FRANK BROCKE
Fifth Interview

Interviewed by:
Sam Schrager
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FRANK O. BROCKE

Troy, Kendrick, American Ridge; b. 1906

President of First Bank of Troy

Minute Page

Tape 21.5

Side A

00 1

1963 robbery of the First Bank of Troy. The night long siege, holding the Brocke family hostage in their home. He was taken to the bank at 4am. The wait in the early morning hours in the bank. Son's reaction when freed of his handcuffs. Experience of fear. Going along with the robbers rather than resisting. Capture of customers, employees and a little girl. Failure of safe to open at 9am; near violence of robbers, countered by Mr. Brocke. (cont.)

Side B

00 14

Getting money and escape. Release of prisoners from vault. Search for the robbers; their subsequent actions. The critical clue. Their arrest. Two of the three boys were from Troy; they've held good jobs since their release from prison.

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Dick McConnell, the governor's grandson, robbed the bank; he and his wife were in desperate straits in Clarkia, and she goaded him into doing it. The teller fainted. His perfect escape. The information came to Mr. Brocke from the owner of the Clarkia store, who saw the man go from rags to riches. Several years after he got out of prison, Mr. Brocke gave him a car loan. He was a man of good character.

Side C

00 25

The first holdup was July 6, 1950; the second was September 5, 1963.

01 25

Belief in Santa Claus, until his brother told him the truth; his father acted the part every Christmas. Last Christmas with father. School and church Christmas programs. Learning verses for Sunday school - you could always fall back on "God is Love." Reliance of American Ridge church on visiting ministers; an emotional sermon preached by the mail carrier.

12 34

Religion is compassion for fellow man, doing the right thing. Going to church can be hypocrisy. Advantage of living here rather than in crime-ridden cities. Doing right is common-sense; the community will correct you if you're wrong. Money is the root of much evil - how money can destroy people's character. Honest vs. scheming people.
A man who went from rags to riches and back again. A man who became wealthy and helps no one. Farmers became wealthy from a lifetime of work. Difficulty of those who've known wealth to become wealthy again. Favorable terms of establishment necessary for success in farming. Even twenty years ago it was possible to be a success because the investment was low. Wealth was noticed in the early days. Estimate of millionaires in the county today.

Success was measured by money. Measuring wealth; stability of most farmers. "Renta." The wealthy were more respected than others by the community. Negative attitude towards poor who weren't helping themselves. Bank board in Kendrick was made up of farmers. Some poor people could never be successful. Average people. Lack of cleanliness among some in country—role of children in improving their parents' homes.

Backwardness of country people compared to town in learning English. It took him ten years to be accepted in Troy; he was often put in his place. Clannishness of cultural groups: Swedish–Norwegian joking rivalry, domination by Swedes in Troy. German communities. American Ridge was American. Klan cross burnings in Kendrick. Farmers weren't worried about Wobblies.

A healthy economy has money in the pockets of farmers and laboring men. Enormous power and uncontrolled growth of corporations presents severe crisis for society. We are now (1976) in the midst of a depression, with significant differences compared to the thirties. Abuse of credit is severe; people don't know how to save. (continued)

Credit creates inflation; paying more than you should is inflation, and it's in the air. Price controls should've been instituted five years ago.

Ole Bohman wouldn't tolerate being called a liar—two cases. Ole Bohman wasn't a man who tried to judge character. He or Ole Bohman would be lost banking in the city. Before giving student loans he often checked with the parents or school (without the student knowing). Helping a woman law student.
Wives were afraid to go into the bank in the early days; by the Second World War they were transacting most of the business. Dealing with a woman who kept spending more than her husband was making; the husband’s shame.

Farmers and loggers: fear of fatalities in the woods. Many farmers used to log. Logger drinking. Managing money.

with Sam Schrager

November 9, 1976
II. Transcript
FRANK BROCKE

This conversation with FRANK BROCKE took place in his home in Troy, Idaho on November 9, 1976. His wife, MARJORIE GREEN BROCKE, also took part in the conversation. The interviewer is SAM SCHRAGER.

SAM SCHRAGER: Will you start by telling me about the bank robberies?

BROCKE: Well, we'll start from the beginning. It was on a Thursday night about ten o'clock; we had undressed, Bobby was in his room, he slept out in the room on the side, and Marge and I—she was in bed, and I was all undressed and had my pajamas on and there was a rap at the door a little after ten o'clock. And I come out here and I pulled the blind back and there was a young fellow there. I said, "What do you want?" He said, "We ran out of gas and we're looking for the service station man." And so, I said, "He's across the street. He lives right over there." And he professed that he didn't hear me, and he said, "Would you open the door so I can hear you?" And I opened the door and about that time he also opened the screen and he come up with his gun, as he stood there and pointed at me he said, "All you have to do is behave yourself, and nothing'll happen." And, of course, he proceeded to walk through the door, and I stepped back and he come in here and says, "Don't look at me." Well, he walked in here and Marge heard the commotion and so she come walking out of the bedroom door. And he hollered to her, he says, "Don't look at me, but you mind what I tell you." And so, we didn't say a word. I said to Marge, "It's alright. It's okay." And so he proceeded— we walked in here and in the meantime, why, he went back there and opened the door and there was two more came in. And so they immediately went through the house, completely. One stayed with us and the other two went upstairs and they went into every room in the house. His first remark was, he said, "That time clock on the bank opens at nine o'clock, doesn't it?" And I said, "Yes." Why, I don't know, it was kind of
a shocking question, because normally it's late and we don't have an exact time. But anyway, I did say, "Yes it does." And he said, "Well, we'll be here till morning. You behave yourself." And he told me, he says, "You can stay here." And he told Marge, "You can go in and go to bed." And by that time Bobby was out. So they took him and took him upstairs; and so he laid on the bed upstairs. And so they were constantly exchanging back and forth. They turned out all the lights and we had two dachshund dogs out here and they were barking frantically because they knew something was wrong, they knew it wasn't right, and they just barked extremely loud, and they barked until one o'clock in the morning and that was between ten and eleven by the time this was going on. And so, during the process very few words were spoken to us, other than he asked what time the time clock opened and very few words said. Anyway, I asked if I could put my pants on; so I pulled my pants on over my pajamas and put my bedroom slippers on and so I laid down on the davenport. And this chair, this lounging chair was here, and after they had turned out all the lights; they had every light out, but there was enough sunlight from the street came in here that you could see outlines and you could see each other. And anyway time drugged and it drug and it drug; I never got off of the davenport other than to turn over or to move. They had the bedroom door open so they could watch her and then they would take their turns to go upstairs and stay, and there was always one up there and there was always one here, and the other one was just in and out. Well, as time went on; about midnight they decided that one of 'em could go to sleep or rest, so they made a beeline for this chair to see who could get it. Well, two of 'em got there at about the same time, so they squirmed and argued who was going to get
in the lounging chair there. Well, in the meantime, they had their guns and every so often they'd- you know how you roll a gun?- well they'd take it out and they'd roll that thing and next morning we found .22 shells on the floor, quite a few of 'em, I'd say half a dozen which apparently fell out in the process of rolling 'em. At any rate, they confided and they whispered and they talked. And, oh, by the way, when they first came in here, of course, they said to me, "Now don't do anything foolish, because- your son, and you won't recognize him tomorrow if you pull anything like trying to escape or anything that you shouldn't do." That was the big warning that we had was that they were going to take it out on Bobby. And they told Bobby, "You do anything out of the way, you won't recognize your dad tomorrow." This was unknown til the next day. But that's what their threat was. There was no handcuffs put on- I had a handcuff on one hand- (to his wife) Marge did you have handcuffs on?

MARGE: You bet.

FB: Right from the beginning?

MB: Yes.

FB: Bobby did, too. Okay, but you were free to walk and the hands weren't behind 'em. But mine was not hooked together. Mine was just hanging there, like that.

MB: Mine were hooked to the bed.

FB: Well, that was only in the morning, wasn't it?

MB: No.

FB: All the time?

MB: Right from the start.

FB: Okay, I see. Bobby was-

MB: He was hooked to the door.

FB: All the time? I thought it was just when they left that morning.
Well, anyway, the only incident that happened, I think that you had to go to the toilet.

MB: Sure did!

FB: And Marge was convinced that they were all three boys and one was dressed as a girl. Well, I just assumed that she was, well, she had every indication; that was the youngest one, she was the kid. Anyway, she convinced 'em that she had to go to the toilet, so they went and watched over her.

SS: Could you sleep at all?

FB: Oh, no. It was impossible to sleep.

MB: Went to the bathroom with my handcuffs like this and you can imagine trying to go to the bathroom with a fellow having his gun in your stomach! That's the worst thing I ever went through in my life. And you know, when you get nervous your bladder fills up and it would have ruptured, I know it would.

FB: At any rate—so then, that was the only incident at all, that is, I never moved and we never conversed back and forth, and they made the movements. They got awfully irritated over the dogs barking, and they threatened to go out and kill 'em. Well, the older one said, "Oh, no, people would hear the shot, and we can't stand that." "Well, let's go out and beat 'em and knock 'em out." Well, they didn't dare take that chance either because they couldn't get away, there was only one at a time dared go out the door.

SS: Was the youngest one a boy?

FB: They were all three boys. Just a young boy.

MB: When they asked me what size shoe he wore and I said a size five, and by golly, that's the size he wore.

FB: That's the young Gordon boy.

MB: And that's small for a boy.
FB: Well, anyway, the tallest one who guarded me was a California boy. The other two were the Gordon boys, which were known by us, but they had these stockings down— when this boy came to the door he had nothing but a sombrero, and a Mexican cowboy suit on. And he had a deal right here on his neck that stuck out at least that far, and it was red and black. And of course, the purpose of that was that the minute I looked at him I was going to look at that. It was obvious that that was a detractor. It looked just like an overgrown boil, or something that stuck out there, and looked funny. And I glanced at it, and you glance— and of course, he kept saying, "Don't look at it, don't look at me." And the more he said it the more you looked at him. But there was nothing unusual about him. He was a goodlooking kid.

