

Interviewee: Charles Oliff

Interviewer: Laura Birch

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List of Acronyms: CO: Charles Oliff, LB: Laura Birch

Transcript by David Paulk

[Begin Transcription 00:00:01]

Laura Birch: The following interview is with Mr. Charles Oliff. This interview is being conducted by Laura Birch in Mr. Oliff's office, located at 22 North Main Street, in Statesboro, Georgia, on May 18, 1996.

Charles Oliff: Well, Laura as I stated this is certainly unrehearsed and unplanned because I didn't know exactly what you wanted to offer me. But, since you said you would like to start with where my grandparents were born and on up through my life, my great-grandfather was Charles Plutorious, and he was born in Mainz, Germany and married Mary Little. And he came to the United States- I don't remember the exact date, but he was a young person and landed in New York and worked his way down the East Coast, looking for a place he would like to settle. And he finally decided to settle here in Bulloch County. And the schools were such in this area that he wasn't particularly pleased with what he saw for his children. So he bought some acreage down in the area of Brunswick. And he would spend the school years down there with his children, with his wife and back up here during the rest of the year. Charles Plutorious had a number of children, one of whom was my grandmother on my father's side. Josie Misouric Plutorious. Then on my mother's side- well maybe I better stay with my daddy's side for a while. He was the only boy in his family, and he had three sisters. One who was the wife, or became the wife, of the

person who started the Statesboro telephone company here in Statesboro, Mr. Jim Matthews.

And the other married an attorney in Savannah, John Kennedy, who later became the mayor of Savannah. And he had two sisters rather than three. And then, my daddy was the only boy in the family. So, his father died at an early age.

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He was about- my daddy at that time was about 26 years old, I think. And my grandfather had acquired a lot of land. He was more of a horse-trader. He bought from the courthouse square here in Statesboro, out to where Mr. Lloyd Waters place is, which is about 1300 acres. And the reason he was able to buy that- there were two neighbors. One across the street from one another right back where the west, the first building back of the courthouse coming North. And one day, this man saw my daddy, my grand-daddy on the street, and he said "Solly" (his name was Solly Oliff, Solly Franklin Oliff.) He said, "I wanna sell you this land." And my grand-daddy told him, "You know, I don't have the money to buy this land." He says, "you don't need any money." He says, "I'll sell it to you for 1500 dollars. And give you 'X' number of years to pay for it." So my grand-daddy bought it. And the reason he wanted to sell it, he didn't like his neighbor across the street. And he said he was not going to live that close to somebody he didn't like. So the paper, the next day, carried an article about my grand-daddy, Solly Oliff, being taken in a deal. And, of course, it was one of the smartest purchases he ever made because the land just kept getting more valuable and more valuable. And there's still some of that land in his name, in his estate, in S.F. Oliff's estate here in Statesboro that hasn't been sold nor has it been divided.

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Then my daddy kept the estate together during the Depression when there wasn't any money.

The banks closed because of lack of profits, and the loans that had gone sour. And my daddy and

Mr. Alfred Dormand- I'm sure you've heard that name here in Statesboro- spent something like a year and a half, they were directors of the bank. My grand-daddy had helped form the bank, the Sea Island Bank when it was chartered in 1901.

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And at his death, my daddy took his seat on the board. And after the bank closed, Mr. Dormand and my daddy spent numerous hours going from Statesboro to Atlanta, talking to the banking department about reopening the Sea Island Bank. And after about 18 months, they were successful in doing that. And Daddy was made president of the bank. And he remained president and chairman of the board for some 35 years after that. Banking at that time was entirely different from what it is today. If you owned stock in a bank, and the bank was closed because, as the term was used, it was busted and closed, you had to lose your value in the stock plus you had to pay into the bank the par value of the stock of that which you had. So you had a double loss. But the Sea Island Bank paid back every dime to every stock (unintelligible) they had. And from that time on it has gone forward and today it's earning in the neighborhood of 3 1/2 to 4 million dollars a year. So it's been quite successful over the years.

