ROLAND'S MEMOIRS

Roland G. Ley

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ROLAND'S MEMOIRS

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Prologue

This is both my story and our story. PART I is about growing up in Watkins, Minnesota between 1932 and September 2, 1955. My three lovely and only slightly older sisters edited it for accuracy. PART II is about the wonderful married part of our life in the Chicago area and naturally is corroborated by and with my lovely and loving wife, mother of our six beautiful children, Sandy. PART III is about retirement and grandchildren and again corroborated by Sandy. PART IV is about the future and PART V is about some of my significant beliefs. Finally, there is a section for my Reflections.

Watkins-Watkins, Minnesota, was founded in 1888 shortly after the Soo Line railroad came through. It was named after an officer of the Soo Railroad. It had a population in the 1930s of about 500 people; not counting dogs and cats. Watkins is located about 65 miles west of Minneapolis, in Meeker County, on state highway No. 55. It was (and still is) a rural and almost entirely German farming community, where farm families within about a three to five mile radius came to do their shopping and go to the one and only church-Roman Catholic. There were two (German and Irish) Catholic churches in Eden Valley (pop. 600) seven miles west, one Catholic church in St Nicholas(pop. 20) five miles north and one Catholic church in Kimball (pop.400), five miles east. There was no Catholic church in Kingston (pop.100), 10 miles SE. The first Catholic Church in Meeker county (1865) was (St. Gertrude's) in Forest City (pop. 50), 10 miles south.

Watkins also had two elementary schools-one large catholic and one small (one room used out of four in the building) public, four grocery stores-one of which, Weber's, had a small slaughter house and, in the early forties, frozen food lockers. Farmers also came to visit the post office, do some banking-one surviving bank (one closed during the depression of 1929-1930's) and grab a beer or two at one of the seven taverns. There were some four gas stations, two bulk fuel oil stations, three farm implement dealers, two car dealers, two car repair only shops (one with car storage space), a grain elevator, a blacksmith shop, drug store, clothing store, jewelry store, a shoe and shoe repair store, movie theatre, poultry store, bowling alley, three cafes, doctor's office, dentist office (sometimes), beauty shop, an American Legion club, two barber shops, three lumber yards, one small hotel, four hardware/appliance stores, telephone exchange office, mortuary and later a funeral home, creamery and, after 1945, a Kraft cheese plant, a dairy, ice storage house-'til 1950 or so, hometown newspaper and print shop, village hall with volunteer fire department/rescue squad, sewage treatment plant, a Soo Line train station and a Liederbach Bus Line station at Bober's Cafe. Oh yes, and quite uniquely, a tobacco processing plant. No lawyer's office. Eden Valley had the nearest lawyer.

As I understand it, prior to the great depression of the 1930s, Watkins was considered a prosperous community. As I grew up and looking back on things, Watkins was, like so many towns of

its size, a relatively poor town in comparison to many larger cities. There were a lot of retired farmers in town and as I got older I realized that many people first lived off the sale of their farms to their sons and later off of Social Security and other government offerings. Farmers never paid into social security, but by selling their farms and working for the buyer (often a family member) as an employee for two years and paying into social security, they then qualified for social security. Things have not changed a lot in Watkins since then, but there are far fewer commercial establishments, both in number and type.

Watkins was 'famous' for two things. One was winning a first place prize in the 1936 World's Fair Butter Championship, in Berlin, Germany. This really put the little Watkins Coop Creamery and its Manager/butter maker, John Ellering, on the map. Farmers from many miles around wanted to join the Watkins Coop Creamery and this proved a boost for the town's other businesses. For at least 20 or 25 years after that Watkins butter sold at a great premium in New York and other large cities. Undoubtedly, it was one of the main reasons Kraft Foods built a cheddar cheese plant in Watkins in 1945. The other famous thing was that Minnesota Senator Eugene McCarthy, who ran for President of the United States in 1968, was born in Watkins in 1920. Gene ran so well in the New Hampshire primary on an anti Vietnam War platform that he caused then President Lyndon Johnson to withdraw from the race. His parents lived just up the street from us and I knew Gene, his mother and father quite well. His mother was literally a saint. His dad was something of a cowboy and retired rancher. Gene graduated from St. John's University in Collegeville, with the highest academic standing of anyone to date. He played baseball for the Watkins town team and he and his wife, Abigail (Quigley), helped found and taught in a small Catholic high school in Watkins that only lasted a few years in the early 1930s. Gene died in 2006. St. John's published a lengthy bio about him. Sister Cleo told me that Gene taught social studies to her husband George Holmin when he was in 8th grade in Kimball. (A 311 page detailed history of Watkins' first 100 years 1888-1988 was written by Michael Nistler-copy in our Arlington Heights home library).

Home-Our home was relatively small (about1400 sq ft), but very comfortable. It was a two story wooden frame, one bathroom, with full-unfinished basement. It was located on Meeker Avenue, which was a north/south street running parallel to and one block west of Main Street. We were just one block from the main downtown section of Watkins. There was a nice screened in porch across the entire front of the house. The first floor was about three feet above ground. There was a large living room in the front half of the house, a dining room in the SW quarter and a kitchen in the NW quarter of the first floor. The stair to the 2nd floor was on the north side of the house. Mom and Dad's bedroom was the largest at the front end of the house with a nice sized walk in closet, the three girls had a fairly large room in the center with walk in closet and I had a smaller, but very adequate room in the back (west)

end with a small walk in closet on the north end and an equal walk in closet for storage, on the south side. The only problem with this room was that it faced west and thus was the coldest room on the 2nd floor. My room was big enough to hold a nice sized wooden table at one end, where I built model airplanes, etc. I had a radio next to my bed (no alarm) and that was a real treat, especially when I was sick. Radio programs were virtually the only home entertainment that we had. I especially remember The Lone Ranger, with Silver and Tonto. Here is a picture of the house taken in about 1940.



The bathroom was down at my end of the hallway, just to the right of where we came up from the stairway. We had a clothes shoot to the basement. The basement stairway had a landing half way down that had a door to the north outside of the house at ground level. There was a 10x20' root cellar in the front of the basement where Mom kept all her canning goods and things like that. It stayed fairly cool even on the hottest days in summer. The main room was about 20x20' and contained the kerosene stove for heating water, a washing machine, storage shelves, etc. Later, when dad retired, he made part of it into an open office for his retirement chores (he kept doing income tax work and he worked on the family genealogy). The rest of the basement contained a small workshop, a cistern for rainwater, which was pumped up to the kitchen over the sink. This was our source for soft water, because the tap water was very hard. Finally there was a furnace room with a fairly large area for coal storage. At some point we painted the main basement room floor. Probably when we used it for a bar area at the girl's weddings in the mid 1940s.

Roland's Memoirs Family-



Mom and Dad 9/10/23

Mom and Dad 6/21/73

My Mother, Mathilda Koelzer, "Kelly" to all who knew her, and my Father, Norbert "Norb" to everyone, met in Watkins, got married in Jordan, Minnesota in 1923 and raised all four (I had three older sisters) of us children back in Watkins where they set up house. They lived for two years in an apartment above the bank before they purchased the house (for \$5,000) that Mom's sister Frances and her husband Carl built right across the street from the St. Anthony Grade School (see above). I can barely remember it, but Agnes Kuechle lived with us for about one year while she went to high school. Unfortunately, I did not see a lot of physical (hugging and cheek kissing) affection among our family or close friends. It must have been a German thing.

Family-Mom-Mom came to Watkins in about 1918 after graduating from high school in Jordan, Minnesota. She was born in 1900 in St. Benedict just south of Jordan. She followed one of her older sisters, Frances, who had also come to Watkins to work in Wartman's hardware store.

Mom was very religious and a dear loving person. She was tough and strict, but I could usually soften her up whenever I needed to. She worked very hard, but loved a good joke (clean, of course) and would laugh heartily, but always a bit afraid of exposing her soft side. Her main entertainment was to play cards (bridge and whist). She rarely took a drink and when she did it was a glass or less of beer or

Kehr, a German liqueur that her mother liked. Mom was very proud of her status in life, but she tried hard not to show it. She went to mass every day she could (we lived less than a block from church) and wanted to be the totally tolerant (non racist) of minorities, but she was afraid of any black man that would occasionally wander into town. There were no black people living in Watkins or any of the surrounding towns. When Mom got real angry with me, she would "biff" me by hitting her fist against my shoulder. It didn't hurt physically, but it did emotionally and had its desired effect on me. Whenever Mom made a new dish in advance of serving it to her bridge group or other company, she would test it with me because, like it or not, she knew I, Mr. Tact, would tell her the truth about whether it was good. I loved and depended on my Mom for so much.

Family-Dad-Dad came to Watkins from St. Paul, Minnesota and before that from Bisbee, North Dakota. He was born in Millerville, Minnesota in 1897 and raised mainly in Bisbee until he was sent away to St. John's Prep School in Collegeville, Minnesota in about 1911 and graduated with "highest honors". Dad had wanted to be an accountant-a CPA, but his Dad, my Grandfather Stephen Jacob Ley, had other plans for Dad and his two younger brothers, Raymond and Gerald. Grandpa dictated that his sons should go into the banking business with him in Watkins, where he had bought the Farmers State Bank in 1919. I do not remember Grandpa Ley because I was about six years old when he died.



See his picture above. He was rather imposing and a tough German. My Grandma Anna Theresa Rieland Ley died in 1917 in Bisbee, North Dakota so I never met her.

When Grandpa Stephen died in 1939, Dad, Ray and Jerry each received equal shares in the bank and his two sisters each got smaller shares. Pep Weber maybe had a 5 or 10% share that he had before

Grandpa died. This family ownership created much stress for Dad because he sort of felt that he and his two brothers should share everything equally even though Dad was the President.

Dad was a quiet man, but a pillar of the community. He was the most trust worthy person anyone ever met. He was kind, charitable, patient and never swore or used curse words, worked very hard and was active in church and community affairs. As a banker, he was very conservative and I suppose with good cause after surviving a horrific experience during the bank holiday of 1930(see below). Whenever anyone in or around town had a letter from the government or some other matter that they did not understand, including legal matters (no lawyer in town, remember), they would come to Dad. Dad was not tall, about 5' 10", not physically rugged like his next younger brother Ray. His main hobbies were collecting stamps, fishing, playing whist and cribbage, smoking (all the men did) and playing the violin. Oh I almost forgot that he and his cronies, Pep Weber (Phil's Dad), Span, Pat and Bill Manuel, Bill Lock, Mike Mies and probably one or two more buddies usually met around five o'clock most days for a number of years, for a "boiler maker" or two (a shot of 100 proof Old Fitzgerald and a bottle of beer) in Bill Manuel's auto repair shop, just off main street and behind Klein's Hotel. They were known as the "Five O'clock Shadow". This was before 1952 when Watkins went wet and liquor could be served. Dad liked a few 'nips', but I never saw him overindulge. Dad would usually go fishing up north for one week in June with these same guys. Dad did not come to very many of my football, basketball or baseball games, but almost no dads did. My best times with Dad in the early years were when we went fishing. Later on it was talking about the problems at the bank and still later on it was having a Manhattan, with a "bump", together. I feel bad now, that while in college, I tried so hard to get Dad to do things different at the bank, that he usually just gave up and stopped the discussion with "you just don't understand". I don't think Dad had any enemies, except perhaps one or two dead beats that he had to foreclose on. Dad was an excellent role model for me and I think my sisters as well. What more can you ask from a parent? Still I never felt close to Dad, at least not until in later years, because he did not like to show or discuss his feelings.

Family-sisters-



My three older sisters were all-pretty and spoiled me rotten. I loved and looked up to them then and still do. Cleo (lower left above in both pics) was the oldest, born in 1924. She was clearly the smartest of all us kids because she was Salutatorian of her class at Kimball High School. I think she played Clarinet in the band, 1st chair. She had to be at least 4'11" tall. Cleo had hay fever and thus moved to Duluth after high school and went to business school there. Then came Lois (lower right in left picture above) born in 1926. She was full of energy, but very laid back about everything. She played trumpet in the band in high school. She went on to become a nurse in St. Paul and then after marriage in Elk River she got her degree in nursing. The last and tallest of my sisters Rita, (upper in first picture above) born in 1929 had the most boy friends. Anyway I always remember her having a bunch of friends (boys) over to the house, including 'Moose' Skowron, a baseball player with the St. Cloud Rox who went on to become a star with the NY Yankees. Rita says it was because she made cookies and other sweet things that were hard to come by when sugar was rationed. In addition, Rita loved to cook and was very good at it. Rita was a cheerleader for all sports in high school. She later majored in Home Economics at St. Catherine's College in St. Paul.

All three of my sisters were born at our house in Watkins, but they tell me I was born in the Watkins Hospital. The Watkins Hospital was Dr. Brigham's office and had three patient rooms in the back. I presume there was an operating room, but don't know for sure. The only other hospitals were at St. Cloud, 25 miles to the NE, and, a very small one, in Litchfield, 18 miles to the SW.

Family-Uncles and Aunts on mother's side- In the following 1940s picture of Mom's six siblings is Ethel(Dr. Con Murphy), Mary(Jim Gehrey), Mom, Grandma, Sophie(Dr.Walfred Johnson), Al Koelzer, Vi(John McCarthy) and Francis(Carl Wartman).



The next picture, also from the 1940s is of Mom's siblings in laws. My Dad, John (Mac) McCarthy, Grandma, Doc Johnson, Dr. Con Murphy, Mayme Koelzer, and Jim Gehrey.



Frances, the oldest, lived in Jordan almost all her life. She and her husband, Carl Wartman, lived in Watkins for several years until Carl died suddenly, just before his youngest son Tom was born. Frances and her two sons, Lloyd and Tom, moved back to Jordan where she worked in a general department store. They lived with her mother, my grandmother Katherine (Kattie) Koelzer, who lived to the ripe old age of 88. I remember visiting her in a nursing home north of Jordan in her final years. Prior to going to the nursing home, Grandma Koelzer lived with us in Watkins for about one year, but it did not work out. I never met my grandfather Koelzer because he died some years earlier. Frances' two sons were both very smart and got advanced degrees in chemistry at Iowa State. Lloyd worked for Union Carbide and was an inventor of many products. Tom worked for 3M in St. Paul. They both had a positive influence on my going on to graduate school and getting an MBA.

Mary, who married Jim Gehrey, lived in Morningside/Edina all of her life. Uncle Jim worked for the Soo Line Railroad and he had a big model train layout in his basement. They had three children,

Rosemary, Georgiana and Jim, Jr. I used to play with Jim, who was a couple of years older and owned a jeep way back in the 40's.

Sophie, who married Dr. Walfred Johnson 'Doc', and lived most of her life in Worcester, MA. Mom and Dad were closer to them than any of mom's other sisters. They had four children, Myron, who got a doctorate in psychology from Steven's Institute in New Jersey and an undergrad degree from Univ of MN. I liked Myron, who was older, and have stayed in touch with him ever since. Kathleen, who I used to play with in their big home in Sauk Centre, and died maybe ten years ago of lung cancer. She and her family lived in northern New York. The third child was Philip, who was severely disabled and when his mom and dad could no longer care for him, lived in an institution in Massachusetts until he died in 1999. Their fourth child, Allen, died at age one. In 1967 Sophie and Doc moved to St. Cloud where Doc spent a year in residency at The Vet's Hospital. They came over to Watkins to visit often and I sometimes think it was one of the best years Mom and Dad had.

Brother Al, married Mayme, and lived in Waterville, MN and was the postmaster there for most of his life. They adopted two daughters, Marianne and Jeannette. We visited them a few times and Sandy and I were able to attend Al's funeral on one of our trips back to Minnesota in the 1990s.

Ethel, was a public health nurse, and married Dr. Con Murphy and lived in Alton, Iowa. They had five children, but we never got to know them very well. They were Mary, Dr. Dan, Dr. Mike, Ann and Maureen. Ethel died of breast cancer in 1956 and sister Frances came and helped raise the kids for seven years. Ethel's youngest child was only 7 years old at the time. After that Dr. Con married Margaret Lowry, a nurse from Canada, who had several grown children.

Finally, there was Viola (Vi) (dare I say, the prettiest of them all), who married John Joseph 'Mac' McCarthy. Mac was a political guy, a Washington insider, who was connected with/worked for MN US Senator (and I think MN Governor) Ed Thye. They lived in Washington, D. C and Owatonna, MN. Ed Josten of Jostens Jewelers also took in Mac, thru Ed Thye, to work in the 'off' years'. In about the 1970s, we visited with them on our trip to the east coast. They had two daughters, Mary and Kathy and one son, Pat. One of the girls was a United flight attendant and we visited her while she trained at the United HQs in Des Plaines in about 1965. We just learned from Lois that Kathy now lives in Fountain Hills, AZ. We just called her a few weeks ago and was she ever surprised. Sandy and I had dinner with she and her husband Allen at the North restaurant in Glendale and had a great time.

Family-Uncles and Aunts on Dad's side-Dad had two younger brothers and three younger sisters. Brother Ray is shown first below and next to his wife Putch. Next is brother Jerry and his wife

Florence. Below these pictures is one of Uncle Joe Landolt who married sister Esther and next to her is sister Vern.

Brother Ray was a couple of years younger than Dad. He married Evelyn "Putch" Manuel. They had four children and lived in the apartment above the bank for two years, just like my Mom and Dad, before buying grandpa Stephen's big house after he died in 1936. Their house was at the end of Meeker Avenue, just a short distance from the railroad tracks. It was the original hospital in Watkins before Grandpa Stephen bought it. Kathleen was their oldest child and married Jerry John. They originally lived in Vienna, VA and now live in Woodstock, VA where they retired and built their own house. We have visited them several times in each place and they often stop by our house in IL to stay overnight on their way to or from MN. Jerry is from Browerville, MN. They had four children. Eric died in a home weight lifting accident about ten years ago. Lloyd was the second oldest and he stayed living in Watkins and was the shoe maker/repairman. He took over his uncle's business. Dick was next and he and his family live in Minneapolis. Finally there was Donald and I think he lives in Minneapolis.







Brother Jerry married Florence Schoen. They lived above the bank for a number of years before buying a small house one block west of where we lived. Jerry and Florence had five children. Eugene is the oldest and was in Sandy's class. He became a dentist and got something like a carpal tunnel condition that required him to retire from dentistry and then become a professor of dentistry at Univ of MN Duluth. Robert was next. Then Kenneth who became a banker in Minneapolis. Finally there were Mary Jean and Elaine.