And so, after they got in here they all covered their faces. So that went on— other than the dogs quit, they just ran out of steam about one or one-thirty. They just barked out til couldn't bark any longer. And so they finally calmed down. Well, at four o'clock it started to get light, and so they got me up and they said, "We're going to the bank." And I said, "Okay." They had already gotten the keys out of my pants, so they had those in their possession. And I asked 'em if I could put my coat on, and he said, "Not til I examine it." So he went through the pockets, and he went through to see that there was no guns or knives in that I guess. Anyway, he finally handed it to me and says, "Okay." So I put that on over my pajama top, and I don't think I even put on a hat. Anyway, four o'clock the two of them took me; the one went ahead, he was gone, and so they went in there and Marge was fastened to the bedspring, and Bobby, they fastened him to the door knob upstairs. He just said, "We're going to the bank." So we went to the bank, and they reminded us, "Now, don't pull anything
smart or your family won't be here when this is all over." And, of course, they told them, "Don't pull anything smart or Mr. Brocke won't be here." Anyway, we went out in front, got in this car— it was a sedan— in the back seat— where there was chains and there was bars, there was lots of tools, I had to raise my feet practically up to my chin to get over the floor and into the seat and get up there. So we went right directly up to the bank and he drove around to the back; and in order to turn the car in the direction he wanted— we had a backyard in the bank because it wasn't as big as it is now—but there was a couple of cars parked back there, and he drove up and he backed back in toward the alley and during this process of backing he rubbed against another car and caught the chrome strip that was on his car, caught on the other car and he couldn't get it loose, so he had to just tear it right off, just go ahead and he just gave it the gun, and the other kid gave him the devil for that. He said, "Gee, you're making a lot of noise!" How people didn't hear it, I don't know, I guess one person did get up, but he didn't do anything about it. That was an incident that would arouse suspicion. You could hear it. Anyway—and it was daylight— you could see all around you; not daylight but morning, you know. And so, we went in the side door of the bank, and they marched me over to a chair and a desk and I sat down. And I was handcuffed then. They handcuffed me together— my hands in front of me. And then he sat me down in the chair, and the one on guard stood right behind me with the gun, I could glance around and he'd go from one side to the other and I could see that he was carrying the gun and kept it right on my back. Well, the other one went into the office space and he called down here and said everything was alright— I could hear the conversation— that we got up here alright
and we're inside of the bank. And so he left here. He checked the two, Marge and Bobby, and then he left the house here, I'd say within oh, probably between fifteen and a half hour after. Well, during this process I sat and I must have sat there for fifteen minutes or so, and in the meantime though, I had told 'em when he was here and they said they were going to stay til nine o'clock, I think I brought up the subject, or he asked me, he asked me here about how much money was in the bank and I said, "Well, around $50,000." I don't know why I told him that. "But," I said, "there's at least $4,000 or $5,000 in currency outside of this safe." I said, "If I were you, I'd take that and go." Because my feeling was that we could not possibly live through this. There was no way— they had to kill somebody to get out of this thing, if they were going to stay til nine o'clock. Because that was a dangerous thing, people came to our door anytime after seven and they had talked here, you could remember their voices and they were amateurs, course we didn't know whether they were amateurs or whether they were not, but my thoughts was that somebody's got to die out of this mess, they got to be killed, they've got guns and it could easily happen. At any rate, I tried to tell 'em to take this $4,000 or $5,000 that was outside the safe and get out, while the gettings good, 'cause I didn't see any way that they were going to survive after nine o'clock. So, we got up to the bank. So I sat there in this chair til they got all together and got their plan organized again, and they said, "Would you open the safe— or the vault?" And I said, "Yes." And I got up and I was still handcuffed, but that was in front, and I ran the combination and it opened right off the bat, without a flaw, and then I stepped back and they stepped in. Well, they took me in to the lavatory— we had two up there, but this was the men's side, — and by
that time he took my handcuffs off and put my hands behind me and handcuffed me at the back. Well, I sat on the toilet seat— it was a small toilet, anyway— and then they talked; they talked very loud, you could hear the conversation. Anyway, they were busy in there and I could hear 'em rattle the tin cans— tin boxes where people had certain things that they kept and their papers and so forth, and some of 'em had a few valuables. And I could hear 'em forcing these boxes open. But they only opened about four or five but they found nothing so they quit. So, in about an hour this kid come back, and he said, "Where is that money that you said was out in the open?" I said, "it's out on top of that cabinet file." And he says, "Oh!" And they'd hunted all over and they couldn't even find that, because it was higher than they were and they couldn't see it, and I guess they didn't know how to look for it. Anyway, he found that. And so, it went on, and that was about five o'clock, and it got so quiet you could hear a pin drop. What they were doing, I don't know; whether they were counting that money or— I just don't know; but it got so quiet that I thought, by golly, I can sneak out of here. So, I got up and was able to open the bathroom door, it was not locked, and I started out— and the furnace room was between me and the side door— and I got half way to that door and I heard the ruffling of people walking, and boy!, I of course scrambled to get back into that toilet! (Chuckles) But, how foolish you can get! Anyway, that's the only time that I really tried to escape and get away from 'em.

SS: How afraid were you during this time?

FB: Afraid? After the first ten seconds you don't. That was my feeling. I don't know about Marge, I guess she naturally was afraid all the time.
MB: Well, I knew Bobby would be terrified.

FB: I don't think he was.

MB: Well, he kept his cool. He got out of his handcuffs.

FB: Oh, very much. This was the next morning we discovered all of this. He had fooled around till he got his one of his handcuffs off - off that door by pulling on his hand - off of that door. And so he came down stairs and that was about seven o'clock by that time and I'd left at four. So he had that time. It was about seven.

MB: I guess so, but he went back and forth and back and forth.

FB: He was excited, he didn't know what to do.

MB: The doors were all open and he didn't know where they were, so he'd run back up and pretend like he was still handcuffed and pretty soon he'd come down again. Finally he made up his - I told him to go over next door to the neighbors. And by that time he'd tried to work the handcuffs off of me. He was going to try to carry the mattress and bedspring and me and everything over to the neighbors. He was just desperate, to try to get away from 'em.

SS: There wasn't any of 'em in the house then?

FB: No, they were all gone. They never came back.

MB: We didn't know that.

SS: You were both really very afraid.

MB: I know I was.

FB: The biggest thrill I got was when you walk to the door and you saw what it was; and I would say ten seconds, that was all over that shock.

MB: Well, eleven o'clock every night after that-

FB: Yeah, it was eleven instead of ten.

MB: we all three sat out here on the davenport, at eleven o'clock every night and we'd get the creeps!

FB: Yeah. Yeah. That took quite a while to get that out of your system.
MB: We never ever, ever (noisy) after eleven o'clock.

FB: If anybody strange or the doorbell would ring—people were cautious, they didn't come. I think the sheriff to people, friends, "Don't go near the house." But anyway, it took about a year until people started to come, and if they did come after hours, anytime after nine o'clock, you just sort of tied up in a knot. But anyway, let's get back to this—

I was in the toilet and I tried to get out and I went back in. And so, time just went on. Well, by seven o'clock Willis Bowman came, who was the cashier of the bank, and he walked in; well, he walked right into their arms because they were waiting. And they just told him to—

They took him by the arm and they locked him in the vault immediately. They did question him: said, "What time does the timevault open?" And they said, "It opens at nine doesn't it?" "Well," he said, "I don't know." He said, "Because, as I remember it, it could go a little by that, and it could be a little before." And he wouldn't verify nine o'clock. Well, that shocked 'em, and they kind of got a little bit of a scare. And so, they let it go by, and then they locked him up, and that's the only words they had with him. Well, in about fifteen minutes here came Clyde Bowman in. Well, he was a very close friend to the two Gordons. And he come over no more than to leave a deposit because he was going to Spokane. So they made him lay down on his stomach in the basement room right outside of where I was and lay down flat. He said to 'em, "Well, you can't stand this, I've got a commitment, and my family's waiting for me and I'm going to Spokane." He says, "If I'm not out of here, there's going to be trouble." I was amazed that he had that kind of nerve that he even remembered to just talk, but he did. And they said, "Well, that's different." But they give him the orders, they
told him, "Alright, you go back over- you get in that car and you leave immediately." "But," he said, "you know Brocke." "Yes." "Well, if you do anything out of the way, you'll never know that boy tomorrow." That's the threat they used on him. That's what they told him. So, Clyde, they excused him, and he walked right out the door and he went over- he had customers by that time-so he waited on his customers and as soon as the service station was empty, why, he got in his car and he drove off, and he went to Spokane. And not a thing was said. Alright, there was Alfred Severson, who had walked in there and was waiting on him, wanted to get some gas, and he said to Clyde, he said, "I'm going over to the bank a minute, cash a check," he said, "I'll be right back." (Chuckles) Well, Clyde he didn't say a word, "Brother you don't know what you're in for!" That's all that went through his mind. Well Alfred come over, he was one of the first that was just snapped right up! So he was put in the vault along with Willis, and they were in the fartherest vault. And he didn't come back and Clyde knew why, so he just got in his car and left.

SS: Why didn't he call the police?

FB: No. He didn't stop in Moscow, either. You know it's a funny, funny, funny thing; there was a time here I coulda got up, they were in the kitchen, and I could have ran out this door, but my thought was- the money isn't important, we don't care, it's insured, we can't lose and if I do that and we don't know who they are, we don't know whether they're professionals or amateurs and here was two people left, and I had no reason to believe but what they might just kill somebody and get the heck out, and here I was trying to be a hero, see? And I decided, "No, that's not necessary. We'll go along." I'd already been taught that; been told that by my bosses, that there's no money in the world worth taking a chance. There's no use arguing with a
bank holdup man, because we are insured, that's why we are insured. So that thought completely left me. Now, when I walked out of that place up there, tried to get out, that was my own life. I figured that there was no way that they could get even with anybody else, if I got out that door, I was gone, boy! They'd had to shoot right out in the open and I didn't think they would. At any rate, people started to coming to the bank door and by eight o'clock, why, I think we must have had at least anywhere from five to six people already in the vault. They'd come in the door, and they had taken me out of the toilet by that time, and taken me over and put me in with Willis and Alfred- and there were several employees, there was Anna Marie in there, she was a teacher, and they had Cheryl; they had five or six of our girls, and we were all in there.

MB: Your sister-in-law.

FB: Yeah, Lucille. Anyway- she was later though- so then they took Willis and I out and they said, "You get in the big vault. You get in the money vault." Because that was after eight o'clock. And so, we went into the other vault then. And so I told Willis of all that had happened and I told him, I said, "The fact that that is not going to open at nine o'clock," because Willis knew that it was going to go by, I said,"They'll probably shoot me on general principles; just as a warning." Because of the fact that I had lied to 'em, that it did not open at nine. And I said, "That just could happen." And so, I told him all I knew of what had happened just in case that I had been snuffed out. And so, anyway, people would walk in; and there was sort of a cabinet file right inside of the side door and he was laying on the floor- the one guy, the California boy, and the other one, the older Gordon boy, laid right in front of the vault, sort of at an angle that he could see the vault and
the other one was outside. He wasn't there, the little girl, as it was to be, she was not in the vault at all, she was not in.

They had already made their plans for that. So, as they walked by, they still laid on the floor, they just laid down and they'd just say, "Go on through there, to that vault over there." And they'd get to the other one and he said, "Right inside of that door." So they would go into the door into that vault. And there was a little girl, this was about eight thirty; her mother had come in to cash a check and so they had her in the vault and she didn't go back out, so this little girl was only about maybe that high—come in the door and, "Where's Mommy?" And so, she got clear inside, "Where's Momma? Where's my Momma?" And this guy said, "You go on in that vault." And the little kid started to run back out; back out the door. And he grabbed her. And I was standing in the vault door by that time, I was taking it all in, and I could see these people as they walked by, and I'd say, "Just do as he says." I was helping 'em, you know, herding these people into this vault. And so this little girl, I grabbed her and I said, "Now listen, honey, nothing wrong. I'll take you right on over there." Put her in there with her mother, see. Because, otherwise, you don't know what would have happened. It could have blowed the whole thing up if she'd a got back out. Anyway, that was the only incident that happened. Otherwise they were all grown people and we had twenty-two people in that vault by nine o'clock. Well, nine o'clock came and nothing had happened. The vault didn't open. In the meantime when he took me out of that vault, out of the toilet, to put me in the vault, I stopped and I said, "I understand, Mr. Bowman told you that that time clock might not open at nine. It could go on by." He said, "It had better not!" Just as though that was a threat. And I said, "Well, he wound
it, and sometimes we don't watch it that close." He said, "We'll just wait and see." And he was very pointed and pretty tough, which was irrelevant, but I figured I'd get my two bits in; I had said that it would open and then when Willis said that he had wound it and probably wound it on by. Anyway, nine o'clock come and this kid that was on the floor on the right of the vault, right in front, got up, and he stood right in the vault door and he had his gun right in front of him and he pointed at the front door, and this other kid that laid over on the side says, "You damn fool, what are you doing?" "Boy," he says, "they come through that door, I'm letting them have it!" And, I said, "Now, wait a minute. You just lay back down—

SS: You said it'd take longer?

FB: Yeah, because nine o'clock and it hadn't opened, see, which meant that it did go on by. Willis had wound it too much.

SS: Would you guarantee it?

FB: I said to him, I said, just as a statement, I guess, I said, "You'll get your money, you just lay back down there." Because I didn't want him shooting at people that come in the front door, and they were already jamming the front door trying to get in; customers, see. But it was locked and they couldn't come through, so they just kept coming onto the side, and as they came to the side they herded them into the vault. Which was the only answer. But I tried to calm him down, I said back down there, I said, "You'll get your money." Because otherwise I don't know what would have happened, I really don't. I don't think they would have left voluntarily with the idea, "Somebody's fooled us." Then they might have said, "You dirty s.o.b. and they could have shot me just as a lesson to the rest of 'em. But he didn't and he lis-
tended to me. He did, he laid right back down there and the other guy stayed in his position. That was the longest fourteen minutes I ever spent, if you know what I mean. And that clock didn't open and they kept getting up, saying, "Is it coming?" And I said, "Just take your time," I says, "it's got to open." And, by golly, finally on fourteen minutes after nine, it did open! And, boy, we didn't waste any time! We took the money out, we shoved it in the bags and we pushed it out the door, and when we got through we said, "That's it!" And they picked it all up and they went, and they went right out the door, didn't even take a hostage, but they disappeared just like that. But they did lock the vault door. They locked Willis and I in. We were locked in the vault. And so, naturally, the first move was to get us out. So- you can- we didn't have a screwdriver, why, I don't know, but we didn't- but there's no way to take the plate off of the- the vault lock, and a dime would work. But, anyway, we said, "Who's out there that has opened a vault combination?" And nobody spoke up and finally Ole Johnson- Ole Hanson, who is the husband of one of the employees, and who was locked in the vault and his wife was locked in the vault, said, "I think I can do it." So, Willis gave him the figures, told him what to do and it opened the first whack. And so that took another five or ten minutes.

