

Interviewee: Arthur O. McDowell  
Interviewer: Glenn Leggett  
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Transcriber: Valerie McKee

**Arthur O. McDowell**

Side One

Glenn Leggett [GL]: February 25, 1992. I am about to interview Arthur O. McDowell in his apartment at Mayflower. All of this is for the oral history project of the Friends of Stewart Library. Art, I'm going to ask you to say something about your early life: where you were born, what schools you went to, how large your family was. All of this is a kind of preliminary to our leading up to the years of the Depression, but I want you to take your time and talk about some of the things you did when you were growing up.

Arthur McDowell [AM]: Well, I was born six miles south of Grinnell at what is now known as the Simmon's place, and I came into the world June 22, 1902. You might know of the corner as being the Ewart Road, on east from there. It was not the house that's there now. Then we moved over to the Old Grove Schoolhouse and Church farm, 1905, and my older brother said the snow was so deep and so hard they pulled me on a hand sled over the fences. That was, as I say, 1905. Since the school house and church set on our farm, I went out—when I got old enough to go to the school—I went out the back door to the school and the back door to the church. We resided there until 1915.

GL: What church was this, Art?

AM: The Oak Grove Schoolhouse and Church. They're still there, and they still have church there. They do not have a school there in the building, but they keep the building up and in good shape since they have their voting place there, and they have township meetings there.

GL: How big a family were you born into?

AM: I was born into a family of seven brothers and one sister, and the brothers are all deceased years ago; and I have one sister who resides in Los Angeles (well, in Gardena, a suburb of Los Angeles). Currently they are having so many floods out there she says I do not even want to watch TV, it's so terrible. But she's on high ground, so she isn't affected directly by it.

GL: Where did you come in on this family, were you a middle child?

AM: I had three younger brothers and my sister was the baby of the family. And I lost my mother and older sister in 1912 to typhoid fever, and they passed away three hours apart.

GL: When did you first go to work, and what did you do?

AM: My first job was when we came to Grinnell in 1915, lived with my grandmother at 1127 Hamlin Street, which is a short street between Sixth Avenue and Eighth Avenue, in the first house on the west side of the street. My first job, then, was at Simmons Grocery, where the Ben Franklin store is now located. I worked there after school and on Saturdays. I decided then I would not be a grocer, since they had vinegar in barrels, salt in barrels, and ninety-eight pound sacks of flour, and I wasn't able to handle that big a load at that time.

GL: You were in high school then?

AM: I was in grade school: seventh and eighth. I entered high school then in 1917. Well, then, since I lost my mother and sister 1912, as I say, we then lived with my grandmother on Hamlin Street for one year. And then my father remarried, and then we lived north of Merrill Park in the first house on the east side of the street, or Highway 146, and lived there from 1916 to 1921. Then, well, my father, during World War I, said he had to have help on the farm, so I stayed out of school for three years and helped my Dad on the farm, which was the Bailey sisters' eighty acres, which is all now housing.

GL: The Bailey sisters? Now, was that east or west of what is now 146?

AM: That's along the west side, where, well, Stanley Steele built the house that's still there.

GL: Is that in the general neighborhood of where the condominiums, Park Place, is now?

AM: No, that's right across on the south end of the eighty acres, and all the farm buildings are all gone, of course. Then Clara and Russell Baggs were daughter and son of the two Bailey sisters' sister. And Jenny and Gertrude Bailey were schoolteachers, and they gave Bailey Park to the City of Grinnell in 1934, when I was on the Park Board, and the other two members of the Park Board were Dr. Kinzer and Professor Conard up at the College.

GL: Tell me something about Merrill Park. Do you offhand recall when that stone sign was built?

AM: Yes, I do. We had WPA labor and at that time they built (the WPA labor) built that sign up on the north end of Broad Street by shovels and wheelbarrows, and there was supposed to be a lane on each end. And they cut WPA labor off in the

latter part of '34, or beginning of '35, really, so we had no money in the Park funds. So the only park that we kept mowed was Central Park, and that was the only other park in Grinnell.

GL: Now, there weren't very many residents north of Merrill Park, were there? I mean, not in the sense that there are now.

AM: No. There was just the one house across Twelfth Avenue. There was one house on the east side. That was all there was there, until— Then there's forty acres on north of there, which forty acres I worked on the beginning of 1921 for old Mr. Moses Gerard. I would plant corn till time to go to school, and that'd be eight o'clock. Then I'd go to school, come back and plant corn till dark, then milk the cows after that. We came to Grinnell in 1915, as I already stated, and lived with my grandmother one year. And I went to Parker School three days. As they always did with kids coming in from the country, they'd put you back one year, and Kate Zimmerman was the principal of the Parker School. She said I did not belong there, so she sent me on down to what was— Well, the school building that I went to in the seventh and eighth grade is no longer there, as that was where the seventh and eighth grade was housed, and also the high school at that time, and that is all gone. That's where the senior center is now, and so forth. City offices. So I was there then for the two years in seventh and eighth grade. And then I went to high school for one year, and then, as I say, World War II came on and my father said he needed my help on the farm.

GL: You mean World War I?

AM: One. I'm sorry. World War I.

GL: Then you said something a moment ago about 1921. Is that when you went to work in the insurance business?