Dad's sister Esther, married Joe Landolt, and they lived in Duluth for many years before moving to Green Bay, WI. They had three children, Steve, George and Lucille. Steve became a stock broker/venture capitalist and lives in Oshkosh, WI. Tragically their 16 yr old daughter was killed in an auto accident on a Sunday morning in 1982 when the family was coming home from church. We went to the very sad funeral. George was a pilot and still is as far as I know. Lucille was a TV program director at the CBS station in Milwaukee and her husband Bob Breyer is a professor at Marquette Univ.

Vern was Dad's other sister and she never married. She lived with her dad Stephen until he died in 1936 and then with Esther and Joe all her life.

Dad's youngest sister, Alma, died of diphtheria in 1905, 4 months after birth, in Bisbee, ND.

Dad had four aunts and three uncles. The 'great aunts' (to us) Mary and Annie, who were spinsters, operated a hat shop in Richmond, MN, about 15 miles NW of Watkins. We visited them frequently. They made great cookies. I do not remember great aunts Frone Rieland and Helen Salchert. I also do not remember great uncles John, Hubert or Henry.

My great grandfather was Heinrich(Henry) Stephen Ley, born 1846 in Calumet, Wisc (near Fon Du Lac) and died 1917 in Spring Hill, MN. He was the fourth of seven children of Heinrich(Henry) Joseph Ley (my great grandfather), born 1809 in Mayschoss, Germany and died 1864 in St. Martin, MN. According to ancestors in Mayschoss, Henry Joseph never contacted them after he

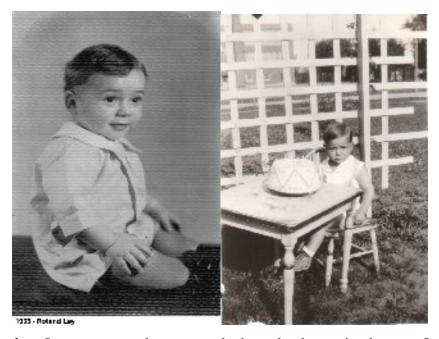
emigrated to the US. They told this to one of my third cousins back in 1974 when he visited them. We intend to visit Mayschoss and surrounding area in late September 2010 when we go to the Oberammergau Passion play-see Part IV Plans for the Future.

(A very detailed story of my Dad's family is contained in "I Remember, I Remember" a 78 page history written by my Dad's sister Esther Landolt in 1973. Sister Lois says that there are three versions of "I Remember", all very interesting)(A similar, but more historical story about my Mom's family is contained in "The Koelzer-Beckmann Family-A Chronicle 1799-1920", written by my first cousin, Myron Johnson in 1982.)(Finally, there is the Ley family tree compiled by my Dad after he retired from the bank).

PART I-Growing up. Education and Military Service

The 1930s to about 1945

First recollections- My very first recollections were probably aided by these pictures taken on my first and second birthday taken by the SW corner of our house. How cute!_



Depression- I cannot remember too much about the depression because I was too young during the worst of it and the war cut it short. I do remember Dad saying that he only earned about \$200 a month and that was real good. Most kids in school thought we were rich, but I knew better and could not say much. I know gasoline was only about \$.10 a gallon and beer about \$.05 a glass. Many people in town had no regular job, just pick up jobs that would only last a few days or so. Many people were on welfare and that did not give them much. One family I remember was the Gominskys who lived just over the railroad tracks in a very ram shackled house. We liked the kids and the rest of the family and

whenever we could, we would bring them food and clothing. Mom and Dad were godparents to one of the kids, Elsie, and after the war we even went to Minneapolis when she got married. The depression was why most everyone had gardens, did canning, sewed most of their own clothes, etc. The depression and the atmosphere it created affected all aspects of our lives at that time. It lasted throughout the 1930s until WWII in 1942. In retrospect it was not too bad because that was the only life we kids knew.

Young friends-Anyway my first real recollections were probably those pre-school days, at about age five, when I would play in our house with Gordon Linn. (Gordy was my best friend in those early years. I deeply regret that I did not see him again more than once after college and just recently learned that he died in late 1999 of a brain tumor. I knew his wife Mary Lou Werner real well too.) Other friends included Phil Arendt, Gene Becker, Lloyd Wortz, Phil Weber, Verlin Mies, Herb Klien, and Elmer Kramer. Lloyd Wortz was a year or two older than me, but we got along very well and played at each other's house often. His Dad was the village cop at times and otherwise just did odd jobs. Naturally they were very poor. Lloyd was very smart and a good athlete. After high school he went to work at the creamery and stayed there until he retired. He married Joan Putz who was valedictorian in high school. I was his best man at their wedding. They had lots of kids and they all got good educations and became doctors and lawyers. Lloyd died two years ago from cancer. There were also a number of other kids a year or two younger and older that we played ball with and hung around with in later years. Farmer kid friends were the Nistler twins-Gerry and Norm, Dick Gross(now a priest and pastor in Watkins), and Wilfred Meirhofer. During pre-school and grade school years, we did a lot of things together.

Mom and Dad's friends-Pep and Ann Weber were probably Mom and Dad's best friends. In later year's Mom played bridge at least twice a week and maybe more. Pep was the only none family member on the Bank board and then there were the "five o'clock shadow's", (explained above), etc. Then, in no particular order, were Ollie and Span Manuel, Avilla and Bill Loch, Alvina and Mike Mies, El and Pat Manuel, Susie Tishilater and many more that I cannot remember. One incident that I remember and learned from was when Joe Arendt had a wedding and Mom and Dad did not get an invitation. Word got back to Joe and he came down to the house and apologized profusely and cried. Mom and Dad cried too. They, of course were invited, but something had gone wrong.

Swimming-In the summer, one of the things we really enjoyed, was swimming at nearby Clear Lake, four miles southwest-we could bike or hike there on the gravel road. No lifeguard or raft, just swimming. We even had some swimming lessons there, but I do not remember who, if anyone, sponsored them. Probably it was just Renee Arendt, Phil's oldest sister, who took it upon herself to do it. Somehow we survived even though there were some close calls. One time I remember especially was

when Dave Wartman from Ashland, Wisconsin, a first cousin of Phil Weber, who was visiting and was an excellent swimmer, swam way out and saved one of our gang who got into trouble. Did the 1930 version of CPR and everything. In later years, after WW II, a bunch of men in town formed a Sportsmen's club and built a club house/shelter just across the road on the east side of the lake where we swam. We all preferred to go swimming at Lake Koronis, about 15 miles west on Hwy 55. There, at Van's beach, they had a slide, diving boards, raft and even a life guard-sometimes. Oh yes, there were also some girls there just to look at because we were too young for anything else. Once in a while we biked there, but mostly we had to talk one of our older siblings or parents into driving us there. Another reason we favored Lake Koronis was that the lake was deep and clear all summer long, whereas Clear Lake and most smaller and shallower lakes got 'dog' days (i.e. green and weedy from algae and warm water) in late July and August.

Fishing-Another pastime was fishing. Most of the time I went with Dad, late in the afternoon and early evening. We mainly fished for sunfish, but sometimes got and kept (only in May and early June before they got wormy) crappies too. We did not keep perch because they were so small, but we caught a lot of them. We would clean the fish back at home, because the flies and mosquitoes were too heavy out at the lakes and none of them had screened in fish cleaning sheds. Most of the lakes, especially very small and shallow Meyer's lake 4 miles NW of town were so clear (early in the summer) that we could see the fish biting our bait in about five to fifteen feet of water. Once in a while I went fishing with one of my friends in a local creek or pond, but we never caught much. In May of each year there was the first day 'opening' of fishing season. That day was almost like a holiday and it seemed like everyone from age 12 on up went fishing. We would generally go to Clear Lake and usually we had to reserve a boat to get one. There were only two places on Clear lake to rent boats. Krengels on the north side and another smaller one on the west side. Later on, I think either Krengels or someone else opened a rental place on the NE side of the lake, where the road from Watkins met the lake. The procedure was always the same, no matter which lake. You would drive up to the farmers house pay a dollar or two and they would give you the oars and you were on your own. If no one was home you used the "honor" system.

One fishing trip I will never forget was when Uncle Dr. Walfred 'Doc' Johnson was visiting. This was when I was a bit older, maybe even after the Army, and after an early dinner including some manhattans. Doc, Dad, myself and one other person went out to Lake Sylvia, south of Annandale. Doc as we called him was a 'stitch'. He was always joking and kidding around. We caught a few fish and then when we were coming back into shore to unload, Doc stood up and lost his balance and fell

overboard like a log, he was a big man. Thank God the boat did not overturn. We had a good laugh over that. Later when he and Sophie left for their home, temporarily in St. Cloud, there was a lot of fishing string hanging out of their car trunk and it was funny.

Hunting and guns-My first gun of any kind was a BB gun. Most kids my age got one at about age 7 or 8. These were not air rifles, just the spring-loaded type. However, the little pellets could puncture skin, knock an eye out and mortally wound birds. We used them mainly for target practice, but occasionally would go bird hunting-sparrows only. This we did at night with flashlights. We would go looking in the vines clinging to houses. I don't think we got many birds. My next gun was an old 22 short rifle. There were short and long rifles that took different length shells. My 22 did not work very well and I took it apart many times trying to 'fix' it, but to no avail. Next I got a 410 shotgun. The shells for these were about ½ in thick and maybe two inches long. The only thing we could hunt for were squirrels. I remember shooting one squirrel in some woods by Stickney hill about three miles north of town. The final guns were a single barrel 12-gauge shotgun and a double barrel 10 gauge shotgun. These were all used guns, probably bought at one of the farm auctions I attended with Dad. I never shot the 10 gauge because it was said to pack a big wallop and who needed that? We did go pheasant and duck hunting with the 12 gauge, but I honestly do not remember ever hitting anything. One time a few years later, when I was dating Sandy, Sandy and I and several others went pheasant hunting south of Watkins in a cornfield and although we scared up a few pheasants, I don't think anyone hit one. That was the last time I remember hunting. We never went deer or bear hunting. You could buy all the ammo and guns you wanted from any of the hardware stores in town.

Roller skating-Kimball, five miles east of Watkins, on state highway 55, had a roller skating rink and beginning in either my seventh or eighth grade we went there on Friday nights frequently to roller skate. We would usually get a ride there and then sometimes we would walk home. Mind you at 11 or 12 at night. There was very little traffic and it was a long lonely walk. Usually there were at least four or five of us, including a couple of girls. One of these girls was Theresa Hahn. She was very good looking and for a while I had a crush on her. We never kissed or anything like that, but that was not a prerequisite for having a girl friend, my first. We never dated. It was about that time that we boys began to notice that girls were developing into women.

Other summer fun-Many hours of the summer were spent just hanging out in the town park right next to the railroad tracks. We played knife games (making it stick in the ground after flipping it from wrist, elbow, shoulder, forehead, over head, etc.), whittled, made sling shots, shot BB guns, went on hikes down the railroad tracks, and did many other similar things. We knew every inch of Watkins

and the surrounding area and knew where everyone lived. At night we often played kick-the-can or hide-and-seek near a street light. We also went hunting with our BB guns and flashlights for sparrows in vines on houses and other buildings. Sometimes, if it wasn't too hot, we played softball (always 12 inch) or baseball.

Scouts-Sometime in the late 30's or early 40's I joined cub scouts and then boy scouts. It was really tough finding and keeping a scout leader and because of that I don't think we had scout troops for very many years. We met on the second floor at the rear of the village hall. The main activity that I remember, other than tying knots, etc., was going out to some nearby woods and playing war games. We would split up into two 'armies' and try to capture each other's flag. When you got tagged, you were 'dead' and had to sit out the rest of the game.

Football-In the fall we played tackle football, either in the town park by the railroad tracks or at the south end of the public grade school, without any equipment, and more than a few times there were bloody noses, broken bones, banged heads, etc.

Winter indoors-In the winter things were tougher. We spent a lot of free time at each other's houses playing monopoly, Chinese checkers, euchre, tiddlywinks, looking at National Geographic magazines-Dad kept all copies going back to the early 20's (the pics you know of natives in Africa), etc.

Hobbies-Three hobbies I remember were building model airplanes on the desk in my bedroom, building small boats to "sail" in the ditches full of water from melting snow and collecting maps of all the states and territories. One map I was really proud of was Alaska. It was not yet a state, but they sent me a very large detailed map of what was mostly wilderness. Neat.

Skiing and sledding-We went skiing and sledding at Maus's hill just northeast of town and at another unnamed hill about two miles further out-by Hennen's farm. These were small hills, but the only ones around without driving. Even then, none of the bigger hills were cleared for skiing or even sledding. Our skis were something else. Simple slats with a single strap through the middle and that you slid your shoe through. You could not really steer with such an arrangement, but we did have poles that helped a little.

Ice skating-We also went ice-skating and even played ice hockey in the crudest of forms. The skating rink in town was just south of the track to the east of and across the street from the town park. It was a tennis court of sorts in the summer, but only the older kids (say 5-10 years older) played tennis and it was not paved-just dirt. The skating rink was something of a do-it-yourself thing. It took kids like us to get someone from the volunteer fire department to get the fire hose cart out from the fire hall one block south in the village hall and then come up and flood the 'tennis' court after it froze real hard. It

took a couple of floodings before it was ready to skate on. Then every time it snowed (and that was a lot) we kids, only a few ever did it, would have to go up and shovel it off. That was a lot of work because it had to all be done by hand and it was usually very cold. There were no snowplows suitable for that. Several times during the winter we had to re-flood it-usually in sub zero weather. We had a small warming house with a wood-burning stove that we kids had to keep going. There was no park district or anything like it in Watkins.

Sled jumping-A fun thing to do when we had a good snowstorm was to go downtown and hitch rides on the farmers' horse drawn sleds. That was the only way they could get to town to deliver their milk. We would jump on the rear runners and hang on for dear life as the farmers went about their business in town. Sometimes they went fairly fast-at least it seemed so when you were standing on the runners. Yes, we fell off frequently, but did not get hurt because of the snow breaking our fall. It always took several days to plow the streets, because there was only one plow in town and he also had to do the farm roads.

Trapping-A few of us tried our luck trapping for a few years. This was hard work. I bought maybe twelve small traps that were intended for muskrats, but also good for minks, and weasels. I would get up before daybreak, say at six am, and ski out to the back of Mierhofers house on the far northwest end of town where there was a slew between the woods and the railroad track. I don't know who owned that property, but no one else trapped there or seemed to mind my doing so. I did not have much luck. I maybe caught a total of three muskrats, one mink and one weasel. I had to skin them myself and stretch the skins out on a trimmed shingle so they would dry. Then I took them down to Wartman's hardware where they bought them for maybe ten or twenty dollars each depending on size and quality. I suppose they resold them to someone who came around once a week during trapping season (winter). There was no license required or set trapping season.

Christmas-Christmas season started in earnest on St. Nick's Day, December 6. Usually, Uncle Ray would dress as St. Nick and come to our house with bags of candy and other such goodies. I think Dad or uncle Gerry returned the favor to the other houses. On Christmas Eve we had to go to bed early so we could get up early to open presents left by Santa. Mom and Dad obviously worked feverishly to set up the tree and get the gifts out. (We followed the same drill when our kids were small.) As soon as I, the baby in the family, realized what was up, we switched to setting up the tree (always a natural tree) earlier and we opened gifts in the evening. Then we went to bed for an hour or so and got up to got to midnight mass. We had breakfast after that and thus did not get to bed until rather late-say 3 am.

House heating-Because my bedroom was on the west side of the house, I got the full effects of the really cold northwest wind in the winter. My windows sometimes had an inch of ice on them. We had storm windows, but they didn't seem to help. Gravity heat registers from the central furnace in the basement provided heat. The furnace burned large hunks of coal that sometimes had to be broken up in order to get them thru the furnace door. The procedure was to 'bank' the fire at night before going to bed and hope that it wouldn't go out before morning. Then in the morning Dad (later me) would go down as early as possible and add more coal to the fire. Ashes had to be shoveled out from the chamber just below the grates and put in a big can (no plastic bags). It usually took from 15 to 30 minutes before any heat came up thru the registers on the second floor. We closed the downstairs registers at night so that the upstairs would get most of the heat. Thus, everyone had to get up, get dressed and use the bathroom while it was still very cold in the house. Sometimes we just stood over the floor registers waiting until the heat came up. We had wooden floors with scatter rugs on both the first and second floors. We also had running water (not everyone did), cold only though. Thus washing your face was a real 'wakening' experience. Later on we got a stoker coal feeder that we put small briquettes of coal in and that fed them into the furnace and I think that was automatic so some heat stayed on all night.

Bathing-Bathing was something else. Because we had a tub but no running hot water in the one and only second floor bathroom, if you wanted a warm water bath, it required filling and heating the big copper tub on the kerosene stove in the basement. We filled that tub with rain (soft) water from our basement cistern filled from the downspouts that drained into it. There were switches on the downspouts to allow run off into the yard when the cistern was full. It took quite awhile for this tub to heat up and then we had to carry the hot water in pails up to the bathroom. Depending on how hot we let the water get, it would take about three or four pails to warm the cold bath water. Accordingly, baths were usually reserved for late Saturday afternoons and we shared the warm water with Mom going first, then Dad, Cleo, Lois, Rita and me. Maybe we would go thru a refill someplace during the routine. I can't imagine my lovely sisters using someone else's bath water. How about it girls? Anyway, we survived and felt pretty lucky to even have a bathtub.

Refrigeration-We had electricity, unlike most everyone else who lived on a farm. Still we did not have an electric refrigerator. That was taken care of with large blocks of ice that fit in the upper chamber of the icebox, as it was called. Even then they knew that cold air moved downward. Only the food that absolutely had to be kept cold went into the small ice box-milk, butter, meat and a few things like that. Butter, once taken out for use, was kept warm and, of course had to be used within a few days before it became rancid. The iceman came about every three days. In the summer, we would follow the

ice wagon, usually horse drawn, and suck on little pieces of ice that fell off when the ice man sawed off a chunk from the big blocks on his wagon. In the winter, ice was cut out of the nearby lakes and stored in the town icehouse with sawdust generously sprinkled over it to keep it from melting too soon in the summer.

Milk-Milk was plain whole milk that was not pasteurized or homogenized. Thus the cream would come to the top of the bottles and fill perhaps the top four or five inches. If we wanted cream for coffee or whipped cream we would just pour it off and then the rest of the milk was considered skim milk. Not many kids liked skim milk and there were no health/fat concerns then and it was considered healthy to drink whole milk.