SS: All these other people, they were loose?

FB: They never locked that door, they left it- in fact, when they left, they left a crack in the steel door so that the air- there was no air in that vault. There was in ours, we had ventilation in the big vault, in the money vault, but when they built the other one there was no allowance made for air because it was a storage vault and there was no combination on the door. In other words, you couldn't have locked it if you'd wanted to. You could throw the bolts, but that's all. But, any-
way, they didn't know that so they didn't lock that door, they left it open, which was the human thing to do, that is, just a crack so that there was air. And of course, the minute they left, it wasn't a matter of a minute—he told 'em to remain in there five minutes or else they might get hurt. It was just a matter of a minute that somebody come out.

SS: So had the police been called in yet?

FB: No. So by that time—we called. Because the minute we got out, why that's the first thing I did was call the sheriff immediately. And so they came down and I was taken in one of the police cars—they found the abandoned car by that time. It was up this side of Moscow, Out where Roy Bell lives, out on that stretch of road toward Robinson Lake from off the highway back of where that sawmill was, up in there. So they took me immediately up in there to identify the car, which I did. It took about an hour and a half. And I hadn't shaved and I hadn't dressed and I still had my pajamas on and my clothes over 'em. So we came back to the bank and then I immediately came down here and shaved and got dressed and went back up. But that was the thriller! And so, they started immediately search and alarms and so forth. They drove through a blockade on the Pullman road, these three people with the money, and unbeknown they'd switched cars, and there was no way to identify them. They had no knowledge of who they were. But they left immediately. And so that was on a Thursday; well, Friday were just constantly drilled and hauled all those that had to be interviewed, that saw 'em. But they the stocking pulled down over their faces, there was no way in the world. Anna Marie had made the smartest remark: while she was in this vault she says that sounds like Joe Gordon, and it was! But it just rolled out of your mouth and that was all.
SS: She had him in school?
FB: Yes. Yes. But we picked up at least three .22 bullets off the floor up at the bank. I think they
MB: Did you tell him that they had that fluorescent paint?
FB: Yes, they had that fluorescent paint, so they wouldn't shoot each other in the dark, because they were in the dark here.
SS: When Bobby went next door, what happened from that? Did the neighbors do anything?
MB: They called Glen Mc Kee, and then Morris Harlan, they lived next door and he stood in the doorway with his gun. He was ready to shoot anybody that stirred. And Glen came down.
FB: And he sawed the handcuffs off of Marge.
MB: Who else? Somebody else- Cardwell, no. Wasn't him, was it?
FB: Was it Beaker? I don't know who the superintendent was- Brown, yeah, Mark Brown.
SS: Sawed the handcuffs off?
MB: Yeah, he sawed the springs in two.
FB: That was not til eight-thirty. Yeah, that was the easiest.
MB: And then Ed Pierson came down with all his keys and finally got a key that would fit. And meanwhile Bobby had got the TV cable in by the bed, and he got some oil and he rubbed my arm like that trying to get those things off, and he always felt bad, always after that, because my arms was completely black and blue and he thinks that he did that trying to get the handcuffs off me.
FB: Well, your wrists are so bloomin' small-
MB: They must have had 'em pretty tight.
FB: Yeah. But anyway, the whole secret was that- what gave it away- and of course, we had as high as twelve FBI guys here; came from Montana, they came from Spokane, they came from Salt Lake or Boise, and then
the Lewiston bunch. They went over road after road up Moscow Moun-
tain for evidence of what they might throw away. See they took my
keys with them and we never did recover those. They threw that in
Robinson Lake, and that's how they got out of here, they went that
direction. But what they had done upstairs, was he kept lighting
a match off of a match folder to see what time it was. He'd set by
the window and it being dark and no light on, why,
he'd match match and then he threw this match down on the floor. They
didn't find that at first, it was sort of under the bed. So on the
second go-around, I think by Saturday, they had found that match book
upstairs and it referred to a Walla Walla motel. And that was the
link that broke it. That's what solved it. Up to that point, I would
say up til; I think they discovered that on a Saturday, and they star-
ted checking and it just fell into place. See, they left here,- wasn't
it on a Thursday?

MB: Uh-huh.

FB: They left here on a Thursday; Thursday morning they went to Reno and
from Reno they went on into Los Angeles where they lived. It was a
suburb of Los Angeles. They put this money under the floor of a front
porch of their father's home. And so, they took out a thousand
dollars apiece; gave it to their wives, one of 'em had a girlfriend,
but they gave them instructions that they could go out and buy all the
clothes they wanted; which they did. They had changed cars, they had
traded cars in Reno, and bought a new one and gambled some. But over
all, there wasn't over $7,000 missing out of the $55,000 they took.
I think they recovered between $47,000 and $48,000. And, at any rate
they traced- they had the description of this car and then they brought
it back up here and they found out from friends- it was a white car,
light sports roadster. And friends, people here, it went to Moscow,
I'm sure they checked the service stations, they discovered who it belonged to and it belonged to the Gordon brothers.

SS: Their new car?

FB: No, the old car that they were in, see. And see when they were here when they robbed, that was a stolen car. They had stole that from one of the seed companies in Moscow. The sedan that I rode in that they came here in to rob. And they had abandoned that up on the back road.

MB: Did they leave their wives in Moscow?

FB: No. No, they weren't with them at all.

SS: Then they got in their car?

FB: In their car and they went right through a roadblock between Moscow and Pullman. But there was no checking done on it. I remember one truckdriver said that he saw this, I believe that this was evidence, they saw this car while they were lined up in this roadblock and he was high up in a cement truck and he could look up and he saw this kid slumped over in this rumble seat behind and he just took it for granted that he was probably cold and he was just bundled up down there. And here the third one was. He was watching the money, yes, no doubt. But they had $55,000 in that car. But nobody knew. But, anyway, they went straight through. So by the following Monday they had the number of the car, they had identification of it. They knew who they were, so they immediately ordered the California FBI to go to the parent's home. Well, the two boys were there and the father was there. And at first they naturally denied, then they finally confessed and turned over the money. They went under the house and found it and gave it. And the father called me the next day. And he called again, because they had trouble getting a bond to get 'em out of jail, wanted me to guarantee $1,000 check.

SS: Did you?
FB: No. No. Referred to their family, they had relatives up here.

SS: Now, how did they track the car? I didn't quite understand that.

DB: Well, when you go to a motel you register your car, and you not only give your name, but that's the only way that they could identify that -- They came back up here with that description. Anyway, it was a white -- off-white club coupe and that car had been seen-- had a California license on it-- had been seen around Moscow.

SS: I wonder if they'd registered under their own names?

FB: Yes. Yes, because they figured being that far away, Walla Walla, they didn't figure it was taking any chances.

SS: Did you know them, or did other people talk to you about them, afterwards? I mean, those kids?

FB: They went to school here.

MB: The youngest one used to be down here and play in the ball games.

FB: Yes, they knew us so well. They knew what kind of people we were, they knew also that-- they claimed that they had studied this plan for over six months before they undertook it; the three kids. These three boys. And, of course, the third one, being a California boy, he was the one that was the prominent one. The other two tried to stay away from me, insofar as that I might identify them, or could. But they would never talk out loud, they would whisper. And so the kid that came to my door was the one that lived in California, who was a total stranger.

SS: Was there anything in their character, that you would have thought--?

MB: Was a troublemaker, he was a Seventh Day Adventist. And for a Seventh Day Adventist, he just wasn't what he should have been. When he went to the academy over at Spangle, he'd go down and walk along the sidewalk and if anybody was coming he'd shove them off the sidewalk.
FB: He was sort of a bully, but he wasn't a big kid, but just an arrogant young whippersnapper.

MB: The youngest one wasn't.

FB: No.

SS: How much time did they do?

FB: Well, they got seven years, as I recall, and at the end of three—
they were in a school, they were in a reform— a federal reform setup
where they got— they would study, it was just like going to school—
and at the end of the three years, on the time of their probation,
they had accomplished their education and they were let out. Now,
the two Gordon— I don't know whatever happened to the California boy—
but we heard about the Gordons because they had an aunt here and she
was hearing from them. Joe would come and visit Troy people, and he
would talk about it. One was a dentist— what do they call 'em— a
dentist technician and very successful and the other one was a body
man. Well, their father was a body and fender man, so he had a little
knowledge, and so, as I understand it, they both have done well and
are now, even to this day, are holding their own, married and hap-
pily married and doing okay. That's the word.

MB: Didn't one of 'em's wife get killed?

FB: Yes, I believe so.

MB: In a car accident.

FB: I think that's true. But I don't know about that.

MB: We'd be just kind of guessing about that.

SS: I wonder what their motivation really was.

FB: You would like to talk to 'em, of course. But, heck I don't know—
this Dick McConnell who held us up some fifteen years ago, I did bu-
siness with him and talked to him and met him and discussed many, many
things, but that's one thing I never did do; didn't bring it up, never asked him what the reactions were, because it's bygones and why do it.

SS: Would you describe that one to me?

FB: Oh, that was so short.

SS: One person?

FB: Yes, he was a very large man, and of course, lived up in the Clarkia area and he had married a widow that had, I believe it was five or six kids, and they were destitute. He just couldn't get a job. He was a sort of a slaphappy man, any way, and they owed over $300 rent, they owed over - between $300 and $400 grocery bill. The electricity had been turned off the day before. And although it was summertime they were destitute. And the story is and the way he told it, she said to him that particular morning, which was on July 7th- after the Fourth of July- she said, "Dick, if you don't go out and raise some money, I won't be here tonight." He says, "Where'll I get money?" And she says, "Well, go rob a bank!" Just like that! And he just did. He walked into our bank about two o'clock in the afternoon; walked through the door and he had a great big, large- I guess they call 'em aviation glasses and they fit right down and covered half of your face, really- and he walked up- there were two people in the bank- Willis was talking to a family out here, Palm Smith and her husband, and I was just fooling around at my counter opening some mail, and the girls were waiting for three o'clock to come so we could start balancing, and at any rate, he walked up to the second window from where I was standing. And Jean stepped over and he just turned- he had a lunch pail, these things that open at the top, and he just said to her, "This is a stickup. Fill up the pail, fill up the box." And she sort
of drooped over and she just passed out, fainted on the floor and fell right down beside me. And I says, "My golly, Jean's fainted."
And so I stooped down like this to talk to her, and she says, "A stick-up!" And so I raised back up and walked over to him. By that time he had backed away. But he had a good sized gun on him, and that barrel looked about the size of a dime, at the end anyway, the opening, and so he just walked back and then he walked over to me and I said, "What do you want?" And he said, "Fill the box." And I reached in the drawer and threw out the money on the counter, and I says, "Put it in there yourself." So, he had the gun in one hand and he opened the box and he put her in. Never said a word. And I looked that man over from top to toe waist, all I could see to find a marking on him. Cleanshaven, smooth face, round face, big man. And he walked out just as calm and collected as he could be. Never said a word. And he walked out the door. Well, Willis started to follow him and I said, "Now, you be careful, you don't know what he's got out there. Might be two or three guys in a car that'll mow you down." There again, I was always taught "No money's worth the risk." So he stopped. And we tried to see where he went, and he disappeared just like that! We tried to see where he went. We looked around the corner and there was nobody walked up the street at all past Clyde Bowen's, and he went right behind Clyde's service station, right up through the alley, clear up to the City Park up on the hill. And that's where his car was waiting. But we ran around that bank I would say within a minute after he left there and that was too long, I guess, because you just didn't know. And we couldn't find no trace of him. Well, we immediately called the sheriff. And they came down and that took them til Tuesday to get him. But he was a dead giveaway; that was from rags to riches. And Tuesday evening
there was a man came in from Clarkia, his neighbor, the man who he owed the grocery bill to, the man who he owed the rent to, the man that knew he had this pistol, and he said "What's it worth-" And the FBI had checked and checked and never had a clue- not even a sign of one. And he had gone through roadblocks. Everybody knew him.

Everybody knew Dick Mc Connell, he was likeable guy, he was a grandson of a former governor. He waved to 'em and they said, "Hi, Dick." And he'd go right on through.