AM: No. 1921 I worked on this forty acres for old Mr. Gerard and did all this work, almost day and night. And those days the house that was there, then, is not there now.

GL: What did he do to compensate you for all this hard work?

AM: Well, during the summer months I would get seventy dollars a month, but during the winter months I got my food and walked to school every day beginning 1921. I graduated from Grinnell High School in 1924, as I was out the one year.

GL: Now after you graduated from high school, you obviously were beginning to think about a career, and you already said you didn't like the grocery business very well, and I could tell you didn't like the farming business very well.

AM: So I went to the farm after I graduated from high school, and worked for old Mr. Jesse Lord down at the Westfield area. And then June 1, 1926, Bert Whittaker hired me as bookkeeper at the Farmer's Elevator Company, which was located – the office was located on Commercial and Main Street, the big two-story building which is still there. And so –

GL: Well you must have had a kind of talent for arithmetic and numbers?

AM: Well, I took the commercial course, as they called it then, in high school. I took shorthand, I took bookkeeping, and I never really used my shorthand, but I had it. I worked for Mr. Evans, secretary of the Farmer's Elevator Company and his son, Harold, the manager prior to Bert Whittaker becoming manager of the Farmer's Elevator Company. Mr. Evans was also secretary of the Farmer's Elevator Company as well as being the secretary-treasurer of Poweshiek Mutual.

GL: Now these were in the middle 1920s, is this right, when we're talking about?

AM: Yes, 1920s.

GL: And you said awhile back that when you were in the farming business you got paid seventy dollars a month. How much did you get paid?

AM: Summertime?

GL: What did you get paid then when you went to work as a bookkeeper?

AM: That was twenty dollars a week. So that got to be up to eighty dollars a month.

GL: Did you have any notion when you did this that you were going to end up in the insurance business?

AM: I had no idea of going into the insurance business, but as I say, Mr. Evans, being secretary-treasurer of Poweshiek Mutual from 1905 till his death in 1944, and being secretary of the elevator, he gave me an ultimatum August 1, 1929. He said if I didn't change from the grain business to the insurance business he never would give me another chance. So I had to take twenty-five dollars a month less to make the change, but in the meantime I had hired out to the Kearney Brothers as manager of the Farmer's Elevator Company, which was sold out to them in 1929 in about June.

GL: Now you say this was 1929. Wasn't this the year that the Depression started?

AM: Right. I'm going to lead up to the Depression days. As I say, the Kearney brothers was – the one was W. C. Kearney, father of Wilford Kearney, and he was in college at that time, and I figured the only reason I made the change and took

twenty-five dollars per month less per month is the fact that I figured he'd come into the business, which he did. Then, as you know what happened in the late – about September or October of '29 – the crash came, so I would have been out of a job had I not made the change to the insurance business.

GL: Were you married with a family then?

AM: No, I was thinking about getting married when I made the change, and I was married June 14, 1930 in Marshalltown, Iowa, in the parsonage of Mr. Charles Whitely, long-time minister in the Friends Church.

GL: Tell me something about how you survived during the Depression. Where did you live? What did you pay for rent?

AM: Well, after we were married June 14, 1930, we lived at 205 Fifth Avenue, and we paid twenty dollars a month for rent. And it was not easy, but the house is still there, and was owned by Mrs. Johnson – I can't think of her first name. Her husband was a mail carrier in Grinnell, Iowa, and she was initially – before her marriage – was a Parmenter. And we lived there until 1932. And a house came up for sale at 325 Main Street. That was the Catholic parsonage then, and that was a two and a half story house, and we could buy it for twelve hundred dollars. Not having any money, we got a person that was anxious to loan out money at seven percent then, which was a pretty high rate of interest at that time. But she took title (Priscilla Alden was her name), and she took title and we then just paid so much a month on the principal. Well, we survived during those days.

GL: Did you have an automobile?

AM: Yes. I bought – The first new automobile that I bought was a 1929 model. And I bought it off of the Ford garage, which was on Main Street at that time. And I decided I'd better try to get it paid for before I got married. And so my wife and I had gone together for a good many years. And she resided northwest of Grinnell, and of course she was the daughter of R. J. Hadley. And they were the four Hadley brothers: E. J. had the housing built on North Elm Street, R. J., and they owned the farm northwest of Grinnell where it's now owned by Ralph Fleener, but the house my wife grew up in is the third house south of Highway 6 on the West side, a big two story house that was moved about forty some years ago by old Mr. Mason. And that house is still there.

GL: Arthur, tell me something about the way you lived in those Depression years, when money was so short. I take it that you ate well? What about the price of groceries?

AM: Well, the grocery price was pretty nominal then, compared with now, and that's another story that my wife, having grown up in the country, her Dad gave her a holstein cow, a heifer then, turned into a cow. So we kept the cow in what was later known as the Almy house on East Street, in the barn there that was on that place. And the Underwood family grew up in Grinnell—they had five children, and by that time we had two children, by 1931 and '35. So we got four quarts a day of milk, and the Underwood family, having five children, they milked the cow for us and they could sell milk at ten cents a quart then. So we got through the '30s in that fashion.

GL: Is it your impression that the Depression didn't hit Grinnell as thoroughly as it did some other farming communities in Iowa?