Baking and canning-Mom baked almost all our bread and pastries about once a week. Just about everyone in Watkins, and most small towns I suppose, had a big garden. We grew potatoes, tomatoes, radishes-white and red, lettuce, cucumbers, pickles, dill, asparagus, carrots, beans, sweet corn, cabbage, peas and a few more I cannot remember. Mom would "can" as much as she could in glass jars late in the summer and early fall. Sometimes we would buy more, like sweet corn, from one of the farms nearby who usually had more than they could use and it was real cheap. By October our "root" cellar shelves were full. Early on the jars were sealed with wax and later Mom used a pressure cooker that sealed rubber ringed lids on the top of the jars. We kids tried to help a lot, but sometimes we got tired of it and "bugged" out, you know "got lost". Sauerkraut was fun to make. We used a big-ten gallon-crock, filled with water and salt and shredded cabbage, of course. Then a loose fitting wooden lid with a big rock on top of it. I didn't take long for the kraut to cure and it made good snacks to go down to the root cellar and grab a few fingers full of raw kraut. Most houses had basements and a root cellar that had no windows and kept cool all summer.

Garden-Preparing the garden each spring was a lot of work. First we would have a farmer spread manure-phew. Then, either a farmer or local handyman with a horse would plow the garden. He would also go over it with a harrow and field rake to smooth it out a bit so we could rake it by hand before planting. Mom and Dad decided how many rows of each type of vegetable to plant and then we kids did a lot of the planting, with help and guidance from the bosses. Weeding the garden was the biggest pain and it took some doing to get us out there with the mosquitoes and bees. It was great to have nice fresh small potatoes in about early July.

Butchering-One thing we did for at least a few years, after we got a frozen food locker at Weber's (that may have been in the early forties), was butcher a few dozen chickens each year. A farmer would deliver several crates of live chickens. Dad would chop their heads off on a tree stump and then

he put them in a pail where they did most their bleeding, Then he would let them run around the yard until they finished bleeding and dropped. We would then dip them in real hot water and de-feather them. The last step was to singe off the real fine feathers. After that it was simply a matter of butchering. We kids helped as much as possible, but it was a little messy. Once we got the frozen food locker, we started to store vegetables there and end the 'canning'. We also usually bought and shared a pig and a steer with someone and had Charlie the butcher at Weber's slaughter them, make hamburger, sausage, steaks, head cheese, etc for the locker. Sometimes we kids would stand outside the slaughterhouse and look in through the windows to watch the goings on. I won't describe what we saw in deference to the squeamish. Oh what the heck. Pigs were stung up and had their throats slit. Steers were hit between the eyes with a sledgehammer.

Grocery shopping-As you can imagine we tried to use as much food from the garden, canning and freeze lockers as possible. Mome even baked bread occasionally. Still we had to buy some things, like sugar, certain meats, bread, etc. There were only two ways to pay for any groceries-cash or 'charge it'. There were no credit cards, of course, so the stores would simply write down what you bought in a little spiral note book and keep sub totaling it so that once a week or month we, and I presume most other people, would pay up. Now we had four grocery stores in town, Weber's, Brixius, Manuel's and Klein's. Only Klein's and Weber's had fresh meats. Being in the banking business in a small town it was mandatory that we had to rotate our grocery shopping among all four grocery stores

Banking-Being the son of the bank President resulted in my taking a certain amount of ribbing at school. Everyone assumed that we were rich and even though I knew we had some things others didn't I did not really know if we were rich. Based on table talk at home I gathered we were not rich, whatever that meant, and later I learned that we definitely were not rich. Dad not only ran the bank very conservatively (meaning that it did not make as much money as it could have), but he was very sensitive to it being a family owned business with two brothers (both with families) working there. Dad told me how, at midnight during the banking holidays of 1930 they secretly transferred money through the back alley, to the more troubled second bank in Watkins, the Watkins State Bank, which was in the midst of a run on its deposits. Dad and his Dad were worried that the run would spread to their bank. It didn't, but they could not save the Watkins State Bank.



As I mentioned above, Dad used to prepare wills, deeds, and other simple legal documents for bank customers. I went to Litchfield, the Meeker county seat about 18 miles southwest of Watkins, often with Dad when he had some legal work to take care of at the county court house. His good friend and lawyer, Ed Schmidt from Eden Valley did not mind because Dad gave him all the more difficult legal tasks. Ed Schmidt came over to Watkins a lot and I liked him. However, the Central Minnesota Bar Association did not like Dad doing things only lawyers were supposed to do. They called him on the carpet and forced him to stop doing those things-no fine or official legal action, but it was threatening and Dad reluctantly complied.

I used to go with Dad once in a while to check on the collateral for chattel mortgages at local farms. This meant that we went out to a farm and counted pigs and/or cattle to see if they were all there. We didn't actually count them for fear of offending the farmer, but we sort of made estimates during our visits, and the farmers seemed to like the attention of having the banker come out to see them. Little did they realize (maybe they did) the real purpose for the "visit". Once in a while farmers would sell their chattel and spend the proceeds even though they were collateral on a loan.

Dad and all the other small town bankers hated the savings and loans in those days, because they could compete with the banks but did not have to pay taxes. We did not have a savings and loan in Watkins. One little episode with the bank, that I am not very proud of, occurred in about 1938 when I simply walked into the vault and took two rolls of nickels. I gave them to my friends and we invaded all the local stores to buy candy, ice cream, etc. The storeowners got suspicious and called my Dad, who confronted me at home. I ran away, with my sister Rita trying to catch me. I eventually hid under the rear porch of our house. I don't remember what my punishment was, but I had learned a lesson the hard way.

Grade school-I barely remember going to the first grade. The St. Anthony grade school and school playground were just across the street from and east of our house. We would get to our classroom at about 7:45 am and then march in double file to the church next door for 8:00 am mass. Mass was over by 8:30 am and those of us that lived close by could run home for some breakfast before school started at 9:00 am. The other kids had to bring lunch buckets to school to get some breakfast. At about 10:00 am we would have a 15 or 30-minute recess. Depending on the weather, we would go out to the playground to the west of school and play softball or other outdoor games, like touch football and marbles. Marbles were a big thing for a few years. We would "shoot" (toss) at each other's marbles and if we hit the other guy's marble we could take it. Some of the marbles were bigger and prettier than others and we would carry them in a cloth sack and keep them in a large jar at home. Sometimes, if we had duplicates, we would trade them for ones we did not have. I do not remember what we did with all of those marbles, as we got older. Indoors we played basketball in the gym or card games. We had lunch hour from noon to 1 pm. Then recess at about 2:00 pm and school let out at 3:30 pm. In the early grades we had to either go home for lunch or bring a lunch box. The last couple of years we had a federally subsidized hot lunch program in the school.

In those days you could not eat or drink anything after the previous midnight if you wanted to receive Holy Communion. Everyone wanted to receive communion because if you didn't people would assume that you had committed an unconfessed mortal sin and thus where living in the state of sin and not eligible to receive communion. They would never assume that you ate or drank something.

When I went to school to start the second grade, the nuns put six of us (myself, the Nistler twins, Dick Gross, Wilfred Meirehofer and Delores Bates-I think) into the third grade because there were not enough seats in the second grade. I cried very hard because I did not want to leave my friends (Gordy Linn, etc.). It didn't help though and I just skipped the second grade. Thus I was always one year younger than my peers throughout the rest of my school years. School came easy to me and I still got pretty good grades (don't ask me for details). Regretfully, none of my friends or me liked English. We could not understand why or how that could ever be important. Graduation for all Meeker County eighth graders was held at Litchfield Public High School in May 1945. We went by bus and I don't think many of our parents were present.

Church-Mainly because of Mom, all of us kids and Dad, went to church often. In addition to Sunday mass, there was Sunday evening benediction, daily mass on school days, and other services during Lent and other times of the year. Naturally, I was an altar boy. They often called our house when someone did not show up for whatever reason. Thus I got to go to more than my share of masses-

sometimes twice on Sundays. The best part of mass serving was the weddings where we usually got \$5 or \$10 each. Also funerals usually produced something like that, but required going out to the cemetery, regardless of the weather. Services on Holy Thursday, Good Friday and Holy Saturday often started at about 5:00 am and lasted for several hours.

Masses were all in Latin. Mass servers had to respond to the priest in Latin. Thus "Dominus Vobiscum" was "The Lord be with You" and we responded with "Et cum spiritu tuo" which meant "And also with you" which I understand is now being translated to mean "And with your spirit". This would include saying the Confiteor and all the other prayers in Latin. This was quite a memorization job. The only things said in English were the readings and the gospel. The priest always faced the altar. Some of us servers competed in a contest to answer a whole booklet of historical and other questions about the Catholic religion. This required many hours of research in the one and only set of Catholic Encyclopedias housed in the small grade school library on the third floor of the school. I think I passed the competition, but I forgot what we received, if anything, for doing so.

Father Bozja was the parish priest from 1931 to 1950. He was quiet and very strict about everything. He loved to go fishing and did so often. We dreaded going to confession to him because sometimes he was loud and everyone in line could hear what he was saying. In the early years it didn't make much difference, but later on we went to St. Cloud whenever possible. Dad was the Treasurer and confidant to Father Bozja, Father Westfall 1950-1954, Father Clemens 1954-1967 and Father Kasel 1968-1980. The Benedictine nuns were just great and we always brought them pop, beer, and food at Christmas. Same for the pastor and his housekeeper.

In later years I sang in the church choir with my Uncle Jerry. I enjoyed that a lot, but did not want to go to practices. One of the interesting tid bits about church in those days was that they published an annual booklet listing how much everyone gave on Sundays, Christmas, etc. this was quite a well read booklet, but I don't know what anyone did with the information except maybe gossip about it. It did have some positive effects on church giving, I believe, and that was important in view of the tough economic times of the '30s. (The 'end' justifies the means in that case I guess.) One of the categories of giving was for "pew" rent. Almost everyone has an assigned pew to sit in. Ours was #12 on the left side. We shared that with Jerry Ley and his family. If someone was sitting in your pew who did not belong there some people would tell them and have them move.

One year when they finished painting the church steeple, the steeplejack threw small candy bars, some with quarters in them, down from the 100 ft high cross. Naturally we kids had quite a scramble for them.

Blizzards-It seemed like we usually had one or more blizzards each winter. A blizzard meant very cold temps, snow and high winds. The worst blizzard, probably of all times was in early November 1940. Actually it started on Armistice Day, November 11, I believe. We did not have school that day so Gordy Linn came up to my house to play. Little did we realize that the light snow that was falling would turn into a blizzard. It got so bad that there was no visibility and Gordy soon planned to stay overnight and he did. Anyway, sometime mid day there was a terrible train wreck right in the center of town. A Soo Line passenger train loaded with many holiday people, crashed head-on with a fright train. I know several people were killed and many injured. I don't think the trains were going very fast because of the weather conditions (low visibility, etc.). Anyway, Dad and as many of the volunteer firemen as they could get, went up and helped as many as they could. Many people opened their houses up to the passengers. We only had one doctor in town, Dr. Brigham, and he did what he could for the injured. We had no hospital. The blizzard lasted all-day and well into the night. Then it got bitterly cold the next few days, like 20 or 30 below. The visibility was so bad that the only way Dad (and I assume others) could find their way home by going from door to door with a rope strung between them so they could feel their way. Dad came home several times during the day to check on us. He had ice cycles hanging from all exposed extremities. Some of the snowdrifts were ten feet high. The snow banks were almost hard as rocks. We cut tunnels in them and had a lot of fun playing there. We did not have school for one whole week because none of the farm kids could get to town. We only had one snowplow in town and that was used for country roads too, because it belonged to the county. I remember going to school the next day to help shovel snow out of the west side rooms. It had blown right thru the windows.

Jobs-Naturally, considering the economy, small town and my age, there were not many jobs available. I got my first job when I was about 11 or 12 years old. It was at the Arendt & Wartman lumberyard located just across the street from our house. Being wartime, lumberyards could not get regular lumber from their usual sources like Weyerhaeuser. J. P. Arendt had connections at Weyerhaeuser and could get unplained and green wood. The other lumberyard in town could not get this wood and therefore it was a big deal for "my" lumberyard. He also bought a plainer that was driven by a tractor with pulley belt drive. I hung out a lot at the lumberyard and got to know all the people working there, including Joe Lindseth the manager. I would help out wherever I could just for something to do, so I got the job of taking the boards out of the plainer and stacking them in a wagon. It was a dirty and dangerous job, but I got \$.10 an hour. I had to wear goggles and there was the danger of a board or large slivers shooting out from the plainer at me. The shavings from the plainer would spew out all over me. Still I was thrilled to have a job. No there was no OSHA.

This job also led me to help one of the older workers unload boxcars of lumber, coal and cement onto a ton and half truck for transport to either the lumberyard storage bins or, in the case of coal, a customer's house. This was very hard work and we started at 7 am. At about 10 am we stopped in town at Bober's café with truck loaded and had a beer with raw egg and lots of salt in it. This cost about \$.15. In the mid afternoon, about 3 pm, we repeated this "snack break". I often drove the truck, even though I had no license and was only 13 or so.

I can't remember how long that first job lasted, maybe 3 or 4 weeks. My next job, early in the summer of 1944, was to plant tobacco seedlings in a muddy field out west of town. There were maybe 6 or 7 of us kids hired to do this. Mike Mies owned or leased the farmland where we planted the tobacco. We got \$.25 an hour and that was considered a good job. Mike Mies started a tobacco processing plant in Watkins and it was a big deal for many years well after the war. Because of the tobacco plant, many farmers planted small plots of tobacco. Ten acres of very labor-intensive tobacco was a big plot. It was a good cash crop and with the war going on it was very profitable. It also produced a lot of jobs for us kids. In addition to planting the seedlings (after pulling them from the hotbeds), we hoed the weeds and mounded the plants. Then we had to sucker the plants (remove the branches that grew from the joint between the main branches and the stalk). Finally we had to break off the tops of the plants when they got about 5 feet tall. All of this was to steer the nutrients to the main branches. The last step in growing the tobacco was to harvest it. This involved hacking off the stalks at the base with a machete, then spearing it onto a lathe, which held about 5 or 6 stalks. These lathes were then loaded onto a truck, fit with racks to hold the lathes. These racks extended out from the back of the truck maybe 5 or 6 feet and made the load almost back weighted. I was one of the guys who drove the truck from the field (at age 12 or 13 mind you and with no license, of course) to the farmer's drying barn. Usually these trips did not involve going on the road, but sometimes it did. Tobacco farmers had a real problem getting help to move the dried plants into the tobacco processing plant in the middle of winter. We were all in school, but somehow they managed.

First cars- The first car I can remember was the family Oldsmobile. Cannot remember what year it was, etc. In 1939 Dad bought a new Ford two-door sedan. I think it cost \$900. Mind you I was only 7 years old, but it was cool. My sisters tell me that one of the reasons my Dad got the new Ford was that some prankster poured sand into the tank of the Olds and essentially ruined the motor, etc. they claim that the prankster was yours truly, but I cannot remember it. Still I would not question the memories of my dear sisters.

Trips-As a family, we did not travel much. Partly due to the gas rationing, but also the cost. We went to Duluth a few times to visit my two aunts and one uncle on my Dad's side of the family. Vern Ley was unmarried all of her life and was very sweet and fun to be with. Esther (Ley) and Joe Landolt lived in Duluth because Joe worked for Otis Elevator Co. as a maintenance/repair man. On one of our visits to Duluth, Uncle Joe took to me work with him at the Duluth City Hall. There we met the Mayor of Duluth who took me in his chauffer driven car to the city zoo, etc. Joe was a very loud and boisterous, cigar smoking man and was very proud that he had enough clout with the Mayor to have him show me the city zoo, etc.

Another trip was to the Mystery Cave in far southeastern Minnesota. That was an overnighter and very interesting to a young boy who never went anyplace. We also drove to Jordan fairly often to visit Grandma Koelzer and Aunt Frances, mom's widowed sister. Frances. The only other place we went was to Mom's sister Sophie and her husband Dr. Walfred Johnson, in Sauk Center. They had a big three-story house that we loved to play hide and seek in.

I almost forgot that two other trips I took were with my older sister Lois. One time she drove sister Rita and me down to Alton, Iowa for a few days visit with my uncle Dr. Con Murphy and family. Alton was in the NW corner of Iowa and about 200 miles from Watkins. Lois had spent the summer of 1942 helping Aunt Ethel with their first born, Mary. I remember that we visited Orange City, Iowa one day. It was a Dutch community about 5 miles west of Alton. People had wooden shoes, etc. A very pretty town. We also went swimming at a sand pit a few miles north of Alton (there were no lakes anywhere nearby). It was dangerous because the sand bottom along the shore kept shifting and one never knew where a drop off would develop. Lois won't like this, but for Rita and me the most dangerous part of the trip was Lois' driving. We loved her dearly and really looked up to her, but she would get so close to the shoulder and center stripe that we were constantly in fear. Another short trip we took was to New Ulm. MN about 100 miles south of Watkins. Cannot remember many of the details, except that this lovely family ate very light at noon. Small sandwiches and maybe cool aide. We were used to having our main meal at noon and then only a light supper in the evening.

I remember one trip Mom and Dad took to Phoenix, AZ. It maybe was to a Banker's convention and they stayed at the Camelback Inn (still there). They drove there I think and brought back pictures. We kids were impressed and dad really liked the area. Dad liked to travel and would like to have gone back to Germany and Europe in general and also Hawaii, but my Mom did not like to travel for unknown reasons.

Home alone- Well, I was not exactly left home alone, but one summer my Mom and Dad drove off to Niagara Falls, NY with their good friends Pep and Anne Weber. They also wanted to see the Dionne quintuplets. An older woman from in town was hired to stay with us kids. Can't remember what year that was, but probably about 1940 or so. I did not like this at all and cried and pouted when they left. I survived somehow. I guess if I was 8years old, Rita would have been about 11, Lois about 13 and Cleo about 15. All too young to stay alone.

Accidents-When I was about 7 or 8 years old we used to play a jack knife game where we would flip an open jack knife first from the back of the left hand, then the elbow, then the shoulder, then the forehead, etc and attempt to have the knife land so the blade stuck in the ground. Normally this was not dangerous, but 'boys will be boys' and one day we started using an old rusty scissors in place of a knife and while I was trying to flip it into the ground it went into my leg instead. It bled a lot and I had to go to Dr. Brigham to get it cleaned and stitched.

Another time we were climbing trees in back of Mierhofer's house and I fell from a rope we were using to climb higher. I feel on my left wrist and onto a board with nails sticking up. They punctured my wrist and we not only had trouble getting the nails out, but because they were rusty I had to go to Dr. Brigham for some clean up and shots.