SS: Grandson of a former governor.

FB: Yeah, Mc Connell. And so, anyway, this man said to me, "What's it worth to you to find out who robbed your bank?" And I said, "Well," This man was a merchant, he was a merchant at Avery- at Clarkia- his name was Avery.

SS: Avery or Clarkia?

FB: Clarkia, the man's name was Avery. And I said, "Well," - he introduced himself, and I said, "Well, Mr. Avery, I can't promise you anything, because we're insured, so we take no loss." But it seems to me that I said, "I believe that Idaho Bankers' Association has in the past offered a reward; a standing reward, of $500 to anybody that would give information as to a holdup. And I'll see what I can do." "Well," he said, "that's not important." So he came in and we went into my office and he told me the whole story. He said, "I'm sure he's your man." He described him. He described the gun. And I said, "Yeah, that's him. I'm sure it is." And so I called the FBI and they came down. And they came down in a logger's outfit. They had logging boots on. They had logging caps and they were dressed as loggers. And they were going to, of course, get him. So they stopped at the bank and got the story and Avery told them what he knew and how to do it. So
they went up. And on the way into Clarkia, they met him coming out. They recognized his car. He had traded cars, too, by the way. He'd spent practically all the money. He got about $5,500. At any rate, they met him so they followed him into Bovill and he and his wife and his mother-in-law were in the car and they were stopped at the tavern. Those were the days when- I believe they had slot machines- he was playing a slot machine to beat everything. So, he got out of this car and they surrounded him and so they searched the car and found I believe it was $1,500, and he claimed that's all he had left out of the whole thing, and that was in the trunk in the back end. And they arrested him. And finally they took him up and put him in the lineup along with five or six others about two o'clock in the morning and we all identified him. So he confessed. And he got three years, I believe it was and he served about a year and a half.

MB: Was it his son that came down here?

FB: Yes. His stepson.

MB: He said, "I never knew nearly as much about my stepdad as since he talked to Frank and found out more about what his stepdad was like.

FB: He was just a dumb, overgrown fool. He listened to the girl- he was in love with her- and he would have done anything within his means to satisfy her. He robbed the bank just because he figured, I guess, he had nothing to lose, and if that's what she wanted he'd take a chance, and he did and he got away with it, up to that point.

SS: Is he the fellow that later came in and asked you for money?

FB: Yeah, but that was three or four years later. She came within a few months and wanted help. Wanted to borrow money while he was still in jail. And man alive, I says, "No way." But three or four years- even after he was out, I would say it was at least three years, he come and introduced himself and wanted to know if he could get a car
And he had divorced her. He was pretty stable. He had a job up in Potlatch. Lived in Bovill. And he had his downpayment, and so I did help him, that's true. And then he tried after that to get a loan to go into the vacuum cleaner business and I turned that down. Then he married a very good lady and they lived in Elk River. And Dick and I got along fine. He made his payments as agreed. There was a lot of good in him, there's no doubt about it and right to this day he's up in Coeur d'Alene now. He's got a son-in-law who has a patent on a-iiish- and they could really become very, very wealthy people. That's something from what I heard about it here about a week ago. And it's some, I believe it's a medical or some sort of a deal that's really--could develop into something.

SS: You know the ledgend that I hear--have heard about him coming in and you giving him a loan. I've always said about that about the consternation among others--"How could he loan this guy money?"

FB: Yes, yes, that's right. Of course, the guy from Los Angeles, he tied a story to that, see. The bank robber that held up the bank went back after it was all over and got a loan. Well, it wasn't--sure, there was a lot of circumstances involved as far as getting a loan is concerned. And he proved himself. I could say, "Why you s.o.b. you held me up, I stood in front of your gun. I wouldn't loan you money, I don't care if you had gold in your pocket." I don't see that. It didn't even dawn on me that the robber shouldn't be loaned money. That's the fartherest from my mind. To me, he was just another customer, and if he was entitled to a loan, he got it, whether he was a bank robber in his lifetime, or he was the son of a prominent governor of the State of Idaho. Everybody thought they could borrow money, since I was that easy, that's true. They were criminals. They had been in
jail and they needed $5,000 to get out, oh, yeah. I got hundreds of letters like that.

But it sounds to me like from what you're talking about, both these robbers, that you didn't feel—don't feel that somebody who robbed a bank was all necessarily of a bad character. Doesn't mean that as an individual he's just no good.

Well, every case is different. He was a weak minded fool. He'd a never shot us. I swear, knowing Dick McConnell, If I know him today—when he walked into that bank and I'd never seen him before, but if he'd a been recognized, he was a man you could have walked right up to and said, "Dick, what in the world are you doing? You know better than this." He would have said, "Yes, I know, Mr. Brocke, I'm sorry."

That's just the type of guy he is. Anybody will tell you that. He had a lot of friends in Moscow. He had people that knew him. There was nobody had a bad word for him. He was a victim of her agitation, her desires, and she took advantage of him. It's too bad, but I never looked at it from a standpoint; he paid his debt, he was arrested, he went to prison and he wanted a car loan, it was a secured loan, he was not a deadbeat, and he was really not a robber at heart.

So, it was really more the circumstances.

That's right. Because sure, it was blowed up, the story. And it was not right after he got out of prison. As I say, it was at least three to four years before, and he banked with us, had an account with us.

That business with the Gordons and the guy from Los Angeles—when you told them about— that the bank vault would open at nine—

That was the safe.

The safe, was that a mistake.

It didn't turn out to be a mistake. I don't think it would have
changed them, but it would have taken this pressure off, because they believed me. The way they said it, they said, "That safe opens at nine o'clock, don't it?" And I said, "Yes." I figured it would open at eight-thirty- I always wound it ahead of time, see, and I thought well, if it does open at eight-thirty, why, that's just to make 'em hang around as long as I can, because they're more apt that they're going to get caught. But when Willis come and said, "I wound that past nine." He told em, "I don't think it'll open til nine."

Well, that made a liar out of me, see. And so I tried to tell 'em, "I didn't know that at the time you asked me, and so it could go on by." And they said, - they thought that was a stall, and that I was just pulling their leg.

SS: It sounds like in a crisis you don't know how people-
SIDE C:
SS: Okay, the dates.
FB: The dates on the first holdup was July 6, 1950, that was when Mc Connell came in the bank and the three boys from California was September 5, 1963. And one other point I'd like to make in regard to making a loan to Mc Connell and respecting him up to a point, I would have to say that, to me, I had more respect for Mc Connell than I did the Bowmans and Noonan after what they did to me. So there, you've got a comparison. I would much rather trust Mc Connell than I would any of those other three. That's how bitter I can be. So, there's two sides to everything. Now, getting back to Christmas in my time: You believed in Santa Claus as a little kid, we did. And I think what you refer to
is that my dad died in January of 1919, so consequently our last Christmas together as a family was December of 1918. And he, as long as I can remember, was the Santa Claus; dressed as Santa Claus, came into the house and distributed the toys—we had a Christmas tree and we were scared to death of him, and yet, never even gave it a thought but that that was the real Santa Claus. Well, about November of 1918 George, of course, he was the older of the family, he was about—let's see he was born in about 1904—he would have been fourteen years old. So consequently he was wise, as the fellow said, and I can remember when he told me just before Christmas of 1918 that while there was no Santa Claus, that Daddy was Santa. And I can't tell you what went through my mind, but obviously I was shocked to the point—that is that possible? And come to think about it, maybe it's true, see? Any—I lived through it. And so none of the rest of the kids—he and I were the only two that knew that there was no Santa Claus. So when Christmas came that December. The night before Christmas, why, Dad was dressed up as Santa Claus. He had an overcoat—he apparently wasn't able to get a suit, because that was when the flu was bad and he had taken his overcoat and Mother had basted a red lining in it, and that long coat, which went from his overcoat, that served the purpose. He had the beard and he had the cap, and he came in the house and we went through the act.

SS: What was this act?

FB: That he was Santa Claus. But we knew different, but we went along.

SS: What did he do when he came in the house that scared you kids?

FB: Well, just because he was a stranger, and we believed that he was Santa Claus, he wasn't one of us, you know.

SS: Did he bring presents?
FB: Oh, yeah. Yes, he brought the presents, and we each got a present. One present was the size of it. And I remember more distinctly— that's what makes me remember was the fact that he didn't have his suit on, and I knew that, and I knew why, and I knew it was Dad. But the one before in 1917 when he came he was dressed as Santa then. He had the suit. And of course then, we all believed in Santa Claus; he was Santa Claus.

SS: You wouldn't have told the younger ones that it was your dad.

FB: No, not at that time because of the fact that George made me keep my mouth shut, see, because he didn't want to spoil it. He was one of five and so he told me that left the three young ones and so who was to tell 'em. I wasn't. And of course then, Santa Claus was all a thing of the past after he passed away. And then Santa was no more, only the imaginary one. But up to that time, so help me, we believed in Santa Claus. And I was twelve years old— eleven years old. You couldn't a told me any different. That's unusual, isn't it? You compare it to this day and age.

SS: What about for that day? Do you think of the kids believed?

FB: Yes, yes, they did. I think especially if you were in the rural— if you were a country boy or country girl, you didn't have access to the secrets— to the gossip and to the statements, yes. Obviously I would have no idea when you asked that question of just how general it was. All I know is that you took it for granted. Nobody even suggested anything else, but what there was a Santa Claus.

SS: What about the Christmas celebration in the community? Was there a community get-together?

FB: Yes, the Friday before school let out on a— you had two weeks vacation. That never changed. And of course, the Friday before school let out
was the Christmas program. And we had a Santa Claus. Now, you say, "Well, why didn't you get wise then?" I don't know. There, again, you took it that there was a Santa Claus. Just like there was a God, just like all the rest, you were just taught, and Santa Claus was just a religion, I guess, because we certainly weren't told any different.

SS: Do you remember what the program was like?

FB: Oh, my yes. You took part in it. Sure, you bet. I had to say a piece. Or be in a dialogue. Yes, oh, yes. I can just see it. Our little old schoolhouse, down on American Ridge was packed. Man, there must have been fifty people in there and you couldn't even find a place to sit down. But everybody came, you bet. And of course, everybody taking part in the program made you, you had to come. And they had a school all the way from eighteen to twenty-five students, you know. And so everybody took part in it. And there was a tree and they had the candles, too. They had the candles on the tree that was lit, and what a dangerous thing, but everybody was so cautious and careful. And there would usually be two—there would be a school program on the Friday before Christmas, then there would be a church or a Sunday School Christmas during the week, or usually the Sunday or the night before Christmas— not the night before, but a day before. We would go to the church; there again, they had a Christmas tree in the church. I can remember very distinctly. And there again, was candles that was lit. The little candles that hooked onto the tree and somebody lit 'em and they were burning. They burned all during the program. And of course, that was—your church program would be different than the school. The school would be skits, they would be comedy or there would be Christmas poems that you would learn and recite, whereby the church program would be a very religious type.
SS: Was the church there on American Ridge?

FB: Right above the school, yeah, they were right together.

SS: Methodist?

FB: Yes. Yeah, that's where I got my Sunday Schooling. We faithfully went every Sunday. And I can remember, you'd have to have a verse in Sunday School class, you know, and we got a teacher, a regular teacher, who taught us year after year, or you might say, Sunday after Sunday. Usually the same one. You got to be very close to her and she got to know all of us kids. But you'd have so many verses, and you'd get a book that you could take home; that was yours. That was your reward. And, of course, if you didn't know a verse, you didn't have time to learn one, why you always come up with the verse: "God is love." And you got by! (Chuckles) But that was a tolerant Sunday School teacher. I don't know how many times, not too many, but I used it more than once! And she'd look at me and say, "You mean, you didn't memorize a verse?" "No, didn't have time." "Don't you remember one?" "Yes, "God is love"." Okay, that's it. What could be greater, you know? That God is Love. That is true. That's my belief.

SS: So really, there was not terrible strictness, not in Sunday School?

FB: No, not in Sunday School. They were very tolerant. But the more aggressive ones, they would learn a verse; usually a verse was two lines. You could pick it anywhere in the Bible. "The Lord is my Shepherd." Course, that's where I learned—"The Lord is my shepherd." I don't know, I've often wondered how many children today know the Lord's Prayer? Do you ever stop and think about it? Are you around anybody? I'm not.

SS: Not kids, no.