AM: Well, I felt that Grinnell survived the crash of '29 better than some other areas of the country. It was known primarily as a farming community, but of course you can guess what did happen in '32. The banks all closed temporarily.

GL: What banks were there in 1932?

AM: Merchants' National Bank and Grinnell Savings Bank.

GL: Is the Grinnell Savings Bank now the Grinnell State Bank?

AM: Now the Grinnell State Bank.

GL: Of course the other is now the—

AM: The Brenton Bank. And what few nickels I had prior to '32 I did happen to have in the Merchants' National Bank, primarily for the reason that's where I first started, and I only had less than—about twenty-five dollars. And at that time they only paid out less than seventeen percent. The Savings Bank paid out better than that, but that's another story.

GL: What did you do for recreational activities during those years? I know that now you're a golfer. Did you start playing golf way back then?

AM: Well, having office hours from seven o'clock in the morning and no coffee time, we didn't have any, really activities to the degree that it was just long hours and you just worked to survive to feed your family. And of course in 1930, well, as I say, when I changed from the grain business to the insurance business in 1929, our office was over what is now Hansen's Studio. It was then Central Meat Market, and we were upstairs and I was the only employee of John Evans in that particular year 1929. He went to Des Moines three days a week, became the first president of Allied Mutual, which was just for auto insurance only. So then he and Mr. J. E. Brooks had organized what is now known as Grinnell Mutual Reinsurance Company, was organized in Greenfield Iowa in 1909. And it was agreed between he

and Mr. J. E. Brooks that when J. E. Brooks retired it would come to Grinnell, which it did. And then we moved our office from over the Central Meat Market then to the Grinnell State Bank. And we were housed together from 1933 to 1945. And when the Reinsurance came to Grinnell, I never did figure out whether Mr. Evans or Mrs. Evans wanted no women employees. So they hired a young fellow by the name of Bayard Lundell from Kiron, Iowa, and he could take shorthand and type as fast as any girl could at that time. Of course they type much faster than that nowadays. But he worked two years, and since our office hours was seven o'clock in the morning, if you were lucky you got a half-hour at noon, and you worked to six o'clock or six thirty, whenever you get out. And he worked two years, and said "This is like a prison," and he just quit. So they hired Manley Mills from Malcom, who took over for awhile. Then a series of different ones. And the first lady that ever was hired in the office was Mildred Jones Ahrens, Mrs. Shell Ahrens, and she's now deceased; that was 1936. Then the number two lady they hired was Betty Ratcliff, was hired in 1942. And as the years went on Mr. Evans was secretary-treasurer of Poweshiek Mutual and what is now known as Grinnell Mutual Reinsurance Company until his death in 1944. In the meantime, they hired Larry Keeney, and he eventually become assistant secretary-treasurer, and when Mr. Evans passed away he became secretary-treasurer of the Reinsurance company, and I became secretary-treasurer of Poweshiek Mutual. And prior to that Mr. Evans had had the Evans Insurance Agency, since Poweshiek Mutual wrote basically farm property insurance for fire and lightning, and all the casualty business would go through some other companies, such as Iowa Mutual. And since Allied was organized in 1929 just for auto insurance, then eventually all three organizations had interlocking directorship. And about thirty-five years ago, all the three corporations decided they wanted to get into all phases of the insurance industry. So that's when the insurance department made the statement that they'd all have to resign off of each others' boards, because you couldn't have interlocking directorships and be competitors. So the history goes on from there.

GL: Tell me something about the medical facilities in Grinnell during those early '30s. Who delivered your own children?

AM: Well, our son came into the world in 1931, November 17, at the Grinnell Hospital, which was in operation, and our daughter come in 1935, June 30. Dr. O. F. Parish, the father of Dr. John Parish as you would know now, was the doctor. And the nurse that was primarily the one that brought both of our children into the world was Margaret Sears in both cases, and Dr. O. F. Parish was the doctor in both cases.

When our daughter come into the world, it was about five minutes to twelve, and Margaret Sears – Well, I was still at the hospital at that time. My wife, Mildred, was the mother – and Margaret thought I had just as well go home, but I said, “Well, I’m going to stay until eleven-thirty,” so I stayed until eleven-thirty, and my daughter came into the world at five minutes to twelve. And Margaret had called O. F. Parish, but it was a little after midnight by the time he got there, so there’s a question then, was our daughter going to have a birthday of July 1 or June 30? Since my birthday is June 22nd, why, I thought it ought to be June 30. So he conceded that maybe that was right. Because he wasn’t there when she actually come into the world, but he was there soon after. So we had the two hospitals in those days, St. Francis Hospital out east of town, and Grinnell Community Hospital, located where it still is. However, the building that was built in 1918-’19 didn’t survive, and they now have new facilities. So we were lucky to have Dr. O. F. Parish at that early history, Dr. P. E. Sommers, Dr. E. D. Talbott, and some of the main doctors at that time.

GL: Doc Parish must have finished his medical training about that time and come back?

AM: After O. F. Parish got to the age where he didn’t want to go out at night, which I didn’t blame him, and Dr. Korfmacher and Brobyn were here in practice then, so we went to them as our family doctor until they both passed away. And then Dr. John Parish had come back to Grinnell in the meantime, and had his office across from the Grinnell Post Office now, on the corner of Fifth Avenue and Broad Street, which was considered to be the Register building, where the *Grinnell Register* was then. Charlie Needham was the editor, and later they merged with the *Grinnell Herald*, where W. G. Gray was the publisher at that time and it’s now, of course, the *Herald-Register*.