Finally, we were playing on the piles of fence posts in the lumberyard one evening and I slipped and fell and on the way to the ground (about 8 feet) I hit the back of my head on a petruding log. This caused about a 2 inch long gash in the back of my head. Otherwise I was okay and it did not bleed much. I was afraid to tell my parents so I went home and went to bed with the open gash. In the morning one of my sisters saw it and I was off to the doctor's office. The doctor cleaned it out and then stitched it and put a bandage around my whole head instead of shaving off a large area for a smaller bandage.

One more was when I had my hand around the car door post of Mies' panel truck and someone closed the door on my hand. It smashed my left finger next to my pinky. Boy did that hurt. I had to go to the doctor and have it cleaned out and bandaged. I lost the fingernail and even today it is an odd-looking fingernail.

Hospitalizations-For some reason it was common in those days to have tonsils removed. This required hospitalization and about ten days of recovery. I had mine taken out when I was about 8 or 9 years old. It was painful after I woke up from the operation. I ate a lot of ice cream and jello because it was hard to swallow anything the first few days. Then when I was only a couple of years older, say 10, I had an operation to fix my left hernia, which had started to bulge out. Maybe I got hit there during

football or something. Anyway I got spoiled rotten while in the St. Cloud Hospital and fell in 'love' with some of the nurses there. I cried when I had to go home.

Funerals-The first dead person I remember seeing was grandpa Stephen Ley. I was probably only 5 or 6 years old. All the wakes were held in the homes of the deceased's family. We did not have a funeral home until many years later. Grandpa lived with aunt Vern, at the north end of our street. Anyway it was sort of creepy. Next was the funeral of Henry Wartman, who lived on the corner just two houses north of ours. I was not much older, but went to the wake. Usually someone would lead everyone in a rosary. Otto Wartman, Henry's son, was the undertaker and his parlor was on the second floor of the Wartman hardware store, just one block east of our house on main street. When we went home late at night and had to go by the funeral parlor, especially when we knew someone had died and was up there being embalmed, we would run real fast with our hearts pounding. I went to many funerals after that, but I cannot remember them. One I do remember was that of a classmate, Jean Stelton, who lived in a small apartment in the back of the jewelry store on main street. Jean had scarlet fever and there was not much they could do for her. On one of her last days, there was a carnival in town and it was set up right on main street right in front of her home. I remember that several of us boys thought that was very disrespectful or inconsiderate and that she needed peace and quiet.

Neighbors-The next house north of us was that of Otto and Marie Wartman. They did not have any children. Otto was a unique guy. He liked a few drinks now and then and liked to go to St. Cloud often to eat steak. In later years, maybe in the summer after the army, I remember arranging with Otto to get some aged filets (Chet the butcher would get this special ordered tenderloin and then after cutting thick filets he would pound them into big wide filet patties) from Weber's store and barbequing them in the backyard. That was quite a blast. Marie was a very sweet lady. She would have us kids into her house every so often and give us cookies and nectar. She could play the piano went to church every day and was just generally very nice. She also played bridge with my mom. Marie had diabetes and much later in life I remember Sandy and I visiting her at a nursing home in St. Cloud. She was a Franta and had family in Wabasso, MN about 100 miles SW of Watkins. Her twin nephews, Joan and John, were my age. When they came to Watkins we played together all the time. John was a real smart guy and sort of a troublemaker. I visited him one time for a few days or a week in Wabasso. He became a lawyer in St. Paul. One time, many years later, when Sandy and I were visiting Lois and John at Lake Koronis, Lois told us that John Franta and his family were vacationing, at a cottage they owned, just across the bay. We went over to visit and John was not overly friendly and we did not stay very long. Never saw him since. Christine and Florian Wartman, both of whom worked at the hardware store, lived with their

dad, Henry, in the next house on the corner and never married. Later on they would sell that big house and move into a small house about four houses south of us and next to Arendt's-just across the street from the nun's house. I cannot remember all the other neighbors south of us, except for the Arendt's and Lindseths next to them. Joe Lindseth worked at the lumberyard as the manager. I baby-sat for their only child junior once in a while. Junior was a real piece of work. He could and did swear with the foulest language often. He was a very difficult to control. Just south of Lindseths was Kramer's. I used to play with Elmer Kramer. Elmer lost an eye later on and I did not see him much in later years.

As I said earlier, Pep and Anne Weber were best of friends with Mom and Dad. Anne Weber was a Hennen and her sister, Catherine, married George Wartman of Ashland, WI. George was a brother to Otto Wartman, our neighbor and he was also an undertaker. George had a very successful business in Ashland and had a very large funeral home. George and Otto had at least one other thing in common, that is the love of steaks. Whenever George and Catherine came down to Watkins to visit they had to go to St. Cloud, usually with Otto and Marie, for a steak dinner. George and Catherine had three sons. Dick who was Bob Weber's age, Dave who was Jim Weber's age and Lou who was Phil Weber's and my age. They were all excellent athletes and swimmers. I remember going to Ashland one summer with Phil and staying with them for a few days. Lou went on to become a very successful stockbroker with Merrill Lynch in Milwaukee. The only time I ever heard from or of him in later years was when one of my St. John's classmates, John Reilly, became CEO of Merrill. Lou called me in Chicago to see how well I knew John for obvious reasons. George and Catherine went to Florida each winter and rented a place near Orlando, I think. One year Mom and Dad went down there to visit them briefly and maybe that is where Dad got the idea of moving there later.

Summer camp-When I was about 11 years old, two of us kids from Watkins heard about the Catholic Order of Forester's summer boy's camp north of Anoka, MN. Dad was active in the Foresters in Watkins and maybe that is how I found about it. Somehow we convinced our parents to send us there for a week or so. I became very lonesome for the first couple of days. We had a big swimming pool and took lessons and swam at least twice a day. The camp was on the Rum River so we did canoeing once in a while. They had a craft tent where we built things. A lodge where we ate all our meals and a series of screened in barrack type cottages that each held about ten of us. There were maybe 100 kids at the camp. Counselors were college students. I think we went to mass everyday, but frankly I can't remember for sure. We had a great time and talked it up so much that the next year we had recruited maybe four more kids to join us and we did it for two weeks. We did a lot of other things including playing war games in the vast forests surrounding the camp. I wonder if it is still there.

Lake Koronis-Our favorite lake in the area was Lake Koronis. Located just east of Paynesville and about 15 miles from Watkins it was rated by someone as the third most beautiful lake in Minnesota. It had three islands that were sort of connected by sand bars under the surface and were uninhabited so they made good places to hike and picnic. Island one on the east side carried an old Indian lore that the 100 ft or so cliff on the south side was the scene of either a suicide or sacrifice of a beautiful young Indian maiden named Koronis many years ago. We could walk from the mainland to island one because the sand bar was only about 4 or 5 ft deep and straight enough to easily follow it. From island one to island two was more difficult, because the sand bar was deeper and more difficult to follow. The sand bar from island two to three was too deep to walk across. The lake was deep and made for good swimming all summer long because it did not get 'dog days' in late July and August. Lundemos had and still have a cottage on the south end of the lake.

One experience I remember that involved Lake Koronis was when I was about 10 or 11 years old. Several of my friends arranged for Renee Arendt to chaperone them for one week at a cottage on Lake Koronis. My parents did not like the idea and refused to let me go. I remember crying my heart out and generally making it very difficult for Mom and Dad. They did not budge though and somehow I survived the experience. I cannot remember what their main objection was, but maybe they thought it was just too many rambunctious boys for Renee to manage. Renee was about 19 or 20 years old at the time and a very good swimmer.

Moving to Florida-Running the bank as a family owned business was very stressful on Dad. Naturally, some in his family thought they should make more money and at least be on a par with Dad. He ran the bank very conservatively and thus there was not a lot of money to go around. Because of this, he proposed to the family that we should move to Florida and he would go into the real estate business and let uncle Ray run the bank. This was obviously a really big deal and I did not have much to say about it. This must have occurred about in 1940 because Cleo would have been a junior in high school, Lois a freshman and Rita in the sixth grade. My sisters were vehemently opposed to moving to Florida and they prevailed. There might have been other reasons, but I don't remember and maybe never knew. Imagine what life would have been like if we had moved. WOW!

WWII-On Sunday afternoon, December 7. 1941 I sat on the floor of our living room listening very attentively to the constant newscasts about the Japanese attacks on Pearl Harbor. I was only 9 years old, but knew that this was a very big deal. It really consumed everyone, even in little old Watkins. In a few days we declared war on Japan and then on Germany and Italy. I used National Geographic maps to

plot the advances of the allied forces in both the Pacific and Atlantic sectors. It took about a year before we were finally able to stop the advances of the enemies.

Soon we would have the draft and virtually every young man in town was going off to one of the services, most simply volunteered for the draft or enlisted. It wasn't too long before we started to get casualty reports. Every day the newspaper had long lists of those killed and wounded. Watkins did not escape these tragedies. One family, the Sturms, who lived just next door to my aunt and uncle, Putch and Ray Ley, about one long block north of us, had five or seven sons killed in action. They had a banner hanging in their window with all those gold stars on it.

Almost every manufacturing plant in the Twin Cities was converted to defense production of one kind or another. They needed help desperately and therefore almost all young, and even older, women in town moved to the cities for the jobs, which paid very good wages. There were no unemployed men available.

We had a civil defense unit in town and we even had air raid drills. Not that anyone thought we would be bombed, but mainly to plan for and conduct blackouts so that any German or Japanese planes on their way to Minneapolis and that might fly over could not get their bearings from our and all other towns. When we had our drills, the windows had to have blinds drawn and any leaks taped. Dad was one of the civil defense patrollers and they went around town during the drills to make sure there was zero light coming from anywhere. We kids would often go up to the train tracks and watch troop trains speed through town with young men, on their way to war, hanging out windows and waving to us. Watkins was on the main line of the Soo railroad and relatively underutilized so troop trains did not have to wait for freight trains.

We also had rationing of many items. Silk stockings, butter, gum, sugar, tires, tobacco and gasoline were just some of the items I remember. Most people had an A and some B gas rationing cards. That only gave them about 5 gallons a week. Dad had a C card, which gave him, about 15 gallons a week. His job as President of the bank and some other civic duties gave him priority. Speed limits on the highways were set at 35 mph to conserve gas.

On July 11, 1945 the war in Europe came to an end. It was called V-E Day. Watkins started to celebrate immediately. Nothing formal or official, just everyone coming downtown to the seven beer joints we had. Fire sirens sounded long and often. Church bells (only one church) rang long and often. The beer joints sold or gave away beer to just about everyone, even us kids. Remember we were only 13 years old. V-J day came on August 15, 1945, a few days after, we dropped the atomic bomb on

Hiroshima and then Nagasaki. I was working on a farm north of Watkins, shocking grain, when we heard the news. It was just like V-E Day in Watkins.

Picking Ergot-One of the things that came with the war was a shortage of certain medicines. One in parti8cular used a fungus called ergot that grew from rye grain. These were small black clods about the size of a rye grain kernel. Someone was willing to pay about \$5 for a quart of these so we and many others went up to the elevator in Watkins and got bushels of rye grain. We would then spread a few cups at a time over the kitchen table and who ever was home would go through the kernels and pick out the ergot clods. I cannot remember how much ergot we got out of a whole bushel, but it was enough to incentivize us. We did not have many ways of making money so this was a good way to pick up a little change. I don't remember how long this went on, but it was a seasonal so maybe a couple of seasons.

1945-1949

Kimball High School-Looking back on it, 1945 was quite a year. The war ended, I graduated from grade school at the ripe age of 13, I started high school and the Kraft cheese plant was opened. Going to high school was a big deal for me. Kimball was five miles east of Watkins on state highway 55 and Watkins did not have a high school. My sister Rita was a senior, but I did not see much of her. My two older sisters Cleo and Lois had graduated from Kimball High in 1942 and 1944, respectively. Cleo was valedictorian of her class. Her boyfriend, George Holmin, quit school before graduating and enlisted in the Army. He was too young, but that did not matter too much. He fought in the battle for Guadalcanal and got malaria. I don't think Cleo dated anyone else while he was at war. Most of the girls/young women whose boyfriends went off to war waited for them and it was almost considered patriotic to do that. I think the same was true for Lois and her boyfriend John Lundemo, but I did not see as much of John as I did George. John finished high school and one year in electrical training at Dunwoody Institute in Minneapolis before getting drafted.

Kimball High was a very small school. My guess is that we only had about 200 students. Probably 50 to 60 freshman and only 45 or so seniors, because a certain number of students quit to go back to the farm or whatever before graduating. For some reason I befriended a senior very soon after school started and he had a car. Probably a Model A Ford. He was not into sports, but went to the games and liked to do same things as me. As a freshman I got a date for Homecoming with Joyce Stein. My first date ever. She came from a farm, near Kingston, south of Kimball and arranged to stay overnight with one of her in town girl friends. Rita coached me on what was expected of me and I think

I even got Joyce a corsage. I don't think much happened on that date because I only dated Joyce once more after that. That was a double date with Neil Waldron (the lone Jew in Watkins and a junior in high school) and Jane Lock. There were several very attractive female freshmen. Carol Schmitt from a country one room school north of Watkins and Erma Oberg from Kingston were two that I became very good friends with. I never dated Carol and only dated Erma twice. Once for a sort of junior ditch day to Lake Koronis and once while a freshman at St. John's U. for a Sadie Hawkins day dance she invited me to at St. Cloud State. Erma always was picked as queen, even at St. Cloud State, and Carol was right behind her, if not also queen once in awhile. Later, as a sophomore, I started dating a girl, Dorothy Seutter, from South Haven, who went to Annandale High School (10 miles East of Kimball). I met her at a basketball game in Annandale. After transferring to Cold Spring St. Boniface High school for my senior year (see below) and then even more so after graduation we all went our separate ways and I rarely saw any of them until much later in life when I ran into Carol Schmitt (now Jung) in Sun City West, AZ.

Anyway, at first I did not think much about whether Kimball High was a very good school. You can imagine that a small rural high school that probably did not pay much and, with few exceptions, did not attract the best teachers. It started to show by the time I became a junior. As a sophomore I got elected to the Student Council and as a Junior I was Student Council President. We never had any homework assignments and classroom decorum was almost non-existent in most cases. You would not believe some of the behaviors that I saw. Think the worst and that was it.

In the late fall of my Sophomore year I was called into the Principal's (Mr. Bright) office and asked whether I was one of the students that damaged some rural mail boxes on Halloween. He said the postal inspectors had been to the school and wanted to know who was involved. I truthfully denied doing anything like that or having any knowledge of it. I must have chuckled at the allegation, because the Principal lost his cool and pushed me up against the wall in a very threatening manner. He must have almost immediately recognized what he had done was wrong and apologized profusely. Then later that year or early the next year we learned that the Superintendent had been arrested by federal authorities for allegedly misappropriating and inflating school lunch reimbursements. Maybe that was why we had a trampoline-the only one west of Minneapolis we were told. That was the end of him. Later that year, the same Principal that went after me, ran off with one of the female teachers and that was the end of him.

St. Anthony High School- Watkins had a Catholic High School in the early 30s, but it did not last long. Gene McCarthy, later Senator McCarthy (see below) and his wife Abigail Quigley started and ran the high school in a few rooms of our grade school, but no one had enough money to keep it going.

Sports at KHS- Because Kimball High was so small and because I was relatively tall, say 6 feet then till I grew a bit more to 6 feet 2 inches, I joined all the sport teams. In football I was the center from the get go, but I did not start my first year. I suffered a broken rib early on and that limited my playing. In those days we played both ways-offense and defense, mainly because we did not have many guys on the team. We did not have very good teams. One year we lost all of our games. I remember playing at Paynesville one year in snow banks. Centers were always also middle linebackers. I took some real beatings because our linemen rarely stopped anyone. Oh well.

Basketball was better. We had some really good teams. Dwayne Benoit was our center and at 6'6" that was pretty tall. Then Corky Peters and Ralph Blair were good outside shooters and ball handlers. I subbed on varsity and played on fresh/soph team until my junior year when I played forward most of the time. We won the majority of our games and even won the sub district one year. After most home games we went out to the Y, which was a bar south of Kimball that had jukebox dancing. We probably drank too much beer and stayed out too late. Can't remember who all drove us around. The fact that we were all under age did not seem to bother anyone. A couple of times when it was snowy and slippery we ran into the ditch and had to get a farmer to pull us out late at night.

Baseball was in the spring. I don't think we had teams every year. Anyway, in my junior year I was a pitcher, having discovered that I could throw a curve ball and sometimes even get it across the plate. I was fairly successful with that, but I cannot remember how many games we won or anything like that. It's probably recorded in the yearbooks.

We did not have track, except maybe one year. I threw the disc, but don't even know if I was any good. Probably not.

Class plays- I was in the junior class play at Kimball. It was "Little Men" and I was Dan. There was always a junior and senior class play. The yearbook says there were 15 of us in the junior play. Naturally I was not at Kimball for the senior play.

Cars we used- Our 1939 Ford lasted the family until late 1954 when Dad bought a new Chevrolet four-door sedan. It had an automatic transmission. I think they called them Bel Aire's. During high school years Jim and Phil Weber had a Ford Model T for the first year or two. Model Ts were built from 1908 to 1929 and I am sure this one was at least from the late 20s. You had to crank it to get it started and it did not go much faster than 40 mph, but it got us to where we were going. It had a heater

on the floor, but it was usually pretty cold inside during the winter. I usually took the bus from Watkins to Kimball, but often we came home after football or basketball practice in Weber's car. Sometime in my sophomore year or so the Weber's got a Ford Model A (1927 to 1932). This car had an electric starter and built in heater so was much more comfy. Still no window defroster, so we had to constantly wipe off the frost on the inside windows. I got to use the family car once in a while when it was my turn to drive, etc.

School bus-We all took the bus to Kimball High School. I think we had two buses each day. One would just take the town kids and those living on farms up to five miles or so south of town. The other bus picked up farm kids up to about five miles north of town. The two buses were considered the Watkins buses. Life on the school bus was interesting, because a very few boys and girls (Gordy Linn and Mary Lou Werner) would always sit together. As expected there was some not so kind teasing that went on, but we never had any fights. After school, my memory is not so good. I think we had the same two buses leave around 3:30 pm and then I think one of them returned around 5 pm to take the kids who had to stay after school for things like band practice, sports practice, play practice, etc. We also took the school bus to various sporting events, etc.