FB: But we learned it down here, never forgot it. The Ten Commandments, same way. Those things you don't forget. And that's where I
learned it, in Sunday School.

SS: Did you go to revivals?

FB: No. - Well, in this Methodist Church, they never had services after night because the winters were long and they were hard and it was cold, and there was nothing but a stove in there, so there would be services by voluntary ministers that would come to the area. They did have a minister for a while, but it was hard to support one. So, they would have volunteer ministers would come. Well, usually those types that are traveling or those that are revivalists - revivalists they called themselves. And they could holler and they could preach. And I can remember one; our own mail carrier by the name of J. I. Mitchum, and of course he knew us, he knew the family, he had carried our mail for years and we'd meet him usually every day and wave to him, and so on and so forth, but he preached a sermon that I don't think I'll ever forget. But it was unusual because I knew him, I never had any idea that he was a religious man, and yet he came to this service and he preached the sermon. And, oh, what he went through! And so impressive and I remember it.

SS: Was it emotional? Was that how they were?

FB: Yes, very emotional. The Lord wishes that he was there, and he was screaming and he was putting this on because the Lord wished him to do so, and of course, those things do impress you as a kid. I would judge that I wasn't over - it was after my dad died - probably fourteen, fifteen.

SS: You say, God is Love. I'm curious, do you feel that many people try to live out their religious beliefs in their lives and their actions? Do you think that's something people could do?

FB: I think a lot of religion here is the individual thinking. Of course,
if you have the fundamentals of religion and can draw your own conclusions—Now, God is Love. Now what more could you ask? How better could you explain it? Because I think religion is Love—and your fellow man; how you treat him. To me that's the greatest religion in the world is to be fair and honest and right with your fellow man. You know, I'll never forget; I knew an old insurance agent out of Moscow—now Ole Bobman was a religious man, very religious, and a good man, but I can remember this insurance agent coming down and he was a Presbyterian and Ole was a Lutheran, and they would get to, not exactly arguing, but they would talk among themselves and get a little bit loud and express themselves. And I can remember to this day when this fellow says, "Ole," he says, "don't you know the church is for us sinners?" And I never forgot that. And Ole, he, oh, my, my, my—I don't think he thought of that! See, I don't believe that's true, but in a way, yes. If you're a deep religious person, why do you have to go to church to show it? That's what makes hypocrites often. Just because—"Oh, I gotta go to church because they'll talk if I don't." Now that, to me is not religion. I didn't know you were recording all that stuff.

To me it's interesting, because I feel that a lot of people are fairly independent in their thinking about religious matters, as far as doing what seems right and figuring out for themselves what it means. I'm one of these that thinks, if you do live right, if you do do the right thing in your own honest mind, and you are honest, and you treat your fellow men square, the good Lord is going to have a spot for you somewhere. I just can't see it any differently. And there's no minister, there's nobody in the world that can stand over me in the last minute and say, "Oh, no, you've got to do this all over. You only got a day to live. Let's clean your slate." That to me is not religion.
No way. Might be wrong, I don't know, but then goodness knows, that man isn't my judge.

SS: You know, there's a religion about human nature, what the nature of man is, and I'm wondering - it seems to me like you really operated on the belief that most men or mankind is good - that human nature is good. Would that be true to say?

FB: Well, it's true because I live in an area, and you live in an area, we have no idea of what's really taking place in a good large percent of this world. We don't see it. We see it maybe on your TV set, the sin, the rottenness, the corruption that's taking place in the world, but in this area that we live in, which we are so fortunate, we have no idea of what really dishonest, distrustful, gangland mafia - we have no idea what that's like. Sure, we have kids and we have grownups that make mistakes and break laws, but that's nothing compared to the thousands of crimes that are being committed every day in the big cities in the East and in foreign countries. That's where we could set a terrific example out here. Sure, we have the hazards, we have the temptations, as oldsters and youngsters to break laws, but common sense - You know, that's what my mother always used to say, and my banker friend who taught me the banking business, "Be honest and -" And I asked him "Should I study some law? In order to be a banker, should I know law?" He says, "Frank, the answer is right from wrong. If you've got a mind determining that will tell you and you're firm in that judgement of right and wrong, that's enough." That's commercial law in America as we know it today. That is common sense. You know, acts that are done against mankind and you say, "Oh, no, that's wrong." That was never taught to me to do it that way. That is wrong. Then you must be right. You have a right to live by that decision in your own mind. That is commercial
That is common law, and that is judgement. So you make your own bed. And if you're wrong, and if your judgement is bad, and you're constantly wrong, people will tell you, you'll know. Your community tells you. Another thing that I—my philosophy is this idea of the almighty dollar. Sam, to me money is the root of lots and lots of evil, not all evil, but lots of it. And where in the world it's going to take us, I don't know. But it is sad, people that accumulate fortunes; count their money twenty-four hours a day; think about it at least half the time; worried for fear they don't have enough; share it with nobody; don't care what the other man does; even argue with their own children as to whether "I should charge you six percent or ten percent interest." Those kind of people, I will never tolerate. Yeah, 'em from the standpoint that they are honest, they've done nothing wrong but there's something missing in their own thinking. See, I don't like that. And as a banker that's an awful, awful funny way to talk! But, again, that's part of my makeup. That's the way I've always been. But you certainly see it in a bank. You learn the makeup of people when you're their banker and have been their banker, and know what's behind their thinking. I would much rather loan a man a hundred dollars—and he might be a little alcoholic, he might have nothing in his pockets, but if he is honest and he knows how to do a day's work and has the will to pay his debts, he's the best risk in the world. And the man that is a schemer, you can use the word tightwad if you might, or is a man that will go to any lengths to gain his point, to get that extra dollar, to me he's dangerous, and you have a right to worry, wonder whether he's going to pay you back. He may be figuring out a scheme not to pay you back. And that to me, is no fun, and I've dealt with people like that, too.

The kind of people that live around here, the kind of people that came
into the bank in the '20's and '30's and the '40's; if you were to describe what their character is like, the type of people they were. Sure, I know they were farmers, and I know they were loggers, but I'm wondering, what kind of people they seemed to be. They obviously were pretty trustworthy people, or mostly real lawabiding people.

Well, of course, that's what you get- that's why I say, that we here in this area in the country- now you can say the whole Northwest, if you want to, but this Inland Empire or this area that we are surrounded with is an exception. I don't say that there are not other parts of the United States that can't be just as exceptional, but we happen to know this area and it is that type. And you've got good and you've got bad, but far and the majority are good. And that's the kind of people that I did business with.

They used to say a lot about this 'rags to riches' business. That you could go from rags to riches. The opportunity was there for everybody. What do you think about that? Was that just a myth?

It happened, but it was very seldom. We had a lumberman who really went- I don't know, when you say, 'from rags', that means from nothing and A. P. Lewis was that type of a man. That got into the sawmill business and he was an aggressive man, and understood it, and he got a start and fell into a contract; got good men to work for him, and yes, you might say a $10,000 man wealth to a million in a period of about, I would say, fifteen years, twenty. And he lived it that way though. He really enjoyed his money. He was not a miser. And after he got the first half a million, he didn't stride and struggle and kick to get the other half a million, to make a million. I think when he died- at the heighth of it he probably was worth a couple of million dollars. But he did something with his wealth. He helped others.
But he lived in a time when investments were tragic. And helping others was often a mistake because, 'Easy come-easy go'. That's another difficulty we have with people like that that make their money. And he had credit and he could loan you say $10,000, but sometimes that was the mistake of their lives. He not only hurt himself but he also hurt the person that wanted to borrow it because the plan wasn't good. He financed— he got into the automobile business. And he was a lumberman, he had no business in the automobile business and he took with him inexperienced people that were friends, and tried to make them into the automobile business and during the '30's and the '40's and even the '50's the automobile business was a tragic business. It depended strictly upon the turnover and credit. So he survived it, yes, but he finally went out of the sawmill business and his wife lost her health and he lost his, and he died virtually broke. So that's 'rags to riches'.

SS: And back to rags, again.

FB: Well, it so happened that he had enough to take care of himself, but, no, his family could have had, you might say, a half a million dollars and they ended up with nothing. But beyond that—it was so seldom that you had examples like that. If it was true that a farmer, for instance, a very conservative farmer went out here and he was a— well, we had a case of a bachelor that came here and his uncle started him in business and gave him land and now today that man is worth possibly five to six million dollars. It took him a lifetime to do it, but I would not change places with that man. To me, money has brought him nil; nothing. He has helped nobody. He never will. He's that type of man. He went from nothing to that. And you see that. I can give you incidents of farmers out here that fifty years ago had mortgages on their farm and now they're millionaires. But that was through hard
work of a lifetime. Now to me, 'rags to riches' is something that happens overnight; that is, within a very, very short time.

SS: Well, through the hard work of a lifetime, that was true to a number of farmers. Hard work.

FB: Well, many, many people, too, yes. And I also saw people that had a small fortune and lost it all during the Depression and tried to recover and it was a slow process. And you know, once you've had wealth and it's taken away from you, and you try to come back, it isn't easy. As a rule those people are impatient. They may have made their first few hundred thousands fairly easy and the next one is just so slow and so hard that they give up and they're getting older and consequently it don't come the second time like it did the first. They lose the spirit.

SS: It's interesting— I've understood that they are a number of people around who have become extremely successful through farming, through a life on the farm— and what do you think the difference— made the difference to them— that would permit them to do so well when the other farmers— it seems almost

FB: Of course, there again, it's the opportunity. Now, for instance, just say for instance that you picked out a family out here of a young man and the father turned over five hundred acres to him and told him to go ahead and farm it and see what can happen. Now, if he turns that over to him and gives him a long term lease, he turns over his outfit to him and the price on that value is low. The interest rate is low; the ground is good; and the prices are fair; yes, he has a fighting chance. But, if you turned around and this young man didn't have a father, but he was going to buy the neighbor and he has five hundred acres of land and he'll lease it to you, but I've got a hundred thousand dollar outfit; I want you to buy that, and I'll lease you my land
and you will get two-thirds of the crop. And he starts in and that young man, in my mind, has two strikes against him before he starts. He has to have more than the elements of a good harvest; he has to have a very cheap interest rate, which he cannot get, he has to have long terms which this man that sold it to him, says, "No, I can't give you more than five years." So all of those things force him against the wall. And it's impossible right now to accomplish what the opportunity that he would have had previously. Now during the lower times, when perhaps wheat was only worth a dollar and a quarter to a dollar and a half, but for five thousand dollars you were in business. You could take five thousand dollars twenty years ago and walk out here and rent three hundred acres of land; go out here and buy you a diesel tractor; buy you a secondhand combine; buy you a used piece of - a plow or a disc and a harrow to go with it, and you had a chance, and they did it! But, you've got to be conservative. You've got to work hard; you've got to tighten the belt. The trouble is with a lot of - the difficulty with the young generation if they have a good year, they think the next one is going to be better and that cannot be. Farmers have a tendency to always be a year behind, especially if you're in debt, where you can't build up a savings account or a surplus fund to take care of the good and the bad, but you have a good year and you spend your money and you get you the things you've been denied over the lifetime, and you'll get yourself in debt, and the next year comes along and it's a poor year; the crop is a fifty percent crop and the price is low; then you're in trouble. See now, that's the other side.

SS: Do you think that the chances to make a success are good for most people only for a small percentage?

FB: Well, Sam, right now, it's tough to go into to any kind of farming.
It's tough to go into business even because of the demand for capital, the amount of money that it takes to get you going. The risk is greater. Right now, I'd say it's nil.

SS: Your generation, when they were--?

FB: No. No. Course, in my generation you could go farming, you stood a chance. Everybody trusted, in other words, you could get the long terms and it was no problem, especially in my time when there were horses, it was still simpler, because the investment was virtually nil. You could go to a sale and buy the best plow in the doggone country; twobottom plow, sixteen inch twobottom plow, or six horse gang you called 'em, you could buy that for twenty-five dollars. And now, you go out and you buy your tractor for $50,000 and you buy a $10,000 plow and you've got $100,000 in an outfit to farm, not only 300, but say 500 in it and it don't meet. It's out of proportion. And that's the difference between now and it was twenty years ago. And it seems to be getting worse.

SS: There's one thing about wealth that I want to ask you, and that has to do with status. It seems like these days, there's a lot of status attached to having money, to be wealthy. And I'm wondering; in the earlier years, did that count for a great deal?