GL: You don’t remember what year that was, do you?

AM: Not exactly the year, no, I don’t.

GL: Who was the editor of the *Grinnell Herald* at that time, do you recall?

AM: W. G. Gray was the one then. Then later Lowrie Frisbie as time goes on, but I take it that both newspapers prospered. They both prospered, and Mrs. Needham was, I think, the court reporter for Tom Bray, who used to be the attorney here, a prominent attorney, and then went to Oskaloosa. But he was quite a noted attorney.



GL: Talk about business in Grinnell during those early to middle '30s – where the theaters were, who were more prosperous and prominent merchants?

AM: Well, the one store which was probably in operation for about eighty years was the Preston Clothing Store on the corner of Fourth Avenue and Main Street. Then across the alley (there was an alley there) as you now would know it was the Ben Franklin store. But prior to Ben Franklin there were several different stores. Well, early history was the grocery store there, Simmons Grocery, and then Simmons sold out to Layton, and Layton sold out to [unclear] and then Link Thompson, and then later, of course, later years it was a Gambles' store, and then now it's been a Ben Franklin store for a good many years. And I can't tell you exactly the years that they all were in business there, but the Preston Clothing Store is now Boklada, where Bob Anderson is now the owner. And so some of the other stores on up there were the J.C. Penney north of where the Ben Franklin store is now, and Isaac Bucksbaum. Then on up to the corner of Fifth Avenue and Main Street, the big two-story building which is still there was built by Jimmy Skeeles, as we called him. He was a blacksmith. And then later years, Glen Smith bought the building and had an ice cream store. They owned the whole building and the family resided above the store, which is now I guess you'd call it the store where the hair dressers are now. But it is interesting as to what was there. And then the Spurgeon's store was across on the west side of Main street, and the Ritter Hardware store was there, and then just a progressive number of merchants that's there now.

GL: Do you recall off-hand when the Masonic Building was built?

AM: The Masonic building was built about 1918, and Ross Coutts had a lot to do with the supervising of the building – of the Masonic building – which structure is still there. And, of course, there's stores all along on the east side there. After Bucksbaum they had a ladies' ready-to-wear, Hammond's Ladies' Store there, and it's now owned by Dick Pearce. They still operate, I guess, Hammond's Apparel.

GL: What about restaurants?

AM: Well, way back in the early history, the Metropolitan Restaurant, as they called it, Phelps – Carl Phelps – had the restaurant on Broad Street south of Fourth Avenue on the west side, across from what we now know as Central Park. And they had the restaurant there for a good many years. And the other restaurant was about where the ladies' ready-to-wear is now, the Raven Restaurant. Blaine Carey run that for a good many years. And then the son of Carl Phelps, Clayton Phelps, was employed there for quite awhile. Then there was a restaurant where we had our office, Poweshiek Mutual, which we purchased in 1946. And we were there until

1990, when we purchased the building down on West Street, known as the liquor building initially. And then the Reinsurance purchased it for their life company. And then Poweshiek Mutual, which organization is 117 years old. And so we purchased the building in 1990, and have our office there, Poweshiek Mutual.

GL: Wasn't the Monroe Hotel at that time a rather popular eating place?

AM: It was the best. They had the best steaks in the Middle West at the old Monroe Hotel.

GL: The Monroe Hotel was right across from the railroad station, and this was a time, in the late '20s and early '30s, when railroad transportation was crucial. Can you tell us something about the railroads and Grinnell during these years?

AM: Well, the Monroe Hotel was one of the old, old hotels, and it was well-known – a big frame hotel. And it was owned and operated by George Hiser. At that time he served probably the best steaks in the Middle West. And then later years it, he got interested in horses and dogs, and he resided up where Velma Hiser, his widow, second wife, widow, still resides on Penrose Street. But the hotel eventually – this is not a good terminology, but we say it – went to the dogs because he got so interested in horses and dogs that he just kind of let the hotel go by the wayside to a degree. And eventually it was torn down. And low-rent housing is currently where the hotel was.

GL: But the Monroe Hotel for awhile was a kind of famous stop on the Rock Island, wasn't it?

AM: Right. Then they had, right across southeast a kind of a rooming house; it's still there, too. I think it's owned by Wilhelm now, isn't it? Anyway, they had a rooming house over on the southeast corner from the depot. But yes, it was one of the main spots for people to eat when they came through Grinnell, and stop off what eventually came to be the Rock Island Railroad. That was a famous railroad for years and years.

GL: This would mean, would it not, that Commercial Street was a very busy business avenue during those years?

AM: Commercial Street was the main street in Grinnell until the big fire, which was June 1898. That kind of demolished the Commercial Street at that time. Earlier the cyclone hit June 17, 1882, and that, they say, or at least that seems to be a part of history that there were around a hundred people killed in that big cyclone. And then the next disaster came along June 12, 1889, was the fire which didn't do any good to the Commercial Street. But of course now, the main street is Fourth Avenue and Fifth Avenue, Main Street and Broad Street. So things do change.

GL: Were those streets all paved in the late '20s and early '30s?

