typed and took shorthand, secretarial stuff. (I always took College Prep courses, so I didn't know shorthand or typing from books!) It was during the War (WWII) and they were all getting jobs like in Washington, DC, exciting places. I didn't expect anything, but I was just going to go for the fun of it. I did take something, kind of a question and answer test, and I heard back. Lo and behold, if I didn't turn up on the state list! I got an offer to come to San Francisco for an interview.

I got a job as a State Labor Commissioner doing labor statistics. That was my first real job. I was there until I got married. I was there after I got married, actually, until I got pregnant. I couldn't stand up on the buses, you see. The buses were so crowded during the War that you couldn't get a seat. So I decided it was time to quit.

My husband, John, was never able to go into the service because of a serious foot injury he'd had when he was a kid. They never would take him in the service, which I was always grateful for. So, he worked for Standard Oil where my father worked. That's why we were in Richmond then.

**Back to Healdsburg**

We came up to Healdsburg right after we had our second baby. We decided that we were going to move back here because his mother lived here, and she had a big house up on Johnson Street, a beautiful big house. It was during the War, everybody came home: the sisters were there with their babies, we were there with our two babies. . . Talk about a nursery! But it was fun. Anyway, his mother got us another place and then we finally got on our own. So we've just been there since then, built in 1954.

**Working Mom**

I promised myself that I was going to stay home with my kids when they were little. I think that's important, so I did that until they were about nine and ten years old. Then I went to work down here for the Poultry Producers, which is no longer there. It was across the street from Herman Nock's Feed Store, past the mortuary down there. I worked there as a bookkeeper (or putting up the chicken feed, sweeping the floor, whatever they had for me to do). I guess I was a general flunky, but it was fun and I was able to be there for my kids. They could call me there and I felt like I was close enough to be an effective mom. Then my boss got transferred to the Poultry Producers in Sebastopol and he wanted to take me with him. I said, "No, I can't leave this town with my kids still in school." So I didn't go.

**Career with Bank of America**

I stayed home for a little while, and then I went to work for the bank. And I was part-time at the bank, the school savings teller. The little kids would come up with their money and their books - it was
so cute. I did that for maybe a year; then something opened at the bank, and they offered it to me and I took it. I just went on from there. I was twenty years with Bank of America, here and in Santa Rosa at Coddington.

**Woman in Management**

When they sent me to Coddington, they sent me as Operations Manager, which is an Officer of the bank. I think I was the third woman in Northern California to hold that position. Always before that it was men, always!

Anyway, I decided that it was time for me to leave the bank when they were trying to push me into lending, which wasn't my thing. They said, "Well, if you're ever going to be in management, you have to go through lending." This is when they started shoving women ahead, promoting them. I wanted to go into management, but I didn't want to go through lending to get there; that was my problem. So I just quit. Then I thought, "My wheels are going to rust if I don't have something to do!"

**Foppiano Winery**

So I went to work for Foppiano Winery. Wine was a coming thing for this country and I knew nothing about it, which is a good way to learn. So I went down there and interviewed for a job. Lou [Foppiano] was so happy, he hired me right away, and I worked there for three years. It was interesting. I learned a lot.

**View from the Chamber of Commerce**

I saw a bookkeeping position available at the Chamber of Commerce. I love to do books! I went up there and got that job. I was a bookkeeper there for 2½ maybe 3 years, then I took over when they needed a new Manager. I was Manager for twelve years. That was a fun job! It was a P.R. job, but I liked it. It makes you really take a look at your town, I'll tell you that.

I was personally very much into tourism. I know sometimes that's a dirty word to people in this town now, especially the Old Timers, but I always thought, "Tourists come, spend their money, and then go home." Well, they come back and retire, I'm finding out now, but I didn't know that then. I was very much pro-tourism when I was there. And I stayed with the Chamber until I was 64 years old. My husband had been retired then about five years, and I saw him getting to sleep in while I got up to go to work. So I decided it was time to quit! Now I do private work. I have a couple of bookkeeping clients I do work for. I enjoy it.

**Farm Town to Great City**

I loved this town when it was a little rinky-dink farm town and I love it now. I think it's a great city! It was a little town when I first came here. It's a city now.