Friends-My boy friends at Kimball were much the same as in grade school, Phil Weber, Herb Klein, Verlin Mies, Gerry and Norm Nistler, Dick Gross, Gene Becker, Gene Mierhofer, Lloyd Wortz, Corky Peters, Harry Manuel, and Phil Arndt. Girl friends were Erma Oberg, Carol Schmidt, Joyce Stein, Jane Loch, Delores Bates, Kathy Hennen and Dorothy Damen. There were probably others, but I cannot remember them. I only dated Joyce Stein a couple of times. Erma Oberg and Carol Schmidt were the best looking girls at Kimball High and were always chosen as Queens.

School lunches-Most of the kids from Watkins went downtown Kimball, maybe four blocks west, for lunch. I and a number of my other friends stayed at school and used the school hot lunch program. It was a pretty good deal and we usually got to drink 2 or 3 extra pints of milk. It did not cost very much, but I cannot remember how much. We would buy cards and then they punched them each time we used them. The food was pretty good, because local women, who relished having the jobs, cooked it all. Naturally, it was all heavily subsidized by the Federal government.

Summer jobs-I continued doing some of the same jobs as in my latter years in grade school (see above). One of the new jobs was working on a baling crew. Bill Gross owned a baler, one of the few in the area, and during the summer he would contract with farmers to have their hay and straw baled. I think we got \$.01 a bale each and there were 4 or 5 of us on a team. Most of our work was baling straw. When a farmer was threshing his grain we would climb onto the straw pile and feed the baler. The bales

came out in large rectangular bales and one our team would pile them onto a hayrack or truck for loading into the farmer's barn. This all was dirty dusty work. It was especially difficult if the straw included thistles. Sometimes when the weather was threatening, etc. we would work late into the night to get the job finished. The baler kicked out several hundred of these bales an hour so we made pretty good money for as long as it lasted. Sometimes the baler would breakdown and it would take several hours for Bill Gross to get it fixed, especially if he was 'taking care of business' in town, meaning he was in one of the bars.

Another job I had one summer was to drive a milk/dairy truck for Meierhofer's dairy in Maple Lake. Jim Weber and I had this job. Can't remember how much it paid, but it was not much. Anyway, we would start early am, say 6 am, and drive our truck 20 miles east to Maple Lake and by 7 am start loading the truck with milk, cream, cottage cheese, cheese and other dairy products. We then started our trek to Belgrade, a town 60 or 70 miles west of Maple Lake, and stop at all sorts of lake resorts and small stores along the way to make our deliveries. In Belgrade we sometimes stopped at the local pub for a beer or two before heading back to Watkins. Neither of us had a chauffeur's license and I was only, maybe 15 years old, but I did have a driver's license. I did most of the driving.

Between my junior and senior years in high school and maybe my freshman year in college, I got a job at the local Kraft cheese plant. I had to work shifts, usually from 8 pm to 4 am, but sometimes from 4 am to 12 noon. We would make Cheddar cheese from beginning to end. This was probably the best job I ever had in the summer. It gave me the afternoons free to golf, swim, fish, etc.. It was great to have a steady job.

Bowling-Sometime during this time frame, Hib Schoen, built a bowling alley in the back of his bar. It only had four lanes, but was very popular in town. There were both men's and women's leagues and it seemed that nearly everyone participated. I think it cost about \$.25 a line. We kids were only too happy to pin spot for \$.05 a line. We could actually pin spot for two lanes at one time, but it was hard to keep up. With four players taking about 45 minutes to bowl a line, we made about \$.30 an hour. When some of the men bowled and threw very fast balls, it could be dangerous because the pins would fly all over, even where we pin spotters were hanging on. The procedure was to immediately put the ball on the return runway and then put the pins into slots on the top of the rack that would set them back on the alley. We had to keep track of which ball was being thrown and what frame it was to know when to re rack the pins. Obviously, there were no automatic pin spotters yet.

Pool-When we were in high school one of the things that we did a lot was play pool in the backroom of Klien's Hotel. We played billiards, 8 ball, bottle, rotation, bumper and other pool games. The losers always had to buy the beer. Sometimes we played for dimes.

Halloween-Halloween mischief was one of those things that none of us was very proud of. I never got too involved, but some of my buddies (it always seemed to be the older ones) did some lousy things. They would do such things as tipping over an outhouse with someone in it, putting dog poop in a paper bag, setting it on fire and ringing the doorbell. One time I remember some guys took apart a horse drawn buggie and then reassembled it on top of a barn in town. I mentioned the thing with rural post boxes above. Maybe it was the mailbox incident that sort of killed the mischief from then on. Thank goodness.

Dances-One of our main social outlets was to go to dances. There were three places mainly. St. Cloud Coliseum, about 4 miles west of St. Cloud and just west of Waite Park on south side of what is now State Hwy #75, which also went right past St. John's U. That was the main highway in those days and is now replaced mainly by I 94. On Friday nights it was modern music. The second place was "the Fairgrounds" on the far north side of St. Cloud and not far from the Hospital, Airport and Sauk Rapids. They had a mixture of old and new music. Finally there was old time music at Cold Spring Ballroom on Sunday night. These places were big social gatherings for everyone in probably the 16-19 age group. We did a little beer drinking and sometimes had some harder stuff. I even ran into my youngest sister, Rita, at some of these dances. Once in a while we would go to a resort north of Annandale and also a 'resort' half way between St. Cloud and Kimball on Hwy 15, Block Lake. These were some of my wilder times and I usually stayed out too late and drank too much. Not very good role modeling for anyone reading this. One time, we were in Mies's panel truck going to a dance north of Annandale and I remember going thru the woods on a dirt road to get there and Pete Mies was driving and got up to about 90 mph or more. We were all screaming for him to slow down or stop and he eventually did. We were very lucky and swore we would never drive with him again. Going to dances was one of the things that we continued doing well into my college years.

During that time frame, one summer we formed what was called the "Hobber Dobber Club" made up mostly of Watkins kids. It was a silly sort of thing and we even had a Hobber Dobber clap and saying-which I cannot remember. To be a member one had to chug-a-lug two beers without swallowing. Our only purpose was to have dances and drink beer in someone's hayloft and that sort of thing. There were about 15 or so of us and sister Rita and some of her older friends were even in it. I often had to

recite a couple of verses I took from Dad's St. John's notebook. One was "Don't Use Big Words" (Appendix A) and the other was "The Modern Hiawatha" (Appendix B).

One summer at about that time, the Weber boys, Jim and Phil, discovered down in the basement of their dad's store, a cache of old moonshine. That was unlabeled and powerful stuff of at least 100 proof. It would burn real nice if you put a match to it. This was left over from the prohibition days from 1920 to 1933 and apparently Pep Weber, Phil and Jim's dad had forgotten about it. They would bring a bottle with to dances or whatever and when mixed with coke, etc. could make a very strong drink. I don't remember how long this went on, maybe until Pep heard about it from someone.

Television-We did not get television until sometime in about 1945. The first time I saw a TV was watching a very snowy screen in the front window of Becker's Hardware store on main street. It wasn't too long before Weber's, Meirhofers, and a few others in town had TV sets in their homes. We did not get one until perhaps 1952 or so. About the time that Sandy and I started dating in early 1950s, we often spent early Sunday evening at either Weber's or Mierhofers to watch the Colgate Comedy Hour and the Ed Sullivan Show. Mom and Dad liked to watch the Lawrence Welk Show. There was no TV at St. John's. We were on the fringe of the reception area for Minneapolis because all we had were rabbit ears and a few outside antennas. There were no other broadcast stations until much later.

First airplane flight-Herb Klein and I were the only two guys in our gang that wanted to take a plane ride. We were probably juniors in high school at the time. We drove to St. Cloud Municipal airport and bought a ride at their flying school. It probably cost about \$25 and that was quite a bit at that time. Anyway we were assigned to two women pilots who took us up in a single engine piper cub. It was quite a thrill going down that runway for the first time. They flew around St. Cloud at about three or four thousand feet for about thirty minutes and then landed. We had a great time! I don't think I even told my Mom and Dad before hand.

Trips-In my high school years my biggest trip was between my junior and senior years. A year earlier I learned about the Catholic Youth conference that was to be held at the Morrison Hotel in Chicago. My sisters encouraged me to go and so I started to save my meager funds until I had enough to do it. I made all of the arrangements. I asked others to join me, but no one else was either interested or could afford it. I took the train or Liederbach Bus to Minneapolis and then the train to Chicago. The Morrison Hotel was at the corner of Madison and Clark. On the very first night there I went for a short walk around the block and some kind of character, probably a bum, tried to befriend me. I knew he was bad news so walked until I found a policeman and somehow got rid of this leech. It shook me up a bit. I befriended a couple of guys at the conference, one from Shreveport, LA and another from Gaylord, IL.

We did a few things together, like going to the Maxwell Market down on Halstead Ave. That was kind of daring, but not too bad with the three of us. We also took the subway all the way out to Jackson Park and then back. We were the only white people on the train. I also went to a Cubs game all by myself. Took either a bus or L train. One night after an evening event at the conference, I escorted a Chicago girl I met to her home at about 7000 north. She gave me careful instructions on how to take the bus back downtown at that relatively late hour. Everything went fine, except that I had to walk west down Madison from Michigan Ave. to my hotel on Clark St. Under the Wabash elevated train a bum stepped out of the shadows and tried to rob me. I gave him some chunk change and said that was all I had. He took it and let me go. Needless to say I was rather scared.

Another trip I organized was for about four of my buddies and I to take a bus to Minneapolis and then go to our first professional basketball game ever. It was between Oshkosh and Sheboygan. Minneapolis did not have a team. We were blown away by what we saw. The players were fabulous. On the way to the Minneapolis auditorium, about 15 blocks from the bus station, we stopped at a restaurant where I ordered shrimp for the first time in my life. I thought they were great. We took the Soo Line 'flyer' train home. This was an express train and did not have a scheduled stop at Watkins, but by making arrangements in advance they stopped for us.

One other trip I arranged was for a group of us to go to the Minnesota High School basketball tournament in at the University of Minnesota field house. It seated about 18,000 people and was the biggest indoor place we had seen. One thing I remember was meeting my first cousin Myron Johnson, who was a student there and lived in a frat house. We went to his frat house and then had dinner at a restaurant-spaghetti I think. He was broke so we paid for his dinner.

The only other times we went to sporting events in Minneapolis was when our town baseball team organized a bus trip to the Minneapolis Miller's game. This was triple a. On the bus some of the adults had a bottle of Old Fitz 100 proof straight whiskey that they passed around and we all took swigs from it. Wow was that strong and biting. It burned all the way down.

Almost forgot that one Christmas, while Rita was studying Home Economics at St. Catherine, she was helping out at a wealthy family that lived in a large house on Lake Minnetonka. She invited me and one of my friends to come down there and see the house. We did and were really impressed by the huge great room and everything else about the house. She made us lunch too.

Accidents-One of the sad things that we had to experience was what seemed like a lot of bad accidents in our area. In addition to the big train wreck on November11, 1940(discussed above) there were a lot of other accidents. One of the first was Eugene Bohls getting killed when his motorcycle went

off the road on HWY 55 about ½ mile east of town. Many of us drove our bikes out to the scene and saw his body draped over the fence. I had nightmares about that one. We often learned of these accidents because the town hall siren would go off to call the volunteer firemen. We did not have paramedics until about 1970 or so.

A bad accident was when one of the young Kramer boys, from a farm about 2 miles west of town, drowned at the Mill Dam in Fairhaven abut 7 miles east of Watkins. This occurred a few years after the period I am writing about and while I was working in the bank. Anyway whoever came in to tell us wanted someone, me, to go out to their home and tell the parents. I did this and drove the father over to Mill Dam where he ID the body. Not a very pleasant task. Remember that none of these small towns had police and many did not have volunteer fire departments. Generally we had to wait for the county sheriff to come investigate and release the body, etc.

We also had one of the young men in town commit suicide by lying down on the train tracks and letting a train run over him. I did not go to see that scene.

Another accident that involved me was when a group of about six of us were returning home from attending a carnival in Litchfield, the Meeker County seat located about 18 miles SW of Watkins. Thank God none of us were drinking anything that night. We had decided to take the main highway home from Litchfield north to Eden Valley and then Hwy 55 the remaining 7 miles to home. We had come on a shorter route using secondary (gravel) roads. Anyway, about half way to Eden Valley and about 10 pm, a panel truck, loaded with plumbing pipes and equipment, came across the middle of the highway and smashed right into the left front of our car. The impact threw our car into the ditch. The front seat passenger flew into the windshield and the other two in the front seat were also injured. I was in the back seat right and was not injured. I managed to get out and went right to the panel truck where the driver was slumped over his steering wheel. He was not dead, but he was drunk. I could smell it. I don't know who reported the accident, but the state police were there pretty fast. They took us to Watkins, where they had called Dr. Wittrock in advance and he patched up the wounded. I believe they used an ambulance to take the truck driver to a hospital. We all had to make signed statements about what happened and our parents all came to the doctor's office very concerned.

One more accident was John Ophoven, who ran off the road 4 miles north of Kimball and hit a tree. He was Willie Ophoven's older brother. He was killed and it really shook all of us up because we all knew him very well.

There were many other bad accidents, but I will not detail them all.

Cold Spring's St. Boniface High School-During the summer of 1948, a bunch of us kids would meet frequently in the town park to just hang out and play games. Anyway several of us started talking about how bad things were at Kimball High. We were concerned that we were not learning enough, etc. We started to talk about switching to either Eden Valley (seven miles to the west), Litchfield (18miles SW) or Cold Spring's St. Boniface High School (10 miles north). For some reason we thought Cold Spring would be best and even started to go to dances at the Cold Spring ballroom to see if we could meet some pretty girls (don't know if we did). Anyway we told our parents about what we wanted to do and they got the ball rolling. It was a big deal, because they had to arrange things with the schools, bus service, etc. I think someone had to agree to pay for tuition from our existing school district to Cold Spring. Anyway when school started there were two buses of us kids who made the transfer. That must have almost overwhelmed the Cold Spring people. St. Boniface High was about 50% bigger than Kimball and therefore must have had about 300 students. Most of us kids were somewhat surprised, pleasantly for most of us, that there was a black book full of rules and a lot more discipline at St. Boniface. After two days, almost half the kids decided to go back to Kimball. Therefore on the third day one bus went to Cold Spring and one bus went to Kimball. I think that split continued for a few years, but I lost track of things after going to college, etc. I made friends with a lot of kids at St. Boniface. Dick Meyer, Roger Bell, Ray Wenner, Marty Kammeier, Ed Richert and Guy Schaefer were the guys and Anna Brinkman, Mitzy Gresser, Ruth Wenner, Delrose Hennen, Helen Theisen (Sandy's sister), Marge Athmann and Del Steichen were the girls that I knew best. Sandy was a freshman and I did not know her and had not met her. I was still dating Dorothy Suetter from South Haven occasionally. I did date Helen Theisen one time, but we were more like brother and sister I think. Toward the end of the school year I did start dating Mitzy Gresser and I remember thinking she was just great. The feeling was not mutual and she sort of dropped me. She had been dating one of St. Boniface's star basketball players, Don Olmscheid, and I think I got her on the bounce because she went back to dating him for awhile, before she started dating and eventually marrying Harry Manuel (2 years older) from Watkins.

Academics at St. Boniface were quite different than at Kimball. We had homework and I can even remember staying up all night to finish a paper that I needed for English. I even got to take higher algebra, which we did not have at Kimball. St. Boniface was in tougher athletic leagues (Minnesota Catholic High School Athletic Association) for sports, had language classes and other things that Kimball did not have. We assimilated pretty well, but I think there was some apprehension on the sports teams that their tight knit clicks would lose out. As a result some of the jocks were somewhat aloof.

Sports at SBHS-Being transfer students; we were not eligible for varsity sports for several months. Thus we did not play football that first year (and only year for those of us who were seniors). However, for some reason I seem to remember that Gordy Linn, who was a good football player, played on the varsity football team the first year. When basketball season started, we were told that we were still not eligible for varsity. I thought there was something fishy about this because a very good basketball player in Minneapolis transferred to DeLaSalle High School at the same time as us and he was playing. Naturally, I wrote a letter to the Minneapolis Star Tribune and they published it in the next Sunday paper. This created quite a storm because our coach Al Schaefer was also President of the state athletic association. He called me into his office and was furious that I had written that letter. He calmed down eventually and there was no retribution that I can remember. Nothing changed, however, and we Watkins kids who were practicing with the varsity to give them some opposition, quit doing that with no prospect of ever playing. Several of us also signed up for ice hockey and we played in several games. Baseball was another story. We seemed to be welcomed with open arms and I even pitched a few games. We did all right.

Graduation-Thank God I can't remember all the details, but graduation from high school must have been a big deal. A fairly big group of us made it an all nighter at someone's cottage at Lake Koronis, about 20 miles west of Cold Spring and near Paynesville. We drank a lot of beer and just had a good time, with one exception. We went into Paynesville for breakfast and one of our cars went too far by driving across people's lawns, etc. We did not get caught, but we felt bad later on.

Weddings-On Saturday, May 29, 1948 my oldest sister Cleo, then age 23 got married to George Holmin, age 24 from Kimball/Litchfield. As I mentioned earlier, George went into the Army early, before finishing High School (he finished it sometime later), and fought in the battle for New Guinea, in the Pacific. He caught malaria over there and he took some time to heal. George worked for and retired from National Can Co. in Mankato, MN. On July 24, 1948 my second oldest sister Lois, age 21, got married to John Lundemo, age 23, from Watkins. John served in the US Air Force and was stationed for awhile in Canada and on the west coast. When John got out of the service, he enrolled at Dunwoody Institute in Minneapolis and studied electrical engineering. He worked for and retired from the Elk River Power Association, which had one of the first atomic power plants in the country. He and some of his buddies built the house they still live in. These weddings were a big deal for a 16-year-old boy like me. We had the receptions at our house and turned the basement into a bar. I think I was an usher for both weddings. Sister Rita must have been in both wedding parties. I think we ate right at our house, but we might have gone across the street to the school basement. I was very proud of my older sisters.

Roland's Memoirs **1949-1953**

Picking a college-Late in my senior year in high school I began thinking more about college. I knew I wanted to go to college, but did not know for sure what I wanted to study. The number of kids going to college after high school was definitely in a minority. About all I knew was that I wanted to go to a catholic college if at all possible.

My sister Rita was a junior at St. Catherine's in St. Paul and she was studying Home Economics. She wanted to teach Home Ec, as it was called, and she did so for at least a couple of years after she graduated, in Belle Plaine and New Prague, small towns just south of Minneapolis and St. Paul. Sister Lois had taken nurses training at St. Joseph's Hospital and St. Catherine's college in St. Paul and was working as a nurse at the time. She would later, go back to the University of Minnesota and get her degree in Public Health Nursing.. My oldest sister Cleo went to a business school in Duluth. She liked Duluth because the climate there was kind to her hay fever. Also, I think my Uncle Joe and Aunt Esther Landolt and my aunt Vern Ley lived there. We three kids looked up to Cleo because she was the oldest, the smartest and first to be out on her own and earn her own living.