AM: The first paving in Grinnell that I recall was on Fourth Avenue, and that was called the River-to-River Road, and that came into the picture in 1909. And at that time, the main street became Fourth Avenue instead of Commercial Street. And there was McMurray Clothing Store on the corner of Broad and Fourth Avenue, and the other McMurray's had the ladies' ready-to-wear and so forth on the corner of Main Street and Fourth Avenue where Chuck Manly is now – has his office – and there's an abstracting office there on the corner now, too.

GL: Who were some of the more prominent lawyers then, in the late '20s and early '30s?

AM: In the early '30s it was J. G. Shifflett and Tom Bray until he left Grinnell and went to Oskaloosa, and, of course, in 1931, Tomasek and Vogel came to Grinnell and had their office over the Penney's store. And then in 1935 they moved their office over the Grinnell State Bank building, and shared office space there with Poweshiek Mutual and Grinnell Mutual Reinsurance Company.

GL: The Bierman Law Office, is that a successor to the Shifflett Law Office?

AM: Jack Bierman came in to the business with Glenn Shifflett and I think that would be around 1934. I'm not sure about that, but, of course, you know where the Bierman office is now. Glenn Shifflett, at the time of his passing away, and I'm not sure of the exact year, that'd be the early '30s, that he probably handled more estates than most any attorney that ever resided in Grinnell. And of course then Jack Bierman fell into the picture there, because Shifflett didn't live more than a year after Jack Bierman came into the business, so – And then as I say, Tomasek and Vogel came to Grinnell in '31, and then their office was there, they first were over the Penney's store, and then they moved over to the Grinnell State Bank, and then a few years later then they bought the building which was the original Interior Telephone Company office building on Fifth Avenue.

GL: Now in 1932 the country underwent a change of presidents, and Roosevelt was elected, and with his election came all of these attempts to put people back to work. What effect did this have on Grinnell? I'm thinking of the WPA, and the PWA, and the Agricultural Adjustment Act, and the NRA, and that sort of thing. Can you recall what the effect of some of these measures were on the community?

AM: Well, I can recall the early '30s as I come into the picture in the insurance business in 1929. And then the reinsurance, as we already have related, came to Grinnell in '33. And in 1934 I was a member of the Park Board along with Dr. Kinzer and Professor Conard of the College then, and the three of us, during the '34-'35-'36

era there that all we could do was to use WPA labor to develop the west end of Merrill Park. And they had scoop shovels and wheelbarrows in those days. And they built the – that stone Merrill Park sign on the north end of Broad Street in about 1934 and '35, and then they cut WPA labor off. There's supposed to be a lane on each end, nobody knows now that there's supposed to be, but since they had no money in the park funds, why there was nothing ever done about that. And then of course the Bailey Park was given to the City of Grinnell in 1934 by the Bailey sisters, Jenny and Gertrude Bailey, who own eighty acres on the left side of 146. They were maiden schoolteachers and wonderful ladies. And Dr. Kinzer wondered what in the world we'd ever do with a park since then, in '34, it was just more or less a ditch and weeds and brush, and trees. And of course it was ten years later before they developed that into the nicest park in Grinnell, not excluding Central Park, which would shame us. In the WPA days all we could do was keep Central Park mowed, and that was it. You couldn't do anything else, because you had no money in the park funds then. And of course in the early '30s it was pretty rough for the banks. The old Merchants' National Bank was in existence then, and what is now Brenton Bank and the Grinnell Savings Bank which is now Grinnell State Bank.

GL: Do you have any memory at all of whether or not there were poverty-stricken families trying to exist in Grinnell in those years?

AM: Well, John C. Lincoln was the more or less the overseer of the poor back there in the '30s, and he was quite a – Well, the Lincoln families were quite well known, most of them grew up on a four-mile strip south of the Oak Grove schoolhouse and church. For four miles east and west there was nobody there for four miles except the Lincoln families, and there was quite a bunch of them. And also some of the Lincoln family grew up near what is now what we call Westfield. But there was a pretty hard life for some of the families to make a living, and to keep their families going. But John C. Lincoln was the sort of more-or-less administrator of the poor.

GL: History, you know, shows that some Iowa farmers during that awful farm depression of the early '30s burned their corn and slaughtered their pigs and so forth. Do you have any memory of that kind of thing happening in or around Grinnell?

AM: Well, it was not easy for farmers to keep their operations going, because I remember corn being as low a price as twelve cents a bushel. And hogs, it's hard to believe, was down to three dollars a hundred for a short time there, so they did burn corn; couldn't afford to buy coal. And, of course, that takes you back to the '30s

when there were three coal yards in Grinnell, but people just didn't have the money to buy coal, hardly, but they survived somehow, somehow, I guess. The pioneers were pretty healthy people, and they managed to survive during those '30s.

GL: The railroads kept operating during that time, didn't they?

AM: Yes, the railroads kept operating. Known back in the '30s as the Rock Island Railroad, east and west, and the M & St. L tracks north and south. So they still haul a lot of freight, even to this day, but of course they're owned by different corporations now.

GL: What did you and your family do for entertainment in those days? I mean, did you have a radio? And a phonograph? Did you go to the movies on Saturday night?