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About my mother's side, my mother was born in the Davis Birdyard. And at the age of 2, her mother and daddy, Mr. and Mrs. Ed L. Smith, and my mother's name- mother's mother- my grandmother's name was Mary Smith. They moved to Statesboro. And momma lived here in Statesboro for 90- almost 96 years. She lived to be 95 years, she lived to be 97 years old. You know where the First Methodist Church is in Statesboro? Where the Chamber of Commerce is now? That house was built by my grandfather, Ed L. Smith and later was occupied by one of his sons, Harry Smith, who owned and operated H.W. Smith Jewelers. That was my mother's

brother. Well, after my uncle Harry's death, the Chamber of Commerce purchased this and renovated the property to be suitable for the Chamber of Commerce greeting people who were interested in moving to Statesboro. My grand-daddy and my daddy were in the feed and seed and the grain business. You know where the parking lot is right back in the Sea Island line?

LB: Mmm-hmm.

CO: That's where the feed and the seed and the grain business was. And right across the street, where H. W. Smith Jewelers is now? That's where the grocery and market business was. And my grand-daddy and my daddy were in business together. And at his- my grand-daddy's- death, on my mother's side, my daddy bought the businesses out from the estate. And continued to operate it until- well golly I don't remember, they liquidated them in the '50s, late '50s I believe. But it had been in business since 1897.

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Now you wanted to know something about how the Depression of the '30s affected the lives of people?

LB: Yes, tell me just a little about, first off Statesboro as a whole, and how it was affected by the Great Depression.

CO: Well, I would have to be, I think, completely general in that because I couldn't be specific. Not knowing the different effects that it had on different families. But I know on my family's side, my daddy was like a lot of other people. He poured his money in business to make the business expand and whatnot. He had land to where he could borrow moneys but he paid interest on top of interest on top of interest. Banks, back at that time, those that stayed open would make less than 2000 dollars a year. The families that existed in the Statesboro then, became families

that would watch what they had to have, and buy only that. Except those few families that had cash.

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But cash just wasn't available. People from the county would come into the stores in the Statesboro, the food stores. And they would bring chickens and they would bring sides of smoked meat that they had killed and cured themselves. And the owners of the store would buy that meat and then they would give them hard staple goods: grits, flour, lard, coffee, tea, and things like that, sugar. The value that they had brought in meats and chickens and eggs, they would give them that value back in hard staple goods that they could take home and live on. And that was, that was the way people- it was a bartering situation- and that's the way people lived.

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I remember the morning at breakfast, my daddy being the director of the bank, of course, he knew it wasn't going to open the day that we had breakfast. And he told us at the breakfast table that the Sea Island Bank was not going to be open for business anymore. And that was almost like a death in the family because you didn't know where money was coming from. To buy anything from. To pay a doctor. You just didn't know where it was coming from. What monies that were in the banks at that time was frozen. You couldn't get it out. I know my daddy told me what a- what a difficult task it was due. He had a little money in the personal checking account and the two business checking accounts. And he could've pulled that money out the last day that the bank was open. But that wouldn't have been quite proper for him to have done that and he left that money in there. Knowing that he couldn't get it out, and he didn't have any money. And that was not something that just affected one family. It was a family after family after family. And a lot of businesses closed. There just wasn't money to carry on business. But people had

faith. There had been depressions before. And people had faith that this was a good area. And that it was a matter of riding out the storm. And then good times would be there again.

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LB: Well, you mentioned that there had been depressions before. Did people, at this point, did they seem to think that this was going to become *the* Great Depression, that it was going to be so much, or become so- such a part of American History, or did they just think this was just one more in a line?