I had my eye set on going to Creighton University to study pharmacy. However, to save a little money I apparently decided to start at St. John's University in a pre-pharmacy program. I had gotten to know a bit about St. John's because my buddy Phil Arendt's dad, Joe, would drive us up there once in a while in his big Buick sedan to a football game. Also that is where Dad, uncles Ray and Jerry, had gone to prep school.

St. John's University-St. John's was and is quite a unique place. It had a prep school, a monastery, an abbey, a university and home of the Liturgical Press. The regular college that I attended had maybe 800 or 900 students. 1949 was still sort of a post war year and so we had a number of students that were vets and being older and more experienced in a lot of things, they had their impact of on student life.

St. John's Men's Chorus-A big part of my experience at St. John's was the Men's Chorus. In the fall of my freshman year I tried out for the chorus and was accepted into it. Father James Kelly (with whom I just spoke to by phone on 2/17/09 after being emailed his tel no. from cousin Dick Ley. He is 93 years old and living in Hopkins. I had not talked to him since our wedding in 1955.)) had only recently been put in charge of it so everything was sort of new. I was soon to learn that he had big plans for us. Bob Eddy, a veteran and junior, was the business manager. We practiced for an hour or two every night right after dinner. Bob Eddy was busy arranging for a spring tour to various places in Minnesota. I also wanted to play baseball, so I tried out for the baseball team as a pitcher in the spring. Father Dunton, the

coach, and Father Kelly soon made it clear to me that I could not do both. Because I was not a sho-in candidate for making the baseball team (college was quite different from high school), I decided to stay with the men's chorus. I later became the business manager in my junior year and was busy arranging for a much more aggressive tour, by the spring of my senior year. I traveled to Winnipeg, Marshfield (WI), Milwaukee and other places to meet with potential sponsors and was successful in selling a concert about 50% of the time. The chorus traveled by chartered Greyhound bus that was all painted up for us on the outside. We even had our own driver who stayed with us for the whole tour. I can't remember where we all went, but some of the towns/places I remember are St. Scholastic's women's college in Duluth, St. Theresa's in Winona, St. Paul auditorium, Mount Mary's college in Milwaukee, Bemidji, Marshalltown, WI and several other cities around Minnesota. We even made recordings at a studio in Minneapolis. I have copies of some of the recordings, but have not played them in years until recently. They are not in good condition and don't sound that good anymore. My first taste of a filet mignon was at the spring wrap up dinner for the chorus at the 400 club outside of Rockville. It was delicious.

One of our members in my freshman year was Wayne Freund, an outstanding baritone from Rugby, ND. He appeared on the radio in Minneapolis, etc. For some reason he did not want to make a career of singing. He was so good that many thought he could have made it. He quit school after his freshman year and went back to the farm in ND. I was a good friend of his and he even came down to our wedding to sing for us.

My experiences with Father Kelly were something else. He was a very tough taskmaster and a perfectionist. He had perfect pitch. He often required me to meet with him on Sunday evening in his studio to go over our tour plans, etc. He was touchy feely, if you know what I mean, and it was uncomfortable, but I did not respond to his advances. He had a very good side and we were sort of friends and he attended our wedding in Cold Spring. I understand that later on the Abbot reassigned him to a parish in far northern Minnesota. I never had any contact with him after our wedding.

Freshman year-Due to the influx of post war students the school erected a series of military type barracks on the north end of campus and that is where we freshman were housed. These barracks were heated, but it got cold in the winter. During the first freshman semester I shared a room with Don Lamb from Minneapolis and Pat Lewis from Duluth. Don went on to have a very successful legal career in Minneapolis and Pat Lewis became a successful radio and TV announcer in Seattle, Washington. The second freshman semester I roomed in the same barrack with Jim KcKeown from Albert Lea, MN. Jim went on to earn a double doctorate in Math and Physics at Iowa State and then worked for 3M. After we

graduated I never saw any of these three again, but did run into a number of other classmates later on, mainly at our 50th reunion at St. John's in 2003. I took my pre-pharmacy courses, which included chemistry, german and analytical geometry. I had a really hard time with German because of all the grammar and I never learned English grammar. As a result, I dropped out of German before it was too late. I also had a hard time with analytical geometry, in part at least because they let me take it without ever taking geometry. If it weren't for my roommate genius, Jim McKeown, I don't think I would have made it. We went to study hall every night and would stay til closing at 11 pm. It was a tough routine and without the experience at Cold Spring I don't know if I could have survived. Yes they did have an initiation routine, but it was pretty tame. We wore small green bennies for the first month or two and had to do whatever seniors asked us to do. For some reason I think the presence of so many vets put a damper on things, as they were too old to play such petty games.

Smoking-All through my grade school and high school years I did not smoke and most of our gang did not either. One exception was Phil Weber. He was not a regular smoker, but I think got into bad older company even while in grade school and would play cards and gamble and smoke till late at night while in 7th and 8th grade. I don't think he did that when in high school. Anyway, when I got to college, I started to smoke (and inhale) cigarettes. We would go down to the cafeteria, have coffee and smoke. I smoked all the way through my senior year, about two packs a day, and even tried pipes during my senior year. Sometime during the summer after graduation I decided to quit smoking cigarettes and quit cold turkey for good. I would still have an occasional cigar, but not many.

Uncle Ray's death-My life changed forever after Uncle Ray's sudden death on a hunting trip in the late fall of 1949. Dad was very distraught. In fact, as we learned later, he had a nervous breakdown and talked Ray's widow Putch, his brother Gerry, and the one or two other stockholders into selling the bank. I don't know what Dad was thinking he would do for a living. The bank rep from Marquette National Bank in Minneapolis brokered the sale to a Mr. Jim O'Brien from Dickinson, ND.

The new owner asked Dad and his brother Gerry to stay on for at least a year, because he knew they were well liked in the community and would be a big asset. I started to take an interest in how much the bank was worth and soon learned that Dad had sold it for far too little. The new owner was a very fine gentleman and soon realized that Dad was sick when he agreed to sell the bank and that Dad had made a mistake. Within a year he agreed to sell it back for what he had paid plus his expenses. Dad bought back more shares than he sold and clearly became the controlling owner. This experience, plus my problems with German, caused me to rethink my major and I switched to Business Administration beginning my second year. I was sort of planning to go to work in the bank after graduation.

Sophomore year-As a new business administration major, with a minor in philosophy, the sophomore year was almost like starting over. I moved to St. Benet Hall, which was a four or five story dorm right next to the quad and thus very convenient. We continued to take all our meals in the main dinning room. For breakfast it was open seating, but for lunch and dinner we had assigned seats. We sat at table of about ten and were served family style. The servers were mostly jocks who did this to help pay for tuition and board. I don't think there were scholarships for jocks and that may still be true today. My roommate was Tom Krause from Austin, MN. We got along great together. I later on became best man at his wedding in Austin. Sandy and I visited he and his wife Carol many times in Normal, IL where he worked for State Farm Insurance Company.

My course schedule that sophomore year was something of a disaster. Father Martin, an economics professor and something of a principal in the administration, was my advisor. He had me sign up for Epistemology and Metaphysics (study of God's existence, etc.), in my first semester, even though I had not taken the prerequisites of logic and psychology. I loved this course, but it was taught by Father Ernst who was proud to say that only God would get an A from him and that few would get Bs. C was considered a very good grade and most would get Ds. I got an F, my one and only F ever. I took the course a second time the following year and got a D, I think. I did manage to get As in all my business courses so that helped a bit.

One other unfortunate thing happened to me that year. I started to play poker late at night. Not a lot of money involved, but it was addictive almost and robbed me of much needed sleep and study time. The main culprit who helped get me into this (however, I will not duck responsibility) was Oscar Smith, a very charismatic black man from the Bahamas. We had curfews at about 11 pm, but we managed to get around that in someone's room.

Meeting Sandy-Sometime during the spring of my sophomore year I went with my buddy Phil Weber on a date he had with Helen Theisen from Cold Spring. He had met Helen at a dance in Cold spring. I did not have a date but just went along for the ride, I guess. Anyway, it was a fateful trip because I went into the house with him to meet Helen's family and in the process saw Sandy for the first time. She was actually called Sani by most of her friends. She was beautiful(see pic below) and I was impressed. She was exactly the kind of girl I was hoping to meet someday. She was a junior at St. Boniface High School. About a week or two later I went back with Phil who had another date with Helen. I was planning on asking Sandy to go with us/me. I just assumed she would be home, available and willing (not very presumptuous or inconsiderate do you think?). Turns out she was baby-sitting at a neighbor's house about ¼ mile down the road. Someone had the brilliant idea that maybe Ermie,

Sandy's younger sister, could sub for her. I think Helen called Sandy and asked her if she wanted to go along with this plan. She did, so we went down and made the switch. We probably went to a movie in St. Cloud. I was smitten, but I was unsure the feeling was mutual with Sandy. She had a mind of her own for sure and expressed it frequently. This, and probably my stubbornness or other 'virtue', led to some disagreements, but somehow we overcame those and stayed together even though apart physically. We dated a few more times that summer and then I went back to start my junior year at St. John's. Sandy and a couple of her girlfriends went to Minneapolis that summer to get a job. Older sister Helen, who was also working in Minneapolis, was to keep a sharp eye on them (ha). Sandy got a job with Sears that served her well for the next few years. She came home (Cold Spring) most weekends and that gave us an opportunity to get together.

Sandy's home and family-Sandy's house was a small ranch with three bedrooms, a master bedroom, a small bedroom for the three girls and a large bedroom with two big double beds for the four boys. The living room was long and about ten feet wide. The kitchen was small by today's standards, but very adequate. They did not have an indoor bathroom at that time. The outhouse was located about 100 feet from the house and on the coldest winter days they used an indoor pot because it was just too much to use the outhouse. Central heating was from a large wood burning stove in the dining room. They had a large garden and front lawn. They also had a large garage which also served as a chicken coup because they raised chickens and (at times) rabbits. The house was located on the north bank of the Sauk River about one mile SW of Cold Spring. The river flowed from west to east and upstream was a chain of maybe ten lakes stretching past Richmond about seven miles west. In front of Sandy's house the river had a pretty good current and did not freeze solid during the winter. Just to the west of Sandy's house was a small bay that did freeze over and provided the ice rink the kids and cousins used. This setting was very picturesque and cool in the summer and as a result they usually had relatives and/or friends visiting them every Sunday during the summer. When I first met Sandy they did not have a telephone. It was not long before they got a party line, which is what we had in Watkins a few years earlier. With a party line you had to listen to how many rings there were to know if it was your phone. Anyone else on your line could listen in and they often did. All in all Sandy's young years were tougher than mine, but they did not mind because they had a large family and were happy to have what they had.





Sandy's Dad was Steve. He worked for the Cold Spring Granite Company in Cold Spring. He was one of fourteen children (see below). He was a very easy going man and well liked by everyone.



~1905 - Back row: Tony, Leo, Math, Pete, Vitalia, Anne, Mary, Middle: Mike, Frank. Front: Aloys, Igs, Grandpa, Paul, Sue, Grandma, Steve (Dad)

Sandy's Mom was Rose(Schutz). She was the real head of the house and somewhat of a disciplinarian. She, not unlike many others in her situation, was a very hard worker and had to be. She was the oldest of 12 children.



The Kathrine & Math Schutz Sm. Fcmily ck Row: John, Math. George. Andrew, Christ. Rose, Sue, Anne, Agnes, Teres Front Row: Math Sm., Marie, Nick, Kathrine

I got along very well with both of them and felt the feeling was mutual. Because they both came from very large families, there were a lot of uncles, aunts and cousins. The closest ones were Sue and Paul Thiesen who lived in Cold Spring and owned the elevator there. They had two sons, Ed and Cyril. Cyril worked in the elevator, never married and eventually took over running the elevator when Paul died. Cyril died when he was about 60. Ed, was two years older than me and also went to St. John's. He was very smart. He joined the Marines after graduation and went into the officer's training program. Ed was an accountant like me and after the service he worked for Northern States Power Company and rose thru the ranks to become President of the company for several years before retirement. in about 1995. He and I got along very well and as I say later on he even roomed with me for the last semester of his senior year at St. John's in 1952. He married Kathy Hennen from Watkins. Kathy was in my class and valedictorian at Kimball High School. We did not see much of Kathy and Ed for many years until they rented a home out in Sun City West, AZ in 1998. (See our 1998 SCW rental below.)



The Theisen Family

Sandy had two sisters and four brothers. See above pic taken in 1942-Harold-12,Helen-11,Alvin-9,Sandy-8,Ermie-7,Jim-5,Dave-3

Harold was the oldest (7/11/30). He went into the Air Force, served in peacetime France, then U of M, business major, worked in Chicago for a short time and then settled in New York where he now lives and is still working full time while continuing his writing career. He never married.

Helen was oldest of the girls (11/14/31). She married my buddy, Phil Weber, while he was in service out in Stanford, Washington, and settled in Chisholm, MN. Phil taught school in Chisholm. They had three children-Mark, Kelly and Paul. Helen and Phil got divorced in 1983 and Helen then married Dale Olson. Helen and Dale lived in Duluth for several years and have now settled in Sun City West, AZ. Phil never remarried and now lives in Chisholm, MN.

Al (3/8/33) joined the Air Force after high school and made a career out of it. Al married Leona (Lee) Dillinger from St. Joseph on December 29, 1953. They had 5 children. After retiring from the military he worked for a government agency in Washington and Lee worked for Tandem computer Company. They live in Arlington, VA.

Ermie was next (8/7/35). She married Willie Ophoven from Watkins. They had three sons-twins Jeff and John and Jim. Jim died from cancer almost ten years ago. Ermie and Willie lived in Plymouth for many years and now have homes in Sun City West and St. Michael, MN. Willie was an Optometrist in Minneapolis.

Brother Jim (2/20/37) was next and he also joined the Air force and made a career of it. He married Barb Reilley from Ames, Iowa. They have two girls and live in San Antonio, TX.

Last was David or Dave, who went to the U of MN and got an engineering degree. He married Carol Van Sloun from Richmond, MN. Carol died of MS on April 3, 1983. They had five children. Carol and Dave lived in Roseville, MN, a north suburb of St. Paul. Dave then married Devada Linder in 1986. They continued to and still do live in Dave's house in Roseville. Dave was an electrical engineer with 3M in St. Paul.



The Theisen Family

Grandma Rose's 80th BD 7/25/87-Rose, Harold, Helen, Alvin, Sandy, Ermie, Jim, Dave

Jobs in 1950 and 1951-I cannot remember what I did for a job between my freshman and sophomore years (1950) Probably the same kind of odd jobs I had in the summer of my later high school years. Between my sophomore and junior years (1951), however, I hooked up with Gordy Linn and the two of us contacted Ray Stelton, who used to live in Watkins, but had moved way up north to a small town (Big Falls) NE of Bemidji. Ray was a very wiry and rugged guy, but had a very good job, as project superintendent, with McGarry Brothers Construction Company out of St. Cloud. They were one of the main highway contractors in Minnesota. Ray was in charge of a stabilizing crew and said he would give us jobs as flagmen on a highway project he was in charge of near Foley, MN. Stabilizing involved digging out frost boils from the road and filing them in with fresh gravel. Then there had to be gravel hauled in for the entire road and graders would work it over and spread it out evenly until it was ready to be rolled/packed and ready for asphalt paving by the next crew. We were to meet him there on a Monday morning in early June. Gordy had a car so he drove up there, about 50 miles from Watkins and NE of St. Cloud on HWY 23. We found the construction site and Ray Stelton without a problem and then he put us right to work as flagmen on either end of the 15 mile or so project. Toward the end of the day we were free to go into town and look for a room and get settled. Our pay was about \$1 an hour which was considered pretty good. We stayed on that job for about three or four weeks until it was finished. Ray then asked if we would go to his next job up by Bemidji. There we would be promoted to driving a tractor pulled roller that paid \$1.35 an hour and offered the chance of time and a half overtime. We, naturally, agreed. We were tempted to ask for a truck-driving job at \$1.75 an hour, but that was dangerous and we were not quite ready for it.

This next job was the rebuilding of a north-south state highway #89 from US 2 about 5 miles west of Bemidji to the southern boundary of the Red Lake Indian reservation a distance of about 20 miles. We went up there on the Sunday before work was to start and found that several of the truck drivers and equipment operators were staying at a very remote 'resort' on Island Lake, a small lake about three miles west of the highway we were working on and just south of the Indian reservation. We stayed in a cabin with several other guys and were lucky to have our meals included in the office/home of the owners. We worked twelve-hour shifts, I think from either 6 am to 6 pm or 6 pm to 6 am. Gordy and I rotated shifts on the same roller. It got real lonely and scary out there from about 10 pm to daylight. There usually was zero traffic between those hours and all we saw were eyes in the woods and an occasional visit from the night foreman. We had occasional rainy days off and that is when we went into Bemidji for a movie and up to Red Lake in the reservation to just look around. Indian life was pretty

grim. The only thing they had going for them was a commercial fish processing plant. They netted walleye pike from the ¾ of this big lake.

One day when it was raining real hard, I was driving back to our cabin and saw three Indians walking on our 3-mile dirt road and getting soaking wet. I stopped and offered a ride and they piled in. We drove back further into the woods about 2 miles beyond our 'resort' on the narrowest of dirt roads winding between the scrub pines. When we got back to their camp, a group of tents and lean too's, the 'road' stopped and there was no place to turn around and it was still raining very hard. Several Indian men got together and by brute force turned my car around on a dime, so to speak, so I could get out of there. I have no idea what they were doing there. Naturally, I was a bit up tight being surrounded by all these Indians.

By the time school was about to start, the job was almost completed and Ray must have found some soon to be laid off truck drivers to do our jobs. Gordy was going to St. Cloud State and for me it was back to St. John's. Even though it was about 200 miles back to Watkins, I think we drove home almost every weekend to get laundry done, etc.

Watkins gets liquor-Watkins was in Meeker County and located just ½ mile south of the Stearns County line and one mile west of Stearns County along Highway 55. Now Stearns County was wet and had local option and Meeker County was dry with no local option. Anyway, I suppose it was just a matter of time, say about 1950, until Hib Shoen, who owned the bowling alley and beer joint in town, arranged for a small strip of land along the highway from town to Stearns county, to be incorporated (annexed) into Watkins. He then bought a small piece of land in Stearns County, just across the county line, that would then be part of Watkins. He built a liquor store, bar and restaurant on that site, Hib's Milestone Bar and Restaurant, and for a few years it was quite popular. He even had live music on most weekends. We would go there once in a while to have dinner or just have a drink and do some dancing.