AM: Well, in our individual case, since we already stated we had the son and daughter come into the world, we had a radio back in the '30s, but it was not a very good radio. And then in about 1940 we eventually got a TV set, which was something then. I think the way we got it was due to the fact that my nephew was employed by Eddie Anderson on Fourth Avenue there. And then what was known as the International then had a big fire and my nephew worked for Eddie Anderson, and so we had written a little insurance for Eddie and so we got a TV set about 1940, to kind of get our money back out of the premium he owed us. So it was not easy in those days.

GL: Did the town have two movie theaters in those days?

AM: Yes, they had the Colonial Theatre on the corner of Fifth Avenue, a big two story building, it was quite noted.

GL: They did vaudeville there, too, didn't they?

AM: Yes, they had plays there and everything else. Then the middle of the block on the west side of Main Street they had the Lyric Theater, and I can't recall, I think his name was Bud, that owned the Lyric Theater. And, of course, the result of that theater, the same location, I think, anyway, is where the theater is currently.

GL: What was the relationship of the community with the College in those days? John Nollen was President of Grinnell College for most of those years, wasn't he?

AM: Yes. Well, it would be interesting to note that when John Nollen was President of Grinnell College, his two brothers were presidents too. Henry Nollen was President of Equitable of Iowa, and Gerard Nollen was President of Bankers Life of Iowa, which is now known as Principal Financial. But it was interesting that the three brothers were presidents of some corporation or organization all at the

same time. Elizabeth Conard – I should back up here – Professor Conard’s daughter was Elizabeth Conard, and Mrs. Conard, Letitia, ran for the Governor of the State of Iowa way back in those early history days. So it’s interesting that all of the corporations have survived. And as we now know, Grinnell College is one of the best-endowed colleges in the middle west, and we now have a lady President, Pamela Ferguson, and as of recently have a new Vice-President of Grinnell College.

GL: I’ll ask you a question about the effect of the Depression on the insurance business, both the insurance business generally, as you remember it, and in particular the kind of insurance that you dealt with.

AM: Basically, since Poweshiek Mutual was organized for farm insurance, basically, to start with, and then eventually, of course, we insured town dwellings in the beginning of the ’30s. For 1932 we didn’t take enough money in to pay our losses for about five years, as the loss ratio got to be real heavy, not because we felt that there was any arson involved although we did have one case where a tenant we felt was the cause or caused the fire. But since we did not have their household goods insurance we had to pay for the house regardless of whether or not we felt like it was arson. But the farmers were in the position they did not keep their buildings up – not because they didn’t want to, but because of the Depression. They just didn’t have the money to keep their buildings up in as good a shape, and we seemed to have a lot of fires during that period of time. And for five years we didn’t take enough money in to pay our losses, and if we hadn’t had a little reserve and a little reinsurance, we would have been kind of in bad shape. But the way it was, we went through the Depression years better than some associations did. But we did not increase our rate to the farmers because they couldn’t pay any increased rate until 1939. And we raised the cost of their insurance for about four years twenty-four cents per thousand dollars only. But the life insurance companies had problems of people not being able to pay their premiums. But some of them – I didn’t have that problem fortunately. As I say, in my case, I happened to have a job, even though the pay was not very big. I still survived during the Depression days, better than some. But some people even let their policies lapse completely because they had taken out – borrowed money on their life insurance. And then they couldn’t pay it back, so they just simply lost their insurance. So it was a little rough for the insurance companies. In my own particular case, I had Equitable Life of Iowa insurance, and when I got so I could pay it back I did, because I had to borrow a little money to keep our family going during the ’30s. But fortunately, as time went along, I could pay it back, which I did. But some life insurance companies didn’t survive. But we

still have the Banker's Life which is now known as Principal Financial and Equitable Life of Iowa. Then, of course, there's been other life insurance companies such as Life Investors of Cedar Rapids, which is now owned by (they tell me) a Japanese firm now. So we go into a different cycle or period of time.

GL: When do you feel, Arthur, that the Depression of the early '30s was really beginning to come to a close and things – business – was really beginning to pick up. Was it after some of these programs of the Roosevelt administration had begun to take effect, or what?

AM: Well, of course, the old Merchants' National Bank as I recall only paid out seventeen percent, and it was pretty rough on the President of the Bank at that time. I don't know that I should mention names. But in those days, you not only lost the value of your bank stock, you were assessed a hundred percent. And that was pretty rough on some of those involved in the old Merchants' National Bank. Now the Grinnell Savings Bank – it was pretty rough on the active cashier at that time, but they survived – which is now known as the Grinnell State Bank. And the banks are all in real good shape in Grinnell, Iowa, but in some other areas it isn't so good, either.

GL: When did Harold Brenton come into the union? Did he buy the Merchants' Bank?

AM: Well, the first inkling or knowledge that I had of the banking situation was from Carl Child, the cashier of the Citizens' National Bank on the corner of Main Street and Fourth Avenue, where the jewelry store is now. Then they merged the two banks; it was Bob Kinsey – you probably remember Bob Kinsey – Carl Child and Bob Kinsey. They seemed to survive those Depression years some way somehow, and the Grinnell State Bank survived the Depression pretty well. We have the two strong banks here in Grinnell. And then, of course, the Savings and Loan, Grinnell Federal Savings and Loan, was organized in 1935 and it's surviving better than the average savings and loan institutions. But through good management we think – we hope – we're fortunate in Grinnell. I think Grinnell survived better than most little cities around us. But it was not easy.