CO: Laura, I can't answer that. I really don't know. And I don't know that they had any yardstick to measure that by. It was a gradual thing. And then it seeded out at the bottom and then it continued on. And you know what happened on Wall Street: people were committing suicide, jumping out of windows. None of that happened around here. It was mostly people that were really in the money market that had been- they had been so speculative with investments until it just caused them to know that, in their mind, they could never recover from it. But as far as anyone taking their life in this area, no, I don't know of anything like that that happened.

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LB: Ok, well tell me a little bit about school during this time. Were- were more children being forced to stay at home to help out because not as much money was coming in? Or were they still going to school? What was that like?

CO: Well, that which I have some knowledge of; the schools at that time, the grade schools here in Statesboro and the high schools, all of the books, the textbooks, were furnished by the state. ... I beg your pardon, at that time people were buying their books. In fact, my daddy's store sold all the books for the school here in Statesboro. That was the only place they sold them. And in place of people coming in and buying new books they would get the used books from the class

preceding them. And use those books on down the road. College- I graduated from high school in '35. And I remember very distinctly, my freshman year was at Georgia Southern. And my daddy told me after that one year- I wanted to go to Jones Business College in Atlanta where he had gone when he finished high school.

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And he said, "Nah, I want you to go to a four-year college." So, I entered Georgia Southern and he told me at the end of that year, "I thought I was still in high school so let's go to Athens and enter the University of Georgia." He took me up there and introduced me to Dr. Wynn who was a druggist. And he says, "If the boy gets in trouble," he says, "help him out." And he gave me 15 dollars a month of spending money. That was- that was my spending money was 15 dollars a month. I thought it was really a small amount but at that time it was a lot of money. As far as people that lived in the county helping their family with the crops and gathering their crops. A lot of children, at that time, we're talking about nine- nine months of schooling, probably got to attend class seven months or seven and a half months, the rest of the time we were helping our families. And consequently, it caused some people to be a year and a half to two years older when they graduated because of having helped their families and staying out; they couldn't keep up with what was going on in class.

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LB: Well, when you went to college, did you- did you think that less people were going to college, and what was it actually like being in college when job markets were so down, banks were closed, and so many people were, you know, in so much financial trouble? What was that like?

CO: Well Laura, I don't know, I can't speak for the other people, but I felt like I was being given the opportunity to learn and everybody didn't have that opportunity- that my mother and daddy were actually sacrificing to send me to school. And, frankly, I didn't care to go to the University of Georgia. I didn't care to go to Georgia Southern. I wanted to go to Jones Business College. Do what my daddy had done. Get out and go to work. Doing what? I don't know. But, I quit my senior year and went to Jones Business College. My daddy told me, "If you don't have enough knowledge or sense to know that you ought to go on and get you a degree, go ahead to Jones." And that's what I did, and I've regretted it ever since. But, I made the decision and I stuck with it.

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LB: Well, when you were finished with school, what was it like finding a job? Did you immediately come back to Statesboro for that or-

CO: I did.

LB: -Or stay in Atlanta?

CO: I knew that my daddy needed me in his business. And I knew I didn't like the business but I felt that I was due him that courtesy of coming back and trying. He didn't know that I didn't like it. But he had exposed me to an education whether I had absorbed it or not. So I came back and worked with him about two years. And I told my momma one day, sitting in the porch in the afternoon after I had gone home, that I really and truly hated to get up and go to work. And she said, "Tell your daddy." That "He doesn't want you to stay if you don't like it." And she said, "What do you want to do?" And I had a friend, W. W. Woodcock, who had a automobile finance business tied in with his general insurance business. I said, "I want to go to Will and talk him into teaching me that business and letting me over a branch officer." And that's what I did.

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LB: Well, we've talked a lot about business and school. What about in leisure time? What kind of differences were there?

CO: Yeah, what period in your life?

LB: All the way through. From being in school and if you had spare time in college. And we'll just start with that.