FB: Yeah, they were recognized. In other words, now in Latah County, for instance, I would judge that we have between-- and this is an awful spread, but I'd say, between two and five hundred millionaires. That is a little bit unbelievable, but it is on paper, that's possible. Now fifty years ago at the time I was beginning, a young man, a man that was worth $100,000, he was really considered a wealthy man.

SS: Measured his success by the dollars?

FB: Yes, yes, if he had $100,000 he was considered a very successful per-
son. That's history and nine chances out of ten he was. If you had an estate in those days of $50,000, which would be the average farmer, why, that was considered very, very good. But often, these particular individuals that was worth $100,000- $200,000 they were loaning money to neighbors. They were helping finance the land purchase of somebody else, or buying themselves. And of course, it was very, very- there was no income tax problem, so it was very easy to. Once you had $100,000 it was very easy to the to the $200,000; far more easy to get to the $200,000 than it was the first $100,000. Just the same way today; if you're young and you've got a good thing going you got a $1,000,000 it's not too hard to become the second million. And that was true in those days.

SS: Well, do you think that these men with wealth- were they deferred to? By other people; by the local people? Did it really count? Did people- FB: Condemn 'em?

SS: No, Was he deferred to, I mean kind of-

FB: I don't think so because nobody bragged about it if you were wealthy. In other words, that was a public opinion. And I had an uncle that was wealthy, as we know him to be wealthy, he was very conservative. He was frugal, he stayed home a lot. He was considered tight. But you didn't condemn him or people didn't rush to him, no. He had a family, and I think his family was far more attractive than he and his money. I think that's what made life kind of interesting for him. In those days there were large families and his family had four girls and three boys; seven. And so, they made his life for him. But he continued as long as he lived to accumulate wealth. Because he was a farmer- and his boys, that's another thing that helped make you wealthy was, your boys helped you on the farms. And it seemed to be-- all the old-timers as a rule, even down in my area where I was born and raised
they were all good. They had a stable background. They weren't accumulating a lot of wealth because as their families became older and the boys grew up, it was harder to save the money. In other words, the boys—the generation—they wanted a car or they wanted better horses; they wanted better farm equipment. And where Dad had been getting along the old-fashioned way, the old walking plows and the two-horse gang, why that took his capital. And of course, that changed the picture, where it was harder to make that wealth grow faster, but it was still there. If you owned your land—I can remember as I became part of the banking business of knowing farmers who had a $2,500 mortgage on their farms. When I came to Troy and this was also true in Kendrick, that $2,500 mortgage had already been there on their farm ten years. It had never been reduced. The interest was paid annually and that continued to go year after year without a reduction. Now that was because they had so many places for the money that they were getting; the living they were making that all they figured they had to do was pay their rent on the mortgage and that set 'em up for another year. Well, as I continued to be in the banking business, I tried and I successfully managed to get farmers in those kind of situations to pay at least a $100 a year on that principle. And just like the fellow says, he paid the rent for so long he don't think he owes the principle! And it became a fixture; nobody's ever going to bother me for that principle. And yet, he would never miss $100 to put on that principle. Ten years he had it half paid for. And so it worked. And that's the principal of the Federal Land Bank and all mortgage companies today. You don't get along without amortization. But that wasn't that way when I first went into the banking business.

When you talk about wealth then, the people who have had money, that
didn't mean that they were singled out in any way as honored; particularly honored by the community?

FB: I don't think the word is 'honored'. I think it was respected. If you had wealth, you were a little bit- as the fellow said- probably a little bit better than anybody else, that is, that was an attitude. To me, as young as I was, it didn't make any difference, but the poor guy- he could have lived better. You know cleanliness; there is no excuse for dirt, and yet, the real poor, why, you looked down your nose to the degree that he wasn't trying to help himself. He might be the best friend in the world, he might be the best man, but the man that had wealth and he had a decent car and his house was well built and it was clean and he had a good family, and he had the wealth you couldn't help but put it altogether and look up to him to a degree, In my day the president of the bank which I went to work for was a farmer, retired farmer. The vice president was a farmer; he was my uncle. And so were the directors that made up the bank, they were all farmers. And they were successful, moneyed men, to be in that position. They weren't considered any better than anybody else, but- oh, he's a banker and a farmer, and he was just a little bit above. But you didn't single him out. There were so very few millionaires in Latah County during those years, and anybody that was a millionaire, why, he was not a farmer, he had some other scheme or some other way of making it.

SS: Well, I had the idea that on the other side, people that were poor and remained poor; a lot of them really had to struggle and didn't have circumstances- things didn't seem to break right for them.

FB: That's true. Of course, that's the individual. Sam, there are people that you could give $100,000 to, even farmers in those days- let's
don't say $100,000- let's just say $5,000, which was a fortune to
them, unbelievable, and in five years he would be broke. Now that
was history. In other words, you had to separate the good from the
bad. Now he was a poor manager, he was a poor farmer. The old adage,
you've heard 'em say, "Anything that man touches turns to gold."
Now that's the successful financial operator who manages, who does
things right, who is a good farmer and takes care of his equipment.
He's the man that everything he touches goes to gold. Now, this other
poor guy that struggles constantly year after year after year and he's
never had anything; yes, he still is in the rut. We have those, we'll
always have 'em. Right today there are not very many in Latah County.
But there are some. Every community will have one or two or three or
four. No matter what they do, they cannot do it right. And that's
the same thing in business, whether he be a farmer or not.

SS: What about the average man? Neither extreme. Was his-

FB: Of course, he never got to be wealthy and he never was poor. He had
a good living. He provided food for his family, he raised 'em and he
kept 'em clean and they were educated as near as he could, because
those kind of young children in those days got jobs or they boarded
and they went to college. And some way they paid their way, and they
got through; yes. Those persons you respected also. Sure.

SS: What about this question of cleanliness? I've heard it said that be-
fore REA came in, before they had rural electrification in rural areas,
that rural people felt a lot of times inferior to the town and city
people who were better dressed, cleaner and that sort of thing. Is
there truth to that?

FB: Well, course, something like that is the custom and when you make your-
self- you get into that position where you may take a bath only once
a month or whatever it happens to be, and that farmer probably only changed his overalls maybe every two months or so forth and so on, those are the personal things. But, yes, it is true. Now the advantage that you had in town, you had hot water, you had running water, you had lights, you had electricity. Your neighbors dropped in on you constantly. People come to see you. There was a tendency to keep the house clean. Yeah, they have the advantage, where out in the rural once you got into that category, you were accepted—those conditions. You were clean, don't get me wrong, I'd say 80% of the people were clean, but this 20%, yes, they didn't know any different and they didn't want to know any different, and that's the way they lived. And their children wouldn't be any better. But I think you can credit a lot of children for making homes. For instance, if you lived in the country, they only took you to the eighth grade, so that child had to go to high school, he had to go to high school to the city. Pretty soon he was bringing his chum home to stay with him all night, or her all night, and maybe that child would say to Mother, "We've got to clean this up. We've got to live different. I was in Mary's house, and gee, they have it so nice in Troy. We can have that, can't we?" And pretty soon you're teaching your mother, you're teaching your parent; not the old man! He'd probably stayed in the same rut, but the mother has pride. That happened many, many times. And that has been a very deciding factor to make people live better. And as the fellow said, "There is no excuse for filth. None. Even the worst, hardest up person in the world the water is cheap. You can be clean."

SS: So it would be the exposure of young people to the —

FB: Yes, I think that was a very, very deciding factor in order to make parents keep up with the Jonses, in other words.
SS: Do you think there was much difference between the town people and the rural people?

FB: Oh, yes. Very, very much so. When I came to Troy, Sam, rural people would come into the bank. Very seldom did the wife transact banking business. Either the husband was too old or he wasn't well and she would come in. These families would come in there and I couldn't talk to them, because I could not talk the Swedish or the Norwegian language. And if I was alone and they would point or they would say, "Cash or deposit." I could figure it out. But they couldn't talk and it was sad, because that was how bad that home was. But that was not true right here in the town itself, because the kids were coming home from school—high school—they were talking American language and the parents were understanding it and answering 'em in Swede or Norwegian. So they were getting an advantage that the rural wasn't getting. And pretty soon, just over a period of year after year, soon it got to be broken down. And, yes, that was even common. Ole Böckman's— and I think that lots and lots of their conversation that went on in their home was Swedish. There again, the kids—to this day, their talking of the Swedish language is very limited, they can understand it, but they would answer in American and the father would talk to him in Swede.

SS: Did it take you very long to be accepted?

FB: Oh, yes, oh, my, yes, it took me a long time to be accepted in Troy. I was here in 1926—I would say I was here a good ten years and maybe longer, in the minds of a lot of them before I was accepted as a very, very close friend. They would treat you right. They would confide, but it wasn't the same, because I couldn't talk the language, was one reason. Swedish people are very clannish. So are German, so were the rest of 'em. You know, they like to stick together. But I think in
those days the Swedes were more so than ever, where you had a Swedish and Norwegian combination. But, oh, no, you don't become a Swede overnight. I was put in my place many times that way.

SS: Put in your place for being too friendly? Too forward?

FB: No, you just were - "I wait 'til Mr. Paulsen to wait on me." See. And even I knew what they were doing and I could do it, but, oh, no, no, I'd rather have that old man wait on me, because he's my speed.

SS: Did Swedes and Norwegians in those days—did they have a keen rivalry between them? Or was it a natural union?

FB: No, I'd say there was a keen feeling. It was a little bit under the boards, in other words, under the table. If they got into difficulty they would stick together, but if you got two of 'em separated and they got into an argument, why then they could express themselves. Yes there was an undertone. I think the Norwegian felt that he was inferior to the Swedes, because, I think you noticed it most during the Second World War when Hitler invaded Norway and took it over. You know, there was a lot of Norwegians resented it because it was them, to a Swede, see. "Why should you be any different than us. Why should he conquer our country and not touch Sweden?" "He's afraid of us!" They rub it in. And that happened you know, and it hurts. Oh, yes, that was true. And of course, it was common knowledge, I heard it many, many times. "You know the Norwegian, he's a Swede with his brains knocked out!"

That was common. And the kids, you know, they'd talk it, rub that in all time. And I could never tell a Swede from a Norwegian. They were all the same to me. But not them; they knew.

SS: This town was really just about completely Swedish.

FB: And Norwegian. Scandinavian.

SS: Weren't they fairly strong in Troy?

FB: Yes, I would say, it probably was a little bit more Swedish, but it
would be 40-60. Maybe in that category.

SS: And those people that weren't one or the other, were they really kind of a separate class?

FB: No. No, other than churchwise. They were separate on the church. But businesswise, friendlywise, no, you would never know the difference.

No. no. And in the bank there was no discrepancy between-

SS: Germans, anybody?

FB: Yeah. You were treated as an individual. But churchwise! They had the Trinity Church here, the Swedes was up there. And when it came time that they consolidated, there was a little resentment, but not too much. But I think the Swedes dominated it and they were superior, they had the best church. But, no, there was no animosity. School was-

SS: The community being a tight knit one, I've heard the German community at Cameron was very close knit.

FB: Yes, yes. Now my parents were German. My mother was German. They could talk German. And of course, during the First World War, why, Mother- and the Second World War- and Hitler was involved- No, it would be the First World War, the Kaiser was involved, why my mother and my Aunt Bertha, who were sisters could talk German, and they used to converse on the phone altogether in German, and oh, we were considered as anti-American and German, and so forth, and it was very bitter.

SS: There were strong anti-German feelings right at that time.

FB: But Cameron is a German settlement. Period. So is pretty much Southwick, but more German than Leland. Cameron and Leland were very much- and they still are-German settlers. But American Ridge, that was American. Why, I don't know. But that's where we all settled and there was German, there, English, there was Scotch. Tock's were the Schotch Benscotters were the English. Eichners were the Germans, the Brockes
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were German. Callison was, I am sure, English. Not a Swede or Norwegian among 'em. And our school was that way. And yet you went right down to Kendrick and up the other side and that was the Dutch. The Germans. And Bear Ridge had a few more Swedes. They had a German—they had a Immanuel Lutheran, that's the Swede Church there. So they were a little bit Swedish.

SS: Do you remember the Klan at all? Ku Klux Klan?

FB: Yes, of course. Yeah, they used to burn the sign. I can remember seeing it burned, when I lived in Kendrick.

SS: On the hillsides?