GL: Had the Spaulding operation pretty much come to an end before this time?

AM: Yes, Henry W. Spaulding, of course, started the manufacturing buggies way back, in the 1800s, made all his money in the buggy business – as well as the Laros buggies come into business across the street from them later years, which building later burned – but 1912 they started manufacturing an automobile and it

was a real good automobile, but it was just too big a unit for that period of time. They couldn't compete with Henry Ford. So they lost all of his money in the automobile business.

### Side Three

GL: You had said that once he [Spaulding] got into the car business, he was not nearly so successful. What happened, finally, to him and to his family?

AM: Well, as I say, they lost about all the money they ever made in the buggy business. They lost in the automobile manufacturing since they couldn't compete with Henry Ford, even though it was a real good automobile. The last person I knew that had the Spaulding automobile was Bill Nelson – his family had the store on the south side of Fourth Avenue right east of the Grinnell State Bank building now – but he became postmaster. He drove Spaulding cars, as it would keep manipulating all right. But it was rough, so the Spauldings really all passed away under pretty dire circumstances.

GL: One of them did build a magnificent home here.

AM: Yeah. Hearn had the big Spaulding – we called it Spaulding House – on Fourth Avenue [actually Sixth Avenue] and Main Street, which is a real wonderful house, with a tile roof on it, and then Fred Spaulding lived in the third house north of that. Henry W., the father, lived fourth house north of that on the left side of the street. But they all had pretty sad endings financially. But the two Spaulding – Well, the first Mrs. Spaulding passed away in about 1910, or '12, and Henry W. married the second Mrs. Spaulding and they had the two daughters, Alice and Henriette. And Alice just passed away this last year, and Henriette owned the – She married a fellow by the name of Van Gordon and owned the bank at Audubon, Iowa, and her son, whom I do not know, still owns the bank there, but she passed away about twenty years ago of cancer.

GL: Arthur, tell me, what was the most popular section of town for residence in those days, was it that area on Broad and Main Street north of Sixth Avenue as it was when I came some twenty-five years ago?

AM: Yes. Well, a lot of the big houses were built way back there in the early history of – Due to the fact that they rented out rooms to the college kids of Grinnell College, and they all built big houses. One of the big houses was built by J. L. Fellows, the early washing machine – Grinnell Washer – manufacturer. When they were at their height [they] built the big house on the west side of Broad Street just



south of Merrill Park, on the west side, and it's a big, big house with a tile roof, and quite a noted house. And all the big houses, as I say, in the early history were built pretty big because they did house a lot of Grinnell College students that came here from various areas. But the main houses that were built early was on West Street, Main Street, and Broad Street, and some on the west side of Park Street, north of Highway 6. So that the early history houses were quite some houses.

GL: What was the main east and west highway? Was it Highway 6 as it is now?

AM: The early east and west highway was Fourth Avenue, known as the River to River Road. And all the two banks and all of them are – were, of course, built on Fourth Avenue. But then later Sixth Avenue got to be a through street, but that was later years, and known as Highway 6. And, of course, as we all know, later years Interstate 80 come into the picture, which is the – but you'd be surprised though, how many people still drive Highway 6 instead of the Interstate 80.

GL: Now, tell me something about Grinnell just before we went to war. Was it pretty clear to the population in Grinnell that we were going to go to war; that we were getting ready for war in the late '30s? I guess one of my questions to you is, when December 7, 1941 happened, were you totally surprised?

AM: Yes, I really was totally surprised. I just didn't figure we'd get into world war that was of the scope that it did.

GL: Was the community somewhat isolationist, do you think, before then?

AM: Well, yes, there was quite a little tendency to be considered to be isolationists. But when the war came, people – well, we had some people, of course, we felt were Germany sympathizers – but on the whole, people just realized that it came to that spot where we were in the war whether we liked it or whether we didn't, and it was a terrible thing, but we have survived the war real well, considering all phases.

GL: The young men in town, I take it, responded almost immediately to Pearl Harbor?

AM: Yes. I had a cousin that was in the cavalry, and at one time the cavalry was located down here on East Street – what we used to call the old fairgrounds. They were there for just a few months, and they – you might remember the cavalry being considered to be horse riders – rode horses. So it was interesting, and, of course, then World War II came along. My brother Carl was in World War II. He was injured over in northern Luzon – not real severely, but severely enough that he

came back and was located in California in a hospital there for awhile, then Chicago for awhile.

GL: By the time the war started, the Depression had pretty much ended, I take it?

AM: Yes, yes, I would say, pretty much.

GL: What were you doing at that particular time? What was your position with Poweshiek Mutual?