CO: Well, as young people growing up in grade school you- you made your own games. You didn't have a lot of games being invented by people and manufacturers and (unintelligible). You made your own games. You played baseball, you played half-rubber. You don't know what that is do you? Cut up a rubber ball in half and sail it, and use a broomstick to hit it with. And it was difficult to do. But it taught you good coordination. Corn-Cobb fights. You don't know what that is do you? You used to take corn, shell all the corn off of it and you'd have a cobb left. Soak those in water where they'd be real hard. And go into a barn and choose up sides.

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And then you'd throw it at one another. From upstairs and downstairs. Now I hit a guy one day with his head stuck out of a loft upstairs. And he fell to the ground. We never did have anymore of those. But, in high school, you would play basketball and baseball and football for the four years. I had no coordination to speak of and consequently my basketball was very poor. I went out for four years. And the last five minutes of the last game for basketball, coach sent me in as a courtesy to me. And I was so excited, until I forgot to report to the referee and they called a foul on me. I played football for three years, because they needed some weight in the line and I was something to make a hole become smaller. So I did that. In college, we used to go to the YMCA gym and work out and swim year-round. And I made the mistake of learning how to shoot snooker. You don't know what snooker is do you? Do you know what it is, Jason?

Jason: No.

CO: It's a game similar to pool until it- except that it requires a lot more skill. The pockets are smaller and the ball's a little smaller. And you had to be very exact with it. And I spent entirely too much time doing that. And not at the library where I should've been. But from early childhood, you made your own games. For my generation, you didn't have recreational departments, you didn't have supervised playing. I think, frankly, Laura that's what this generation and future generations need more of. Children are supervised so close today, until they can't exercise the abilities that they have stored within them. They can't reach out. They are following... a plan that has been made by adults. And I don't say they are bad. But children need some time of their own to dream about what they would like to do. Cut out paper dolls. Girls used to do that all the time and make books. My children have some at home now. They're in their 40's. My son, in his 50's. But they learned how to do things themselves. And not all of it regimented.

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LB: So, what about as you got older and after you were finished with your college and you came back here? What kind of leisure activities were there then?

CO: Mostly golf. I've been trying to learn how to play golf since I was about 17 years old. And I'm still trying to learn it. You don't conquer that game.

LB: It's a hard one. (chuckling)

CO: Well, one day you'll go out there and you'll have a beautiful game. Everything works just right. And the next time you go out to play, you had it in your mind all that day when you were going out that afternoon, that you were gonna tear that course up. And after the third hole, you couldn't wait to get through and get off of that golf course. And the same thing happens to

professional golfers. They'll win a fine tournament this weekend. And next week they'll go somewhere and they can't even make the cut to enter into the final rounds. It just is a game you do not conquer. And that's what I spent most of my time doing and with my family.

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LB: Ok, let's go back to when you were planning to leave your father's business and open up the branch. How well did that work? What- how did you feel about leaving that and trying something new and how successful were you at it?

CO: Well, I knew that I didn't like what I was doing and I think any young person, if they find out they don't like something, as quickly as they can move from that which they are unhappy with, the better off it'll be for them and the business. It took me about two months to sell Mr. Woodcock on the idea, because he didn't have any branches. After that period of time he said, "Alright, we'll do it." So I told my daddy. And he had talked with my dad in the meantime to see if it was alright with him for me to leave. And, of course, daddy told him, "Yes." So I followed Mr. Woodcock around and everything that he did for about three months. And then I went to Vidalia, Georgia and opened a branch office.

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And I worked at Swainsboro, and Vidalia, Claxton, Glenville. All of the towns within a 35 or 40 mile radius. Calling all the automobile dealers to show them that the Georgia Motor Finance Company was the place for them to be financing their automobiles. And I worked at that for, possibly, for 9 months, or a year. And one afternoon, I came back to Statesboro, and I told Mr. Woodcock I wanted to talk with him. And what I had made my mind up, I wanted to come back to Statesboro to live and that I could work there is that I had built up this business just on a weekly basis. And we went in his office and I said, "Will, I wanted to talk to you about

something pertaining to the business.” And he said, “You want me to tell you what it is?” And I said, “Yes, I’d like that.” And he told me exactly what I had in my mind. And we closed the office in Vidalia and I continued to build the business but being a loan officer in his business here in Statesboro. And then the war came along. And then I left.