In 1952, Meeker County voted to go wet and have local option. Watkins voted to go wet and with that issued several in town liquor licenses. I remember that they cost about \$3000 a year and that was thought to be quite high. I think only Klein's Hotel, then renamed K&K Liquors, and maybe one other beer joint bought the license. This all had an apparently big adverse effect on Hib's Milestone, because sadly Hib took his own life in the basement of his Bar and it only stayed open maybe a year two after that.

Junior year-My junior year I was in St. Mary's hall. It was brand new and replaced the barracks. My roommate at first was my childhood friend, Phil Arendt, who had transferred to St. John's after one

year at St. Cloud State. Phil was madly in love with Jo Moe from Minneapolis. He had met her during one of his summers at the family cottage near Perham, MN. After about a month or two Phil disappeared and only surfaced to let me know he was transferring to St. Thomas in St. Paul so he could be closer to Jo. Thus the last month or so of the first semester I did not have a roommate.

Beginning with the second semester I had a new roommate, Ed Theisen from Cold Spring. Ed was a senior day student. but either had to or wanted to spend some time as a resident student. He was also Sandy's first cousin. Ed was a business major and very good student. He joined the Marines Officer's Training after graduation, then went to work for Northern States Power Company, in accounting, and rose through the ranks all the way to President. I did not see much of him for many years, but after he retired he and his wife Kathy (my classmate and valedictorian at Kimball high), spent several winters renting in Sun City West. We met again there and for a couple of winters spent some time golfing, etc. together. Ed got renal cancer a couple of years later and only lasted about one year. We attended his funeral in Minneapolis. Sadly his wife, Kathy, died suddenly a couple of years ago.

It was during my junior year that I met Skip Lloyd and Jim Kramer, both from Bismarck, ND. I took the train to Bismarck one Christmas break for a few days visit and Skip came to Watkins for a few days visit the next over Easter break. I saw them a few times later on in life. (See Part II).

Dating Sandy-During my junior year Sandy was a senior in high school. I got to see her as often as I could on weekends, usually by double dating with Phil and Helen. Sometime during that year I gave her my senior class ring from St. Boniface and I think she accepted it. Once or twice she gave it back to me when we had one of our 'disagreements', but then she took it again when we made up. The summer before her senior year, Sandy was crowned Miss Cold Spring and that meant, among other things, that she represented Cold Spring at the Sauk Rapids Winter Festival. She did not win that contest, but we were all real proud of her being in the contest. Silly as it may sound, I think I was kind of jealous of all the attention she was getting.



Job in 1952-For the summer between my junior and senior year at St. John's I accepted a job with Ray Stelton's Mc Gary Brothers stabilization crew as a timekeeper. This meant that I would get a company car, a very old Cadillac (I think), and have a flat salary of \$75 a week. I did not get the car on this first job and thus had to buy a used Ford with a small loan from the bank. I sold the Ford later that summer after I got the company car. The first few weeks I understudied with another timekeeper on a job between Herman and Morris about 100 miles west of Watkins. I stayed in a room in Donnelly, about half way between those two towns, where my office was located. As timekeeper, my main job was to collect the time cards from all the hourly workers and prepare the weekly payroll. It usually took a day or two to do this and then I had to drive to St. Cloud and have the controller sign all the checks. When I got back to the project I distributed the checks to either the foremen or the workers themselves. There were some other reports that I had to prepare as well, but basically once the payroll was done the job was easy. One Saturday Sandy drove out to Donnelly with me so I could show her around.

After the job in Donnelly was finished, I got a call from Ray Stelton, who gave me a long list of names and telephone addresses for truck drivers, equipment operators, etc. He said to get down to St. Peter, Minnesota, about 100 miles south of Watkins, right away and start calling all these people to get them down to a new job he was starting in a few days. I got the details on using a calling card (my very first time) from the main office in St. Cloud. I set up shop in the telephone company's St. Peter' office and it took me about 2 days to make all the calls, including callbacks, etc. This was a great new experience for me. My office was to be a lonely trailer office located just off the highway about half way between St. Peter and Gaylord, the stretch of road we were doing. I decided to stay in Gaylord. I got to know some of the truck drivers and equipment operators a bit more on this job and it was eye opening. Except for the grader operators, who got maybe \$4 an hour and were a cut above everyone else and could call their own shots, the others were a mostly nomadic rowdy bunch of losers. I felt sorry for them and their lot in life, but later on I was to meet some of the same types in the Army.

Senior year-In my senior year I stayed in St. Mary's Hall and roomed with Tom Krause, yes the same guy I roomed with in my Sophomore year. In some respects this was a lazy year, because I was planning on going to work at the bank in Watkins and thus did not have the pressure of finding a job, etc. Occasionally, I would either hitch hike or take a bus to Minneapolis to see Sandy, At this point she was graduated and working at Honeywell and rooming with three other girls at 3400 Blaisdale Ave. which was a north/south street one block west of Lyndale. I could take a bus from downtown Minneapolis to just one block from her place. I had to leave at about 9 or 10 pm to catch a bus back to St.

Cloud and then another to go back to St. John's before curfew at midnight or so. Sometimes I had to get off the bus out on the main highway and walk the mile or so back into campus.

It was in March when I was determined (foolishly) to go back to Watkins and there was a terrible snow storm/blizzard. Cannot remember who was with me, but we hitch hiked into St. Cloud and then, because the road to Kimball was closed, we hitch hiked to Paynesville and then somehow hitched a ride to Watkins. This took most of all day on a Saturday and we could not get a ride back on Sunday. Somehow we got back on Monday. The following weekend there was a similar storm and we stayed put. I think there were three weekends in a row with such storms.

One of the few luxuries we had in my senior year was to go into to St. Cloud on a Friday night and have a filet or similar dinner at the Modern Bar. We were able to have a gin martini because we were almost 21 and at least looked old enough. Once in a while we went into St. Joe to the bar on the west end of town and right on the highway.

1953-1955

Military service-The Korean War started on June 25, 1950 and with it the draft for military service started. As a college student, I got a student deferment. During my senior year, however, the realization that I might have to go into the military after graduation grew. My draft number (these were drawn at random by year of birth) was somewhere in the middle so I did not know for sure when I would be called. Thus arose the prospect that I would be in limbo after graduation. Because of that and influenced by Eddy Theisen's decision to volunteer for the draft by going into the Marine Officer's Training program, I started to explore my options. The option I liked best was to try to get into the Navy's Officer Training program. Like the Marines it would be a three-year commitment. My plan was to ask Sandy to marry me after basic training and go with me on Navy duty. I contacted my uncle Mac McCarthy, who was chief of staff for then US Senator from MN Ed Thye. He arranged for Senator Thye to write a letter of recommendation to the Navy and that was supposed to 'grease the skids' if any was needed. All I needed to do was pass the physical in Minneapolis on a date in late May 1953. As luck (or fate) would have it, I had to study till very late the night before for an early morning final exam at St. John's. By the time I got to the physical in Minneapolis my eyes were extremely tired and I just barely failed the eye exam. You had to have 20/20 vision uncorrected. I was devastated. Poor planning on my part, but I might not have made it even without the late night studying. The Marines across the room said "come on over, you're eyes are good enough for us". Without thinking about it very much I turned down the Marine's offer. Much later on I regretted not giving that option more thought.

Summer after graduation-As soon after graduation as possible, I volunteered for the Army draft because that was only a two-year commitment. I soon got an induction date of around August 15. Until then I worked in the bank in Watkins. It was during that summer that I started to collect coins because my uncle Gerry was a big coin collector and taught me whatever he knew about the hobby. I picked up the job at the bank fairly easy and was a part time teller and "jack of all trades, master of none" the rest of the time. Delrose Hennen, later marrying Verlin Mies, and Deanna Manuel, later marrying Bill Loch, Jr., worked in the bank also. They were both great and Dad came to depend on Delrose especially. Each day we had to balance the books before we could go home. The bank closed at 3 pm sharp and if we were real lucky we could be finished by 3:30 or 4. Sometimes we had problems and had to stay until 5 or later. Balancing the books was a matter of totaling all the savings and checking accounts (each customer had an account) and any other such sub ledgers, along with all the checks and currency collected or paid out that day and making sure the totals all balanced. If we got within \$10 or so that was close enough. On many days after work Gerry and I would go across the street to K&K Liquors and drink a few beers with the rest of the gang that usually showed up.

Because of my eyesight problem with the Navy recruiters, I had my eyes examined that summer and got my first glasses. Interestingly, however, by the end of my basic training (see below) my eyesight had improved so much that I no longer needed glasses.

Fort Riley, Kansas-I showed up at the Minneapolis recruiting center on the appointed morning in mid August 1953, and after a physical exam, we were put on a bus for Fort Riley, Kansas. Got there in early evening and were immediately processed through the supply center and given army clothing and a few supplies. We were then assigned to a barrack to get settled and told that in the morning we would be assigned to a boot camp for 16 weeks of basic training. In the morning we took some aptitude tests that were allegedly used to help determine what branch of the army we were going into and where we would train. Except for one guy, who had a finance degree from somewhere and got sent to finance school in Ft. Benjamin Harrison in Indianapolis, IN most of the rest of us in my group were sent to Military Police School in Camp Gordon (now Ft. Gordon) Georgia, just outside of Augusta. This was the farthest away from home that I had ever been up to that point.

Camp Gordon, Georgia-In a day or two, we were bused to the airport and loaded on a DC 3. Capacity was about 30 or 40. This was my first large plane ride and I must admit to being a bit nervous. We landed in Georgia after about 3 or 4 hours. We may have stopped once enroute for refueling.

The ground in Georgia was bright red and that surprised me. We were bused directly to Camp Gordon and one of the training companies, which had about two hundred trainees. There were four

platoons of about 20 trainees each. There was one platoon to each of four barracks, 20 on each of two floors. One bathroom with open showers, one big room on each floor with twenty cots-ten on each side. The sergeant in charge of each platoon slept in a separate room on first floor. The separate room on the second floor housed the sergeants in charge of supplies, the mess hall and other non-commissioned personnel. There were two other buildings in our company-a mess hall and a supply building. The first Lt or Capt in charge of our company slept in front of the supply building, which also housed the company offices.

We were each issued a 45 cal pistol and an M-1 rifle (no ammo), along with field kits and other equipment for overnight bivouacs-rain tarp, canteen, sleeping bag, shovel, etc. We were told that all of this equipment had to be kept in perfect working order and clean at all times and that there could and would be inspections at any time of day or night to enforce this.

The daily routine was revelry at about 5 am, breakfast at 6 am, assembly at 7 am for exercising, etc. and then off-in double time or faster-to classes or some training site. We generally came back to our company for lunch at noon and then off again at 1 pm to classes or training sites. We usually got back to our companies at about 5 pm and had a few minutes of free time till dinner at 6 pm and then usually free time till taps at 9 pm. This 'free' time was often taken up by cleaning and polishing the barracks floor, polishing our boots and generally making sure everything was ready for inspection at any time. They were there to harass us a lot. Sometimes we would be awakened in the middle of the night and made to get into formation for some trumped up reason and then had to do push ups and/or run around the field for 20 or 30 minutes with almost nothing on. They kept us busy and constantly drilled into us that we were nothing and that their sole job was to prepare us for killing the enemy. We learned how to take our weapons apart and reassemble them blindfolded, hand to hand combat with and without bayonets, firing 30 and 50 cal machine guns, throwing hand grenades (live ones too), firing grease guns, reading aerial maps, police tactics, crowd control, crime investigations and many more other military things. Most of this was very interesting. Some days we would draw KP or kitchen police. That meant getting up earlier than normal and helping prepare meals, peeling potatoes, etc., serving in the food line, cleaning up, doing dishes, scrubbing floors, etc. until well after dinner. It was exhausting. I think I only got it once or twice. Usually guys who screwed up by being late, not passing one of the many inspections, etc. were picked first

We went on bivouacs twice. These were trips into the wooded area maybe 10 or 15 miles away that we had to march, including running or double time, to with full backpacks, which included K rations and full canteens (that was all the water we had). We would set up a battle line and secure our

area with a variety of foxholes we had to dig and then sometimes move in just a few minutes after we got them dug. There was always an elusive (and maybe imaginary) enemy out there testing us. We had to pull guard duty in two-hour shifts out on the perimeter and remember passwords that someone (instructors) would test us on. It got very lonely and scary out in the woods in a foxhole during the middle of the night and wondering whether a snake (yes there were copperheads, etc) might decide to crawl into our foxholes. I did not realize until later that when it got cold the snakes mostly disappeared. There was never a quiet moment during these bivouacs and when we finally got back to the company we were exhausted-that was the plan.

We had mail call once a day after 5 pm. Not many guys got much mail because there was so little time to write anyone. During the first few weeks we were restricted to our company area. After that we could go a few other places, rec centers, etc. After about week 12 we could ask for a 12 or 24-hour pass to go into Augusta on one of the base shuttles for a movie or dinner, etc. I did this several times and tried and did find a nice restaurant where I could get a martini and good steak. Usually one or two guys joined me.

Life in the barracks was really some kind of new experience. There were all kinds of guys from all over the country. About half had either graduated from college or completed two or more years. A number of these guys were really crude. Some of the things they would talk about and do I cannot even repeat here. It made me wonder whether these were the kind of guys I would be associated with after the service.

Toward the end of basic training I heard about a distant relative being stationed at Camp Gordon. He was a major in either battalion or regiment headquarters. He was married, had a couple of children and lived off base. I looked him up. He was a very nice man and invited me over to their house for thanksgiving dinner. He even offered to arrange for me to get assigned to his unit after basic training. I politely (I hope) declined because I did not want to spend all my time in Augusta, Georgia. He understood.

Leadership school-Toward the end of basic training, a number of us were offered the chance to take another 8 weeks of leadership training. We would essentially become instructors and at the end of this we would be promoted to PFC-private first class. It meant that we had to stay there over Christmas and that was the major negative. I, and about six others, accepted the offer. We got to move into private rooms in another company and were essentially treated just like regular enlisted guys-no more harassment and all the passes we wanted. We had some advanced classes, but spent most of our time

training other new recruits. I have always wondered whether it was worth it, but will never know. Anyway the time passed rather fast.

Rita and Dick Kinsella wedding-On December 30, 1953, my lovely youngest sister, Rita, got married to Richard A. Kinsella. Unfortunately I was still away at leadership school and therefore did not attend the wedding. Not only that, but I don't know hardly anything about it. Don't even know if Sandy was there. She might have been because the day before her brother Alvin and Lee Dillinger got married in St. Joseph, MN and I know she was at that wedding.

Fort Bliss, El Paso, Texas-At the end of leadership school I got my promotion to PFC, a ten day leave and orders to report to Ft. Bliss, El Paso, Texas on a given date and travel vouchers to get there from Minneapolis, Don't know why, but I guess we were on our own to get home. I got a ride with one of the guys to Nashville, TN. There were four of us. From Nashville, I flew to Midway in Chicago. Then I took a train to Minneapolis and a bus to Watkins. I must have slept someplace during all of that, but don't remember where. Mom, Dad and Sandy took me to Minneapolis to catch a train to El Paso. I remember saying goodbye on the train platform, not the union station, but the other one on Washington Ave. One would have thought I was going off to war because of the sort of teary farewell. Of course I did not know where I was going from El Paso.

The fighting in Korea had ended on July 27, 1953, but we were still technically in a war period for some time. After the long train ride, I think I changed trains in Kansas City, I arrived in El Paso. There was a sand storm at the time and it was not pretty. Got to Ft. Bliss and there was nothing to do. Got orders in a few days that said I was being assigned to a Military Police unit at 3rd Army HQs in Fort Sam Houston, San Antonio, Texas. This was considered a good assignment. We were then off by bus for the long, maybe 600 or so miles, ride across Texas. As I looked at the country side I thought what a vast wasteland, never giving a thought to the fact that many people were still living there and somehow making a living there.

Fort Sam Houston, San Antonio, Texas- Ft. Sam was located right in the heart of north San Antonio among on major traffic thoroughfares, etc. We were housed in renovated cavalry barracks. They were all brick and actual quite nice. The mess hall was very nice and we could come and go for meals at anytime within the appointed hours. For breakfast we could order whatever we wanted. We had very light duty there. It consisted of traffic control at the major intersections in Fort Sam itself. Even though there were traffic lights, during rush hour we stood on a raised box in the middle of the intersection and with white gloves and all our dress uniforms spit and polished used hand signals, just like we were taught, to expedite traffic flow and occasionally give directions. We probably were not on

duty more than 10 hours a week. We had a fair amount of time off to explore San Antonio. It was a lovely city, especially along the river in the downtown area and in the spring of the year. Within a month we were told that we would be moving to North Fort Hood, about 100 miles north and in the middle of nothing for maneuvers.

Fort Hood, Texas-Fort Hood had a bad reputation as being sort of a hellhole. The main part of the fort was about 20 miles west of Temple, Texas and 50 some miles SW of Waco, Texas. North Ft. Hood was in the upper north end of the vast area known as Ft. Hood. It was perfectly suited for maneuvers. I think we arrived in the middle of the exercise, but we were never told the full scope of what was going on. We just followed orders and did our thing. I don't remember ever pulling any kind of duty in North Ft. Hood. We were only there about 4 weeks, if that. Our barracks were non airconditioned tents set up on concrete slabs. The only things notable were warnings about scorpions being in our boots when we woke in the morning and sure enough they were often there. We spent many afternoons at the swimming pool, which was quite nice and large. When we finally moved down to the main fort we were housed in non air-conditioned wooden barracks very similar to those we had in basic training. It was early summer and very hot. I soon got to know the sergeant in charge (sort of) of regiment personnel. I think we met at church. We had absolutely nothing to do. Not even light duty assignments. We went into nearby Killeen, Texas, where they had a fabulous swimming pool, and some beer joints. Texans love their beer. We also went into Temple a couple of times for dinner. One time, it must have been in late April I got to go into Waco where they had a very nice department store. I bought what I thought was a very nice brown dress for Sandy's birthday. I found out later that it did not fit her well and brown is not her color. I got an A for effort though. Waco had been hit by a tornado only a year or so earlier. You could see all the damage to the downtown area.