AM: Well, I was the assistant. Beginning in the insurance business was the least of my ambitions from 1929 as I have already related. And Mr. Evans passed away in 1944, so then I became Secretary-Treasurer and General Manager. And so I was active manager up until 1970, and then I had hired Clifford Strovers, who is now secretary-treasurer and general manager, in June 1950. The 1950 year was the worst year ever known in the history of Iowa for a windstorm that went through May 5, 1950, covered the whole state of Iowa. The wind velocity – it was not a cyclone or a tornado, it was just a straight wind – but it got up to one hundred knots per hour. And even our little office, which was located on Main Street at that time, we had twenty-two hundred wind claims out of our little office. And that was the year I thought I would not survive because I was working probably twelve to fourteen hours a day. And May 5 was on a Friday, and since the theater was right south of our office, on the west side of Main Street there, people started coming to Grinnell, people in Grinnell, to report their claims. They were standing way out in the street. Some people was wondering what in the world was going on at the theater that that many people would try to get into the office. Well, they found out they couldn't get into the office. A lot of them did, and they started going somewhere else and telephoning. And I was on that telephone for ten hours without any lunch, just taking reports. And twenty-two hundred claims out of a little office like ours was really something. That produced the greatest number of wind claims ever known in the history of Iowa, and the insurance was – as far as our Poweshiek Mutual was concerned – was all handled through the Iowa Mutual Tornado Insurance Association in Des Moines, which was organized 1884, just before the County Mutual system. There were about 137 County Mutuals in the State of Iowa – even as yet. Poweshiek County only has one County Mutual, Poweshiek Mutual Insurance Association, but Tama County has three so-called County Mutual systems. But they were organized way back there in the early history for nationality you might say. Bohemian Mutual is organized in Tama County. In Tama, in the

early history there – we'll say the 1900s – And so, there's still some counties still have two County Mutuals, even though Poweshiek only has one.

GL: Tell us something about your religious background. You're a Quaker, aren't you?

AM: Right. Back in 1879 my father and his brother came over from County Antrem, Ireland, in 1879, and located south of Grinnell about eight miles, in what they called the Oak Grove and Sugar Creek neighborhoods. And there was a church at Oak Grove and there was also a church at Sugar Creek, which would be about nine miles southwest of Grinnell to the Sugar Creek and about six and a half miles south of Grinnell to the Oak Grove schoolhouse and church, which still stands. But the Sugar Creek church has now located on east Third Avenue in Grinnell, Iowa. So the Sugar Creek neighborhood – The only thing that's left there is a cemetery where my parents were all buried. But over in northern Ireland, County Antrem, you were either of the Catholic faith or Presbyterian. And my father was Presbyterian, but when he located south of Grinnell – Mother's folks originated way back in England, and while my mother did not ever reside in England, her ancestors did, and so over in England they were strong Quakers or Friends, as they now call some of their organizations. So my mother had to be of the Quaker or Friends organization. So I am still a member of the Quaker Church, and our church is located south of Grinnell about two and a half miles, up on the hill there – which was located in Grinnell, Iowa, way back in the 1900s. Nineteen seven [1907] was when the church was built there where the lumber yard is now. But as already been stated, we came to Grinnell 1915 and so I have belonged to the Friends Church ever since, and still belong to the Friends organization.

GL: You sent your children to Friends' school?

AM: They attended William Penn College at Oskaloosa, in the early '50s, and I was on the William Penn College Board for twenty years, from 1955 to '75. And still have connection with the college, as we had a dinner up at Kelcy's here awhile back one evening, and several had a dinner, and several came up from Oskaloosa – the President, three of the workers there, one way or another connected in the development end of it, or fund-raising, whatever you might want to say.

GL: We're coming to the conclusion of this account of yours of what went on in Grinnell particularly during the years of the Depression and World War II. Now I'm going to ask you to talk a little bit about how all of this affected you. That is, from what you said you were born in not a well-to-do family, a large family, you had to work awfully hard when you were very, very young. Over the years you rose

to the top of your profession. You're a highly respected and regarded person in the community, and probably in the whole state, and I'd like to have you talk about how living in Grinnell affected you. All of this hard work obviously has made you somewhat conservative, with a high regard for hard work and honesty in relationships and so forth. Why don't you just talk about that for awhile?

AM: Well, I like to think that I have been real fortunate in one way. I have had a few health problems, but I feel real lucky that I have survived all these years, and if I live till June of this current year, I'll have the nine-o birthday. And it has been a lot of hard work, as has already been stated. I was sole employee with Poweshiek Mutual for four years, and we have had long hours, as has already been related. Our office hours initially were seven o'clock in the morning, no coffeetime as we now have, and if we got a half hour at noon we were lucky, and went till six o'clock. But, I guess I grew up with the idea that you had to work hard, and be real cognizant of what you were all about. So I have grown up with that motto, that you had to be conservative, and a lot of hard work. So I feel like I have had a measure of success. And, as already might have been indicated, I was President of the State Association which organization now meets at the Airport Hilton, and – two years ago we had a registration of 902. And it takes four motels to hold everyone – now, since we moved to the Airport Hilton, I have to make a reservation in February in order to be in the main hotel as of November. The second week of each, in November, is our state association meetings. So that's got to be so difficult to get motel units that the Airport Hilton has now reserved one room for each County Mutual that wishes to attend. We generally have around one hundred County Mutuals represented each year at the state association, but it takes all the motels in the area –

GL: Well, you obviously feel that you lived in the right community during all these years?

AM: I wouldn't want to live anywhere else. Grinnell's been good to me. In spite of all the hardships, Grinnell's one of the best cities, I think, in the Midwest, and it's been good to me. And I think it's a well-known community, and especially Grinnell College has been known for 146 years, as I recall. Even though initially, they say, it might have started in Davenport, Iowa – but it's been in Grinnell. To me, Grinnell is it.