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LB: Well, we've talked about the closing of Sea Island bank and how traumatic that was. What was it like when it reopened?

CO: Celebration. And then each year when the- when the monies that had been lost by the depositors were paid back in percentage over a period of years. It just created that much more strength within the bank. And each depositor got every dime of his money back. Over a period of years, and I don't remember how many years it took. But of course the stock had continued to climb.

[00:27:07]

LB: Well, let me ask you something a little different. It is often said people of your generation have been responsible for some of the most prosperous times in the United States. I mean, y'all went from things like the Great Depression and World War II and have turned it around and done very well for yourselves as a whole. What do you think makes your generation so unique and so special?

CO: Laura, I don't know that it is unique or special, really. Technology has made so much progress in the last ten years. Until my generation is actually somewhat afraid of that right there. I don't think we've seen anything in technology advance in the past compared to what we're gonna see in the future. But what it takes away from what I feel is important is individuality. You become numbers. Wherever you go today, you're a number. Up until the time when, oh ten years

after World War II and after the world Depression, you could go in any store in this town had you lived here for a reasonable length of time, people would call you by your name. Laura. Jason. And they would know who your mother and father were. You go into any store in this town now, and if somebody happens to call you by name, it's very unusual isn't it? That, to me, is an important thing. And not only to me, but people in my generation, you go into a food store today to buy food, the first thing you do when you go to the check-out counter is pull out your identification for the check you were gonna give them. And I can understand why. But, used to, all you'd do is they'd charge you. When my daddy died at the age of 77, my mother was 76 and she had never written a check in her life. She went to Savannah, she went to Atlanta, she went to any store in Statesboro, and when she'd bought- made her purchases- she said, "Would you charge it please." And there was no charge for her. At the end of the month, my daddy got a bill and he'd pay it. She couldn't even write a check, she had to learn how to write a check.

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So what we are living today takes all of that individuality and closeness between people away. Can you tell me, prior to living in Statesboro, you were living in the metropolitan area weren't you?

LB: Mm-hmm. (Meaning yes.)

CO: Could you tell me every neighbor's name around?

LB: Mm-mmm. (Meaning no.)

CO: That's what I'm talking about. I can't tell you who lives across the street from me right now and I've been living there 35 years. Now the neighbor hasn't been living there that long. I blow the horn and speak to him as I drive out of the drive. But that's no good. I'm trying to sell you on

an idea now. We need more closeness within our families. When you left home, did you and Jason—

[Sound cuts out 00:30:59-00:31:03]

CO: Where does that put us as a world? As far as Christianity, I don't think God meant for us to live that way.

LB: Well, let me ask you, during the Great Depression when things got so bad, do you think that the community pulled together more—

CO: Absolutely!

LB: And do you think that made it so much easier for these other people, and ones that were—

CO: You mean that were in real hardship?

LB: The ones that were really bad off during this time.

CO: Did it make it easier for them?

LB: Mmhmm (yes).

CO: Yes, because families gave to one another. They gave to one another. And if they had a fire... in their home, families then saw that that family was taken care of. And of course, we have highly-organized entities today that do that. Red Cross being one. But that's not like a neighbor doing it.

LB: You feel that just the community pulling together, do you- would you say that you feel that that's what pulled everybody through that and just keeping faith?

CO: I think that's what pulled the nation through is a closeness of enough people to make it happen. Along with the right people doing the right things, particularly in government and big business to make things happen. Because things don't happen by themselves, people make them happen through actions.