FB: Uh-huh. Yes. But they were not very active. That was right after the enough First World War. But just to stir up a little— I think it was mostly just antagonism. But the IWW was the most— they were the most active. I can remember that, that was after the First World War, and during the First World War. I Won't Work!.

SS: Were farmers very worried about them?

FB: No. No, but I think you read more about it than you dealt with 'em. I think probably Kendrick had a few IWWs; they were agitators. But there was no working people in Kendrick. I think Bovill though and Deary had a little runin with IWWs when the railroads— that's about the only time that you'd see 'em. But they were more active than the Klan. Good old days!

SS: One thing I wanted to ask you was, the difference between a healthy and a sick economy. You've talked to me a little bit about this in the past. That things aren't looking very good now in terms of the economy, and I was just wondering. You said one time to me that if you have the money in the pockets of the working people and the farmers—

FB: Laboring people.
SS: Yeah.

FB: Yes, I've always contended that if you make a farmer prosperous, you make the laboring- get money in the hands of the laboring man, the rest of the world will survive. Because those are the two people that one makes it, the other one spends it, and visa versa. The farmer makes it he buys- he puts the laboring man to work. And the laboring man works and buys the products of the farmer. And those two people keep the world moving. And you stop and analyze that, study it, compare it, and you'll find that that is true in any agricultural country. Now if you're mining, of course, he still has to have the food, and if you live in an area like Arizona where they have a very limited amount of farming, they've still got to buy that food. Which makes the farmer prosperous. But you classify the laboring man; he's the buyer. You put money in his pocket and he's going to spend it. They got to have food and if he spends it that takes it out of the farm crop, off the land. Now that's why unemployment is no good, Sam, see. That destroys that buying power. And that buying power can be so marginal that it upsets the economy. It upsets the supply and demand. Yes, I felt that very much after the first depression. That's what had to be done and of course, that's what they tried to do, but it was a slow process. You can be three years going into a deep depression; it'll take you fifteen to get out of that, to get it right and to get it going. You can't prime those pumps that fast without destroying that economy. Destroying people.

SS: It seems to me like the corporations are the ones that really-

FB: Well, corporations- you know in the 1930's, the corporations were small and easy to handle. They used to say "We went through a Depression." But, believe me, the government would never have allowed General Motors to go broke. I disagree with that. They could have gone broke. They
can't today, though. You let General Motors go broke today and it's so big, it's as big as government, see, that's what's happened to our country. That's what happened to these big corporations. They control the economy of our country and it's a dangerous, dangerous setup. But I don't know the answer to that one. That is a serious problem that we face. We've allowed that to happen! We have actually allowed these corporations to go on unmolested. They not only own their own company, they own and control hundreds of small corporations besides themselves. That's what the danger part is. What have they done? They formed corporations—now, they should have turned that money over to stockholders as they accumulated wealth; they've had wealth. Instead of that they've been allowed to pile it up; buy corporate stocks of other corporations; they control those; they get better deals. They just set up their own companies till instead of making a billion, they're making two billion profit and it's going that way. Now where is that going to stop, Sam? There's nothing to stop it. Now antitrust laws—we've had 'em but they're not been strict; not been conformed to. And that's one thing that they have never done, is try to stop any corporation from buying the stock of another corporation. That's never been.

SS: You're the one with the wisdom and experience—

FB: Well, you can see that. That's common sense.

SS: How do you deal with something like that?

FB: How do you deal with something like that? I don't know. There just don't seem to be an answer. Now, a deep downright terrible depression would do it. But, jeesh, Sam, think of what it would do. It would ruin the financial—See, there is so much difference between this depression and the last depression; we've got wealth in this depression.
There is money. There's money flowing. In the '32 Depression, there was no money. There was no way to get any money. Banks were slipping and they were losing. They had no capital. They had no deposits. You couldn't borrow. Now, we don't have that situation, yet they call it recession. I say it has been a depression.

SS: You think it's a real depression?

FB: It has to be a depression. Now, there's no way to draw the line. The only thing about a recession and depression, a recession only lasts about three months and you're back on the track again. They were just more or less scares. They just as much as said to this business, "Now straighten up or you're going to have a depression." We've been into this thing now darn near four or five years, and so that has to be a depression, because it started right off the bat and it never got over it. So, with all this wealth and this money that's turned loose. In the first depression there was wealthy people. They had what money there was. There was money but it was in the hands of the few. They controlled it. That was the General Motors and the Ford Company and railroads were doing good. The oil companies all had their hands in it. They were all right. But the poor were really poor. And now, today here you've got the middle class of people, where the husband and the wife is making anywhere from $15,000 to $30,000 a year; they're spending their money. They're having a good time, they're enjoying themselves. But this guy that's getting $10,000 or less, which is unbelievable plus the unemployed, he's having a hell of a time. And there's no relief in sight for him. Lot of 'em are uneducated; lot of 'em can't go up the ladder any further, they're employed by large banks, by large corporations; somebody's got to die in front of you to get to that and by that time he's too old, and that's the life that they're
leading. And yet, the retirement end of it, the retired people that are on big incomes from retirement, social security, they’re living pretty good. I could take my social security, I could take my retirement and I could be gone here thirty days out of the month and enjoy myself and travel all the time, and could say I could afford it. I wouldn’t enjoy it, but that’s how I could live. And yet, there’s the depression. And we’ve got starving people, we’ve got hungry people, and we’ve got a stagnation of the economy, and it could get worse.

SS: Do you think that credit is part of the problem?

FB: That’s the most abused thing we have. Abuse of credit and you can’t blame ’em. Here, you can go out now and buy a — and get yourself a brand new home; the government: We’ll suspend the payments—what is it? Three years? And we’ll give you a cheap interest rate, and that’s all you’ve got to pay. And what in the world? That’s no answer. See, they talk about the dole; they talk putting you on relief. That, to me, is relief! Because that’s piling on a debt to somebody an inflated price, and asking him to pay $35,000 for a house and he pays the interest and at the end of three years, why, if he makes it okay, if not,—I don’t know what we’ll do then! And that’s just exactly what they’re saying. Now I say, that I like for people to own their homes, but I don’t think they should be given it that easy. I think there should be a principle payment. There should be strings tied to it. I think if you buy a $30,000 home you should at least have a couple thousand dollars to pay down on it, because a lot of these people, Sam, have not learned to save. They’ve lived from hand-to-mouth so long and they live high on the hog. I saw here about two years ago, before this thing was really serious—what impressed me the most— they went into a home, that was when the recession was just starting good— they went
in to a home, to a man that was earning $25,000, he and his wife, and they weren't able to make their living and pay their debts. And they used that as an example. And you know what I wanted to say? I wanted to say, "That man and that wife needs a manager." You know, somebody to tell them how to spend their money. And you'd be amazed how many people we've got that are doing that.

**SID E**

FB: The way you live. The temptations. You can go out here and buy a TV set; nothing down. You can buy a houseful of furniture, piece after piece, after piece; nothing down. You can buy an automobile; five years to pay.

SS: In my life, I've never bought anything that I haven't paid cash.

FB: I know, but that's not the American custom any more. They just set it up that way, that's the way it's supposed to be. That's the world we live in.

SS: So how does that tie into the increasing recession; depression?

FB: Because that creates inflation. That in my mind is the big government spending. You go out here tomorrow, and if you had ten acres of land up here and it was a very desirable piece of land, and you decided you wanted to sell it. Say, for instance, that ten acres has cost you $5,000 five years ago, three years ago, but now I want, oh, $30,000 for that ten acres. See. Now somebody's going to pay you that. Now that is inflation, Sam. See, he gathers credit; he goes out and he borrows $30,000; he might have $5,000 of his own; he borrows $25,000 and he pays it to me. That is inflation. These guys, these politicians that accuse the Congress for appropriating five billion dollars to put unemployment back to work. That's inflation? No. That's no more than feeding people. If that's inflation, then this whole world is crazy.
But the guy that'll come up here and pay that kind of price for a piece of land that is a fictitious value, that, to me, is inflation. Every time you walk into the grocery store, if you've got money in your pocket and you're the middle class and they raise the price of a can of baking powder fifty cents, and you say, "Jeez, that's quite a raise. Well, I need it, I'll pay it; that's inflation. Those are the wheels that make inflation go. Paying more for a price, plain profit, and that creates volume and volume and volume and that's what creates inflation. Just like an automobile; raise 'em, whether they need it or not. General Motors had the biggest profiteering year in the world. They raised ten percent. That's inflation. And until we can convince business to quit that, and to cut down their profit— but it's in the air. You can raise something ten percent and there's no overproduction, there's money to buy it in the hands of somebody, not the poor, not the unemployed, but the hands of somebody that's got that; that's inflation. And we're making that bed, but nobody wants to stop it. It's political dynamite. But price controls should have been on this thing at least five years ago. But, oh, no, it was political suicide.

SS: All we got was wage controls.

FB: That's right and then that never worked. Rent controls; that never worked. There was no enforcement. But that's inflation. And it's going to go on and on. And I don't know how you'll stop it until you do get some kind of controls.

SS: Do you think the government could possibly be the agent to do that?

FB: Yes. They've granted the president power to stop that right now, but nobody wants to use it. Carter's threatening; he says he will.

SS: What's that story about Ole Bohman— maybe I even read it in that book— That he got really mad at a man and said "No man calls me a liar." Re-
member that?

FB: Yeah.

SS: Is that a true story?

FB: Yeah, it's a true story. He was very, very— You call Ole Bohman a liar, a crook to his face and you better run!! (Chuckles) No matter who you are! That's true. But this man that he shook and grabbed that way— one was intoxicated, that was over a sale, a sale of horses. And the other was Ramsdale. But I've really what that was about. But he grabbed him by the— he had the counter between him and the guy, and he grabbed him by the shirt and was going to pull him right through the window! But that was a liar, but the other was— he repudiated the bid on a team of horses— that was Walt Johnson's dad. They had words and he sat him down in a chair, he was a big man, you know, but he was intoxicated. He made a mistake there. On Ramsdale, he did not. Ramsdale, I'm surprised he didn't pull him right through that window and slap him to the ground, because he could have and he would have. But the other was a moral mistake because of the fact that the man— he had his side and Ole had his side, and Ole was hard of hearing, and it was very, very easy at a sale to make a mistake. He was known to make mistakes. So that one I would never uphold him but Ramsdale one I did, yes, and I saw them both. But Ole Bohman was so selfrespecting when it come to that. He felt he was an honest man. He felt he was a very sober man and he was a very honorable man, and boy, you ever told him any different, you had a fight. That was just the way he was built. He took pride in the fact that he was honest.

SS: Did he believe that he could read character pretty well?

FB: ?

SS: Yes. That he could assess?
FB: I doubt that. No, I wouldn't say that. No. I would just definitely say, no, to that. Because I don't think his mind was never settled that much that he would study a person. Being religious— if you're a deep religious man, to me, you're a poor judge of humanity. To others, you may think you're perfect and you are a symbol yourself, but to judge others, as a rule, those kind of people, in my mind, often fail. Maybe that's wrong. But I don't hold that against Mr. Bohman in any way, shape or form, but I would say that he didn't try to do that. I don't think that he ever pretended that he could judge other people. I think he knew a dishonest man by experience more than anything else.

SS: He would base his decisions on—

FB: Mostly acquaintances. Yes, and what they were in the community, yes. Yeah, he and I— I've often thought if they'd have turned either Ole Bohman or myself loose in a city to run a bank we wouldn't have known even where to begin. That's a fact. And that's right. I wouldn't even to this day— I would be so scared, so conservative, because of that lack of that particular knowledge, that you'd make a flop before you started. And that's how we were, see. When we were at homeplate on our own ground, boy, nobody could tell us what to do! But if we had to go to Moscow even— Moscow is not considered a big place— but if we went to Moscow, I think I'd have been lost. Any opportunity to go to Moscow now when the students are so active, why, I'd be lost! I'm afraid I'd try to help 'em all, and I shouldn't, because a student is a student and you can't do that, see. There's good and there's bad.

SS: Part of your reputation I think—

FB: Well, that would be worse.

SS: People have said to me that you have shown a very exceptional ability
to evaluate character. Do you think that's true?