[00:32:44]

LB: Well, we've mentioned faith. From what I've always understood, people back, prior to the Great Depression, and during it, were probably more church-going than they are now.

CO: Absolutely.

LB: Did that change at all during that time? I mean, Did more people go than normal, or—

CO: Well, I can't answer that. I wouldn't be able to answer that. I know it did not change our habits of Sunday School and Church. Now the church has continued to grow but a little at a time because the population of this town was probably six or seven thousand inhabitants... about the time of the Depression. No, I didn't see any change in it. But I'm sure it changed a lot of people. Some you could observe, some you couldn't. Because your closeness with God is a personal thing.

[00:33:52]

LB: Well, you mentioned the population. Would you think that here in Statesboro, I've heard it said that- quite a bit that during the Great Depression, people moved out of rural places to go to bigger cities. Looking for industrial jobs, trying to get away from farms or just small towns in general that were hurt. Did you notice that much in Statesboro?

CO: It wasn't really noticeable. Cause this was, see, primarily an agricultural, a farming area during that time. We didn't have an industry down here to speak of. It was primarily farming. And on the farm, you didn't have all this mechanization that you have today. It was done by hand. And consequently, the family members were needed to plant and to harvest. Where you take a (unintelligible) tractor out today and break a hundred acres in about the length of time it took General Scott to fly from Warner Robins to Savannah, it would take a one-horse plow days to break that much ground.

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And the people were needed. That was the reason some had to leave school during the school term to help on the farm. With planting and with harvesting.

LB: So the people here, though, they chose to remain here with their families where they were needed?

CO: Well, some left, of course. If they were just fed up to the brim with the type of farming life that they had then they would leave and go to a city where they could hopefully get a job in some industry.

[00:35:42]

LB: Well, let me kind of shift gears here a little bit. It seems like, really, not long after coming out of the Depression is when people started taking notice of things going on in Europe. In particular, Germany—

CO: Mmhhmm.

LB: – like invading Poland and such. When that started happening, were people still— did they care much at that point or were they still more concerned with what's going on here and building up again and trying to recover what they had lost?

CO: Concern what was here and what they'd lost and trying to recover it.

LB: Well at what point do you think, it was realized by people that what was happening in Europe would be something that the United States would get so involved with? Was it prior to Pearl Harbor or did people realize that even before?

CO: Laura, I'm sorry, I can't answer that. I think international relationships, at one time there was very little of that involved in the everyday life of a small community. It was mostly involving cities. And never having lived in a city I've read the Wall Street Journal for 35, 38 years. But I



think most international activity was thought about and carried on in metropolitan areas. And in small communities you just didn't hear too much about it. But the way it is today it's entirely different. People in this town are buying equities in foreign countries on a daily basis. And has been going on for a number of years. But that's only in recent years that that type of activity has been going on. I don't know that I'm qualified to even try to answer that question.

LB: Oh, I would think you would be. Well, here in Statesboro, and really I guess in the surrounding areas... did— even when we started becoming involved, were people even at that point, were they really that much into it or were they still just concerned about what's going on here?

CO: You mean international investments and things of that nature or—

LB: Just like when World War II began and we started to become involved, were they interested or were they still just concerned with this area?

CO: Well, you know, the movement of Hitler was one that had been going on for years before the United States became involved in World War II. And our government and people sat still and let them take over one small country right after another. Knowing full well that if you looked at the entire picture, you know what you could expect. They wanted to take over the world. So complacency, I would think, played too much of a part in allowing a person like Hitler to continue. If he had been stopped when he first started, then I don't think we would've experienced what we did in World War II. While Hitler was doing his thing in these small countries, the United States marching soldiers were using broomsticks instead of rifles because we didn't have rifles. And that's what the United States started with when World War II broke out because of Pearl Harbor. And they knew about Pearl Harbor before it happened! If the history books are correct.

[00:40:11]

LB: Well–

CO: I didn't answer your question did I?