Well, but you got to go back; now, when we first started making student loans, there were a lot of things I did people didn't know about. I used to call the Mother and the Dad of the student who'd come in there and say, "I want $300." And I wouldn't know him, and in some cases I knew the name, like an attorney from Orofino or Grangeville; I'd heard of 'em, see, and they'd come in there and I'd say, "Do your parents know about this?" "No." I would say, "Well, you hang around maybe fifteen minutes and I'll see. And when I get some time I'll see what it looks like." So, I would go into my room and I would call and nine chances out of ten, it would probably be the mother because she'd be the only one at home, and I'd say to her, "Your boy is here, your son is here, he wants $300, what about it? Should he have it? Or should I say no?" She said, "What did he want it for?" And I said, "Well, he's got some unpaid bills and he owes some book rentals.", or whatever it happens to be. It sounded legit. She says, "Okay, Mr. Brocke, you go ahead, I'll see that you get it." Alright, I went back to him, but she said, "Don't tell him." And, of course, he would refrain from me calling his parents; nine out of ten would. So the whole thing had to be under the board. And that happened many times. Yet they didn't know about it, I didn't reveal it, and I wrote it on the application, "I called his parents; they have okayed this. It was unknown to the student. And to my knowledge, I don't think there was a parent ever paid it. I did once or twice have to call the parent and remind, "Would you tell John that you understand that he owes a note at the Troy Bank, he'd better pay it." And, wham! next week I'd get the money. Now, those are the things that nobody knew about, yet I got credit for making the loan for that out of the blue sky, off of the
top of my head. And there were other incidents. You sized a kid up. I helped a young gal attorney and I can't think of her name to this day, and she was in real serious—she needed help. She was on her last year—her last semester up here and I called—I often called the athletic department or the head of the law department and get their records. And I would ask 'em, I would say, "Now, that gal wants some help." I'd say to them, "Do you think she's deserving of it?" "Absolutely, you'll never have a problem." And we did that time and again. Basketball coaches; we had more pledges from the athletic department, because they were always the ones that needed the help. And I would call them and Willis used to call 'em; if we ever made the loan we'd call and get a verification of their grades and of their standing and whether they were going to be there and should we loan them $200, and invariably, "You bet, you let him have it and I'll see that it's paid." And that was also something that was between us and the departments at the university. Besides the parent I had that to go with me. But I would do it. The chain banks say, "Oh, to hell with you. Get out of here. We're not calling the university, that's their business." But we would. We would call their superior or their professor and get a lowdown on 'em. Which is good. But, anyway, this gal, this young attorney, and she had tears in her eyes, and so she needed $600, and well, she couldn't graduate till she raised that kind of money. And I let her have it. And, by golly, that was one of the most grateful things I think that ever happened. She had a job, she had a place to go and she was rated the top in her class, one of the very potential, good Idaho graduates that went to Washington. And, boy, she wasted no time, and that note was paid before the six months was up. And that was what I remember. I had nobody to tie to
but the university. But her impression to me, her sincerity; the fact that she was a girl, I guess maybe, must have helped. A young student, young girl. She was in her 20's. I went with her and, boy.

Wasn't it traditionally bank policy to go real hard on women wanting money?

No. No. That phase phased out twenty years ago. When I first came to Troy, very seldom would you see a wife come into the bank and even cash a check. The only ones, as I told you before, is the ailing parent or the widow or somebody that had to carry the ball. But normally, your wife—she was afraid to go into a bank. I've had housewives tell me years later, "Gee, I used to be afraid of you!" (Chuckles) "You were the last guy I ever wanted to see." "Why?" "Well, you were the banker, and I was afraid, I was afraid of you." But all of a sudden, in the years, time had started changing.

So you changed and women started--?

Yes, and oh, probably 1940, oh, in the '40's, I don't know why, but a housewife would come in. Her husband would be busy and she'd say, "We got a note in the mail that we're overdrawn. Is there anything I can do? Would you give me a note and I can take it out and have John sign it?" That's what she'd say. I said, "I'll go better than that, if you'll sign it, Mrs. John Jones, why, that's all we want." And, that started it. You did that, and you did it and you would see people out on the street, and you would say, "Gee whiz, your account's overdrawn, will you come in and sign a note?" "John didn't tell me." "If you think it's alright, fine." It was perfectly legal, they legalized it. There was a time when the wife's signature was no good, and the only way it would be good, she'd have to sign it on the back, but it was not considered as a legitimate instrument, if the wife signed it.
But now it's of course different. But that's how you did it. Once you did it and the word got around, why, pretty soon they were doing it, all. Criminy, you were just damn lucky to see the husband in six months, because they'd be doing all the business. Depositing, borrowing. And in fact, I had incidents where it was sad. I had prominent, and I say prominent, he is prominent, and he and his wife had a bank account, a joint account, and I wrestled with that woman every damn month; she would be anywhere from $400 to $800 overdrawn before she'd get his paycheck. And I tried my damndest to stop her. I'd get her in here. She would cry just like a child. "Frank," she says, "I can't"—and I didn't want to loan her money, because that wasn't the answer; she was just simply spending her husband's money before he got it. I said, "Don't you talk it over with him?" "I don't dare. He'd kill me if he knew I was $800 overdrawn." And I'd say, "Well, what are you doing to me?" I said, "What'll he do to me if he doesn't like you for doing it?" I said, "I'm a part of this, too." And she says, "Oh, my I never thought of that." And we wrestled with that thing, and finally it never got any better, and I kept on for another three months, and I finally told her. I said, "Birdie, you're going to have to tell him or I am. Now you make up your mind. In order to protect myself, somebody has got to talk to him, and you've got to find out what's wrong. If he's not making enough, or if you're spending it foolishly, he should be in on it." And, oh, it was just as hard for me to say that, but I knew that the cat has got to get out of the bag, because one of these days he's going to find out, he's going to wonder. And he was making good money, he was making oh, around, $1,000 to $1,200 a month. And she promised me, "okay, I will." And it went on, it took her two months before she finally—and I kept riding her, I'd
send her over that notice and I'd say, "Remember!" So finally, here they came, he and her together. Oh, man, I thought, boy, the whole damn roof of this institution is going to go right up through the sky! And he apologized. He said he never felt so cheap in his life, he says, "I am to blame." He says, "To blame you, too, is far out, I am the one to blame. I make this money, I have given her the checks, she's deposited them. I never have asked any questions, I've never had a problem." He said, "I was sitting pretty, I wasn't even worried about the bank!" And that went on for years, Sam, and finally it came to a head. And, brother, I loaned him enough money to get him started equal. And he says, "From now on Frank, I'll write the checks." And it changed their whole life around. Here she was losing weight, she was sick, she was a nervous wreck, just over it. And that's understandable, see. I knew that was what was happening, I knew she was going through hell.

SS: She just couldn't control herself.

FB: No sir. She was just a poor manager. She had no judgement as to where she should cut it off, and once she got behind it got impossible to catch up. And the damn paycheck was spent before she got it. And she had to get the groceries. She had to keep the kids in school. She had to clothe 'em. And what would she do but write a check, and I couldn't turn it down. I had two of 'em just alike that way. They weren't at the same time, but there was two different incidents.

SS: In a lot of families, didn't the woman wind up managing the finances?

FB: Yes, many, many cases it's the other way around, especially where he played poker or the husband would never bring the check home, or he would cash it at a tavern on the way home and then bring her maybe $200 or $300 and then say, "Well, this is all that's left. I spent
the rest." Now, you have those, too. But as a rule, that depends on the individual. You can't draw the line and say that that's true in every case. This particular case; both of these cases, the husband was so goddamn tight. That's why I knew that he wasn't going to shut it, or turn it away, or turn it off, just like that, because that's why I figured that he's going to be so damn mad, and he's going to blame me for allowing it, see. And of course, when he- when she- she took the blame in both cases; she took the blame. She said, "I've been wrestling with Frank for the last year. He keeps warning me, he keeps telling me, he doesn't know what to do. He's begged me to talk to you, and I won't." And so, that helped me. They saved my neck and he didn't dare kill her! (Chuckles) Even though he might have been mad enough.

I've wanted to ask you if you'd like to briefly go through some of what happened when you left the bank. And the reason is that, I figured historically, even though it's mighty recent, that in the long run it's something that people would probably wonder about and think about, especially now that- well, I think they would have anyway, but now that the bank has changed hands.

Well, we'll make the next session over that. How about it?

Do you want to do it that way?

I would rather, yeah.

I wasn't really sure if it would be worth, if you wanted to go through a big deal.

Oh, it wouldn't be long and I've learned to be reasonable. I've kept the hate and I've kept the disgust for 'em, but that don't change anything. And I don't have to be that way and still tell exactly what's happened. No, I wouldn't object to that. In fact, I would- as the fellow said, be better to get it off your chest, because there's nothing unusual about it. There's no secrets. And the way it turned out, why-
SS: --farmers and loggers. I mean the two types of people.

FB: Well, I think you should be one or the other. However, it didn't use to be. In the olden days, if you logged yourself or your neighbor, why you were a farmer and a logger because the average farmer, his background was logging. He came here and he cleared his land. He worked in the sawmill, and farmed his ten to forty acres and they worked side by side, and eventually as he got more land cleared he finally got enough that he could make his living. He turned to farming from logging, so sure, there's a connection, but the younger generation that went into logging have stuck by it. They've been well paid. It's a dangerous profession, because I know there's been many a housewife that has bid her husband goodbye in the morning at five o'clock and knows in the back of her mind he might not get home tonight. And it was that treacherous for years and years. It never failed, every summer we lost a good young man due to a logging accident. Sometimes two and three a year. But now of course, it's a little bit a thing of the past. They've become more conscious; their chainsaw has made 'em bunch up, you don't go here and you don't go here and saw down a tree now, they stick together. And they go like a clan, see. And that's helped.

SS: The type of people, it seemed to me that the farmers were leading somewhat different kind of life-- I sometimes feel that they were quite similar, the families, but then sometimes I think they were rather different in the kind of life they had.

FB: Well, of course, we have farmers that are now fifty and sixty and seventy years old that never logged in their life. They weren't loggers and yet, you go out here and pick out, oh, many, many of them and that's what they did when they first came to Troy; they were loggers. And then they eventually went into the farming. It was easier, and if you
got enough land cleared, of course then, you just became a farmer. To heck with the logging. Now I know of lots of young people today who's fathers are loggers, that don't encourage their kids to go to the woods at all because of the hazard and because of the danger of it. But they are well paid. Man! I don't know, you compare a logger to a school teacher, the logger gets the most money, and yet he has no education from the standpoint that he's required to go to college to be a logger.

SS: Do you think that in the early days there was much difference in so far as like say, drinking among loggers?

FB: Yeah, you took that for granted. Yes, I'd say probably sixty percent of 'em drank.

SS: The loggers?

FB: Yes, um-huh. Usually on weekends. Very seldom would you see a logger that would— he'd be sober Monday morning, enough to get on the job, and by Friday he was darn thirsty, so he wasn't drinking. But I also have known loggers that never quit, that had the bottle with them consistently. And oh, it was sad. But they seemed to be nippers rather than heavy drinkers. They would just nip at that bottle all day long, and get a good meal and sleep in a cold bed and they got by, but they suffer for it in the end, of course.

SS: In farm families, would the men tend to drink much?

FB: No. I think that's up to the community, I've been told, I don't know how true it is, that there's quite a bit of drinking on the prairie. But how true it is, I don't know. I wouldn't say that, but, normally, no, a farmer— if he comes to town he gets a glass of beer, why, he'll drink that beer and go home, and that's the day. I don't think as a rule that farmers, very few of 'em, are steady drinkers.
Then there's a difference that struck me, too, that payroll, that the loggers are making his money piece by piece and the farmer with his one-shot deal. And of course, there's good and there's bad to that. A lot of 'em would rather get on the monthly payroll, too. At least they got a guaranteed income, and they know how much they're going to get, and the farmer gambles on the weather and he gambles on the price and he gambles on those elements that he has to fight to see that he saves his crop. But I suppose, even the logger gets laid off at least anywhere from one to three months out of the year, too and he doesn't arrange his affairs but what he has a heck of a time during those layoffs. He don't have any money either, so it works both ways. But that's his fault. I've known young people who worked in the woods when I first came to Troy, or say, during the '30's, they were young people and until 1960 or '65, never had nothing. And all of a sudden, I don't know what did it, what caused 'em to change, but they started saving money and before they retired they had a bank account of $5,000 to $10,000 in savings. Now that's unbelievable, but that's true.

Were these loggers?

Logging men. When you say logger, why, they were sawyers, they were that type of person.

End of interview

Transcribed by Frances Rawlins, April 20, 1977