LB: No, I think you've done a really good job of that, and I think it's something we've done better at, paying attention more to what is going on. But, do you just have any closing statements about the time of the Great Depression, or points that you would like to add?

CO: You certainly do not want to experience them again. And I think the federal government, even though I think they're too involved in everyday life and people now in the United States, I don't think they will ever let one happen again because they'll start the money presses in Washington again and make the dollar worth even less than it is today. You know people that were worth a million dollars back even in World War 2 level, they were considered very, very, very few in number and today, there are people that become millionaires every day. Because that dollar is certainly not worth what it was then. And I hope they won't start the money presses again. I hope they'll let us go through some tough times until we can get this government in a condition not operating at the deficits we are now. We can't continue this. There's no way. And I know y'all feel that way too. Now, I'm so old that it won't affect me a lot but it'll affect y'all's lives.

[00:41:57]

LB: Well, let me ask you something else. What do you think that the government could've done to change the Great Depression? Or do you think what they did, in just letting people work out themselves, just see if they could have done anything better or just kept it the way they did?

CO: Laura, I don't know, but the government today could get the greed out of our elected representatives and put some common thinking into what this country needs and the people of

this country, what they need. And I think they can get it back on a basis of “we can continue to operate as a strong country.” We can't going on like we are now. We used to be a creditor nation now we're the biggest debtor nation there is. And that's because the people in Washington have given money away faster than we, as taxpayers, could send it up there. And they have to borrow money from foreign countries like Japan in order to get enough money to pay the interest on the loans that they already owe. It's a–

LB: So you feel that looking back how the government did it before, in not printing more money and not making things so much easier and having to work for it more is better than now, and we really do give it away?

CO: Absolutely! And they have plans whereby it pays a person not to work. And then– and this is not something nice to get into but it's a fact– the government pays the mother of illegitimate children for each child that she bears. And a lot of them are using that to bring in money to the house. And it's taking place today.

[00:44:11]

LB: Well, let me ask you something, kind of on those lines there. Obviously, during the Depression some people were worse off than others, and they needed more help than others. I have read that these people, in many cases, not so much that they were ashamed to take help, but they had so much pride that they really did not just want to be given things. Did you think, in that time, that that was accurate?

CO: Yes, yes. You see people today in a food store, in particular, go to a counter and they have a food cart completely loaded and piled high.

[00:45:00]

And they're paying every bit of it with food stamps. And I bet if you got to the bottom of it they're drawing other monies from the federal government in addition to those food stamps. And it doesn't seem to bother them one particle. There was more pride in doing things yourself than than exists today.

LB: Do you think that the pride then was one of the things that really helped people and made them want to work more?

CO: Now I don't mean a self-pride. If you understand what I say. A pride beyond what it should be and I don't know the correct words to describe it. But you enjoy giving people things and if you're a proper recipient you enjoy receiving from a person. But that's just a gift. But for them to give you a way of life, back in those days, wasn't a desirable thing. For instance, bankruptcies that are permitted today— and actually there are some lawyers who advertise, “Come on and see us. We'll handle the bankruptcy for you.” And the client hasn't even said anything about it, planting ideas in that person's head to walk away from the debt or debts that he's created and start off anew. In my generation, if a person went bankrupt, they were tainted. Their reputation was too. And they were ashamed of it. And rightfully so. But if they pulled themselves out of it, then they became stronger people. But bankruptcy today? It doesn't bother people. And that's the difference in what you're talking about.

LB: Well, were there any other things you would like to add?

CO: As I told you, your dad just asked me to sit still and she would come and talk to me and I didn't know exactly what you wanted to talk about, Laura. I hope I've been helpful to you. But it was something that was strictly unrehearsed as you know.

LB: Well, I thank you very much for doing this and I think you did very well. Thank you.

CO: Well, thank you, I appreciate that. [End Transcription at 00:47:44]