We did manage to take a few weekend side trips. One was to Houston, about 100 miles east, where we stayed at the then fabulous Shamrock Hotel. It was touted as the finest resort hotel in the US. There were four of us and we stayed in one large bedroom with two large beds. The hotel was beautiful. It had a very large swimming pool with a high dive tower of at least 30 ft. We spent most of our time at the pool. One night we went out to eat at an Italian restaurant not too far away. I had my first pizza ever there. It was just a plain cheese pizza, but I thought it was great and when I got back to Chicago after getting married, we got one from the Jewel and it wasn't that good. One other weekend we drove down to Corpus Christi and toured Padre Island, which was just a big sand bar at the time.

As luck would have it, my sergeant buddy in personnel told me that they had just received a request to send four military police to New Orleans, LA for reassignment to the Armed Services Police

Detachment (ASPD) right I the downtown area. He asked me if I was interested and whether I knew three others of like mind. He said that the request was for southerners, no more than 6 ft. tall, white something else. He said not to worry about that and that he would take care of it. Well I found three guys real quick who were interested. I had to do this on the QT because if anyone else found out about it they might blow the whistle on us. One guy was "Red' Thuma from Harrisburg, PA, another was Charles "Chuck" Bassham from Mt. Pleasant, TN and the third was a guy was Bill (?) from Alabama. We were to get to know each other real well during the next 12 months or so. I heard all about their love lives, etc. Red had a car and that was a big reason for picking him. We showed up at regiment Hqs on the appointed Saturday morning and the Colonel in charge looked us over, gave a little speech about how we would be representing the 3rd Army on this important assignment and asked the sergeant whether we met all the requirements, etc. and got the OK from my buddy.

New Orleans, Louisiana-I think we left first thing the next morning. It was about 500 miles to NOLA and with no expressways it took most of the day to get there. We reported into Camp Johnson on the shores of Lake Pontchartain. There we got more details about our assignment. Logistical support would come from the 3rd Army Port of New Orleans Hgs. This was located in a large fortress like building on the Mississippi river. Anyway, we were to find living quarters off base for which we received a monthly housing and food allowance. Can't remember how much it was, but it was adequate. We were to report to Master Sergeant James at ASPD offices at 501 N. Rampart Street. This was the location for the 1st District New Orleans Police Department. It had lockups and everything else one would expect at a police station. We were located right across the street from the French Quarter and only 5 blocks from Canal Street and the downtown area. We found an apartment at 25291/2 North Dumaine Street. This was located about 10 blocks from the police station so one could walk it fairly easy. The apartment was on the ground floor of a house whose living quarters were above the apartment. We had two bedrooms, one bathroom, a kitchen, living room and a back storage room behind the kitchen. Ceilings were low so I had to duck going thru the doorways. This being New Orleans, we had lots of water bugs and other critters in our apartment. When we would turn on the kitchen lights in the morning these bugs would run for cover in every direction. We always had to shake out our shoes or boots in the morning. All food had to be kept in the refrigerator except canned goods, etc. We went grocery shopping for everyone at one time out at a huge wholesale type store on the outskirts towards the airport. Once in a while I would simply go up to the neighborhood beer joint at the corner (they were all over) and for \$.50 got a big beer and a beer-serving tray heaped full of boiled shrimp. This was

actually almost like a meal and I loved it. One had to pull off the head, peel the shell back and, depending on how one felt about it, remove the black nerve that ran down the back of the shrimp.

For the first few months I pulled regular patrol duty. Sometimes it was foot patrol in the French quarter and sometimes it was a motorized patrol. These shifts, especially the foot patrol, were generally at night. I forgot to mention that this was an Armed Service unit and therefore we had shore patrol from the Navy, air police from the Air Force and even one or two guys (no gals) from the Marines and Coast Guard. Our main job on foot patrol was to go into all sorts of clubs and bars looking for out of unifo rm or drunk military personnel. Some of these places were gay bars and when we came in with our shinny boots, neat dress uniforms, etc. the 'guys' in the bars would just swoon. On motorized patrol we stopped in all the places officially listed as "off limits". These places were well posted at all the military installations in the area. Most of them were gay bars, house of prostitution or places where there had been some kind of trouble in the past. We always carried loaded 45s and had to be prepared for anything. Other than bringing in a few drunks or out of uniform guys I didn't have to make any arrests. If a military person just had a minor violation we would warn him and let him go. We also had a list of AWOL personnel with last known addresses that we had to check out. On motorized patrol we had to go across the river, there were no bridges then, on a ferry to Gretna, Harvey, Marrero, Algiers, etc. these river towns were quite different from New Orleans and could get quite a bit rougher. While on motorized patrol I was introduced to my first po-boy sandwich. It consisted of two whole soft shell crabs, with mayo, chopped lettuce, tomatoes, etc. between two great pieces of French bread. It was delicious and we had them often. The 6th Navy fleet was headquartered in Algiers across the river and we usually stopped in there while on patrol.

After awhile Master Sergeant James found out that I could type so he assigned me to desk duty. Because of this I leaned on him to promote me to Corporal, which he did. That was considered pretty good for only being in the service for one year. Sergeant was out the question. I would then do all the typing up of morning reports detailing any arrests we had made the day before, etc. We had to type three or four copies so it was important to not make mistakes. There was a Lt or Capt assigned to our unit too, but I still cannot figure out what he did. He was not there that much. I had a fair amount of free time and a vehicle at my disposal so I would drive out to the Port of New Orleans and got to know the Sergeant in charge of personnel out there. He reminded me that if I wanted to go overseas, which I did, that I had to have at least 9 months left on my tour before they would send me. I therefore put in for the transfer, but on the QT Sergeant James must have gone over my Sergeant's head to the Colonel in charge and got it killed. He denied it, but my source said that is the only thing that could have gone wrong. This all

happened in the early fall of 1952 so it helped to get me thinking about what I was going to do when I got out.

I got to know my roommates pretty good during this time. Red had a handgun and I did not like that too well. Once in awhile when he had been drinking, off duty of course, he would come home all upset and take his handgun with him. He was a very likeable red haired hot head. He never got into trouble, but he came close. He and Charley were a little wild. Oh yes, I also got introduced to oysters on the half shell. New Orleans bars and some restaurants were open 24/7 so no matter what time we got off duty there was someplace to go. Our landlords were an older couple (to us at that time anyway-probably in their 50s or 60s). They had a 'camp' out on the lake that they invited us to once in a while. This was basically a cottage built on stilts in about 5-10 feet of water and about 100-200 feet off shore. There was a narrow walkway to get out there and they had all the pleasures of home. Another thing we did in the fall of 1952, before I got upset with Sgt James, was to go to his house on Sundays, watch pro football, drink some beer and let his beautiful wife feed us. They had a couple of kids, but I don't remember much about them.

Rethinking life's goals-Sometime in the fall of 1952 I decided that I wanted to ask Sandy to marry me and go on to graduate school. I had been writing Sandy every day and missed her a lot. I shared my plans with Mom and Dad and they not only did not object at all, they were very happy with my decisions. I knew that I would have to pay my own way and we were still going to be getting the GI bill benefits to help pay tuition. I applied to Harvard, Wharton, Northwestern and Minnesota. I also took the GMAT exam at Tulane University that fall. My grade in the GMAT was not bad, but not in the top 5 percentile, which I would have needed to get into Harvard. I never completed the second part of the Harvard application. I got accepted by Minnesota and Northwestern and was rejected by Wharton. No surprise there. My plan was to get my MBA and CPA and then go back to Minneapolis and hang up my shingle. I got my second leave in December 1954 for 14 days I think. Took the train back to Chicago and then the train to Minneapolis and on to Watkins. Mom and Dad came with me to Minneapolis to a jeweler they knew and with all the money I somehow had managed to save, maybe \$500 or so, bought an engagement ring to give to Sandy. I had a date with Sandy on New Year's Eve and took her to dinner at the Granite City Bowl and Restaurant. We had some sort of disagreement early that evening, but ironed it out over dinner. Then we went to Watkins to celebrate NYE with out gang at K&K liquors. Well before that, while parked next to Lundemo's drug store, just across the street from K&K, I asked Sandy to marry me and gave her the ring. She said yes immediately and we then went to my home to tell my parents. I think we then drove to Cold Spring to tell her parents and then back to K&K to tell all our

friends. At that point the earliest we could get married was early September because my two-year tour would not be over until mid August. By then I had also accepted Northwestern and knew that school there would start in mid September.

When I got back to New Orleans, by train of course, I was somewhat of a changed guy. I started to go to mass every morning because it was not too far from the police station. It was a very quaint old French church. I also spent one weekend on a men's retreat at a retreat house deep in the bayou country about 100 miles west of New Orleans. My sergeant from the port, whom I met at church, came with me. I also saved all the money I could and that was not very much.

Fort Smith, Arkansas and freedom-In about March we learned that they were going to let guys like me out early. 21 months was the magic number and for me that meant the middle or end of May. I applied for and got my order to report to Ft. Smith, Arkansas for discharge. I took a very slow train to Ft. Smith and was amazed to run into Phil Arendt, my boyhood friend, and his wife Jo. I don't remember if he was getting out too or was just stationed there. We only got together one night because I was busy getting discharged. I took the train from there to Minneapolis, via Kansas City, and then home

PART II-Marriage, higher education and career

1955-1956

Preparing for wedding and marriage-When I got home from the Army, I was lucky to get a job in the bank for the summer. Our wedding was planned for Saturday, September 3, 1955. Sandy and I signed up for a short pre nuptial course at St. John's and had our engagement blessed there. I cannot remember much about that summer, but I did contact Wayne Freund in North Dakota, my outstanding singing friend from St. John's, and he agreed to come down to Cold Spring to sing at our wedding. I also contacted Father James at St. John's to attend our wedding and he co-concelebrated with whomever was the pastor at St. Boniface at the time. One other very important task I had was to plan our honeymoon. Other than that I don't think there was anything special that occurred that summer.

Our Wedding-Our wedding was held at St. Boniface Catholic Church in Cold Spring. Phil Weber was my best man, Tom Krause (I stood up for him in Austin, MN earlier-see above) and Gene Ley (my first cousin) were the groomsmen. Sandy had her sister Helen as her maid of honor. Sister Ermie and Marlene Christoferson (friend from work at Honeywell) were bridesmaids. We had a rehearsal dinner at my parent's house in Watkins. The wedding was at 10 am and immediately after it there was a reception in the next door school basement. Father James Kelly from St. John's, the men's chorus director and head of the music department, was present and co-concelebrated the mass. The

women from church put on the noon dinner for the reception and, of course, we had a bar set up as well. We did take some movies of the reception with my Dad's camera (black and white 8 mm w/o sound).



The day before I had arranged to hide Mom and Dad's car, a new 1956 Chevy, in their garage. We wanted to take it on our honeymoon and there was sort of a weird custom for 'friends' to rig up all sort of things on the newlyweds get away car. We wanted to and did avoid that. I simply cannot remember any of the other details about our wedding. After the reception, someone gave us a ride to Sandy's house so she could change clothes and then they took us to Watkins, where I changed and we took off on our honeymoon.

Honeymoon-Our destination was Glacier National Park in Montana, about a two and a half day drive away. No freeways in those days. We headed west on MN hwy 55 and stopped briefly outside of Glenwood, MN to look at the view from an overlook. Onward to Fergus Falls where we ate an early dinner. We then drove on to Fargo, ND where we looked for a hotel or motel. Virtually everything was full and we got worried about finding something. Finally, we found a cabin on the far west end of Fargo and it was getting dark. At one point in my planning for our trip I had reserved the honeymoon suite at the new FM Hotel in Moorhead, MN (just across the river from Fargo). Sandy thought the \$25 room rate

was just way too high for us because we had almost no money. I cancelled that reservation and got our money back.

The next morning we went to church and then headed west on US 10 to Jamestown, ND and then NW on US 52 to Minot, ND and finally west on US 2 to Williston, ND. We found a very nice Best Western Motel there. Next morning we were off West on US 2 again toward Glacier. We stopped at Ft. Peck Dam (Missouri River) halfway between Wolf Point and Glasgow. We continued west to Havre, MT and stayed overnight there. From Havre we continued west on US 2 and by early afternoon we were within eyesight of the Rocky Mts. Still 50 or so miles away. We were both very impressed by the sight. We got to the foothills of Glacier Park by mid afternoon and then headed north and west on US 89 where we crossed over the mountains at Logan Pass. What spectacular scenery. We got to Apgar on the west side of Glacier and stayed overnite there. Lois and John had told us about Apgar because I think they stayed there on their honeymoon. The area around Apgar was very scenic and it was just a short walk to Lake McDonald. Because our plan was to drive up north to Canada around the west side of Glacier, where there were no towns, we bought some lunch meat, mayo, bread, etc at the little store by our motel in Apgar and made some sandwiches. I should add that we were there after the tourist season and therefore there was almost no one else around. Anyway, we headed north on what at times was a gravel road. It was scenic, but rather lonely. We stopped near a river on the way and ate our lunch. We finally got into Canada (no passports required) and found the main highway going east to Lethbridge, Alberta. Lethbridge was a relatively large town/city with a population of maybe 20,000. We found a nice motel and then went to dinner. Sandy started to complain about stomach cramps and I am not even sure she finished dinner. She was in pain all night. In the morning we headed back down SW to the US and our destination, Many Glacier Hotel in Glacier National Park. On the way I started to feel a little punk myself and we soon realized that we probably got food poisoning from the lunch meat we bought in Apgar. Anyway, we got to the beautiful hotel in the pm and went to our room where we both tried to sleep. We were too sick to go to dinner. We were on the American Plan and thus all our meals were included. That night I thought Sandy was going to die from the pain and suffering. I called the hotel nurse (there was no doctor in house) and she just gave Sandy some pepto bismol or something like it. I was not as sick as Sandy. In the morning we went down to breakfast and I think all we could eat was some toast and honey and tea. We moped around all day and could not go on any hikes, etc. That night I think we had some dinner, but I am not sure. By the next morning we felt better and took off for Great Falls and points SW of there. We took a very remote route across eastern Montana until we got to US 12. I do not remember where or whether we stayed overnight enroute to Mobridge, SD, but I know we

made it to Lemmon, SD to see part of a rodeo on either Saturday or Sunday pm. We also looked through a petrified wood park there. The following day we drove all the way back to Cold Spring and the honeymoon was sort of over. We took movies of our trip with Dad's 8mm BW and I may get them converted to DVDs. Sandy had some of them converted to VCR tapes years ago.

Chicago-We were very thankful for using Mom and Dad's car on our honeymoon and even drove it to Chicago and used it till we got settled. Within a week or so, I think Dad and Mom came to Chicago for the American Banker's convention and then drove their car back to Watkins. Driving to Chicago in those days was quite a trip. We took US 12 almost all the way and it took about 12 hours to go the 500 or so miles. We arrived in the Chicago area at dusk and little did we realize we were basically almost in Arlington Heights, but on Hwy 12. We stayed at the Keys Motel (still there and right next to Rolling Green CC). There were not many motels in those days and Rand Rd. US 12 did not have many commercial establishments on it. We ate dinner at a little road house on the SW corner of Rand and Dundee, that is no longer there. The next morning we drove into Chicago and set up shop at a motel near the corner of Milwaukee and Elston. We started to look at apartments to rent on the north and northwest side and it was depressing. None of them looked clean for the money we thought we could afford. The buildings were old and in run down neighborhoods. We looked at a lot of them and were getting depressed. Finally we found an ad in the Chicago Tribune for a furnished english basement apartment in a house at 5918 N. Manton, which was parallel to Elston and one block east and north of Central, We called and went over to look at it. The landlords were Betty and Ray Youngstrom. Ray's parents had been living in the apartment, but had recently just moved to retirement in Florida. We never met them. The apartment was one bedroom and sort of an L shaped living, dining and kitchen area. Very small and low ceilings (I had to duck to get thru the doorways). We had to walk through part of the unfinished basement from the rear of the house to get to it. Still it was clean and nicely furnished and only \$100 a month, utilities included.



We took it on a handshake and were tickled pink to have it. We were only two blocks from the bus stop on Elston. The Jewel store was about 8 blocks west on Milwaukee and St. Tarcisius Catholic Church was just a couple of blocks from the Jewel.

Sandy's job-Before we got married, Sandy had asked for and got a transfer to the Honeywell plant on the northwest side of Chicago. I think it was at about 3400 N. Cicero (near Lawrence), a 30-40 minute bus ride with one transfer. Sandy was welcomed by everyone at Honeywell and they got a kick out of her accent. They called her head scarf a babushka and back in MN it was called a bandana. Sandy's job was essential for our plan to work because she was going to be the sole bread winner and help put me thru school for two years. It wasn't long before she learned that Honeywell was moving from that location to a new plant in the northern suburbs just off Dundee Rd. and east of Rand Road. This was amazingly close to where we stayed on our first night in town. The company was going to run buses from the city out to the new plant for the foreseeable future so we breathed easier. I remember going out to the open house for their new plant and meeting all her co workers. Amazingly, her boss, Bill Roche, settled in Arlington Heights and many years later we met he and his wife at St. James Church. He died several years ago and we think is buried in a plot next to the ones we purchased in St. Michael the Archangel Cemetery in Palatine.

Roland's school-It must have been around September 15th or so when I first took the bus and L down to Northwestern University on East Chicago Avenue. I had to transfer on the bus at Lawrence and then take it to the L station at Kimball. From there I had to transfer to the State Street subway at either Belmont or Fullerton. This was all so new to me (and Sandy too), but I found it sort of exciting. I walked east on Chicago Ave. from the State St. subway across Michigan Avenue and about three more blocks to the entrance to Shaffner Hall. Going to register was very uplifting. I was impressed with the way they treated me. Everyone I met was impressive and very polite and considerate. I also applied for my GI bill money there. Soon I was going to classes. They were about two hours long and met twice a week. This was all business for me and I took school more serious than ever before. I wanted to get all As, but that was not quite to be. I remember getting one C. that was in business statistics, a course I really liked. I talked to the prof, but it did no good. He assured me that one C would not ruin me. Most of my other grades were As, but I got a few Bs too. I studied every night either in the bedroom or at school. I always had papers to type out for the case studies that we had.

At school I met several guys (and their wives) that we socialized with a very little but did not keep in contact with. They were all in similar circumstances and did not have any money. I particularly remember Hugh from Cleveland Ohio. He and his wife had a baby and lived in a high rise on the near

north side. We visited them in their apartment one time. We also attended a couple of social functions sponsored (and paid for) by the school.

At school we went on several field trips that were very interesting. One was to Abbott Labs in North Chicago and another was the US Steel works in Gary, Indiana. There were a few more too but those two I remember most. We got sort of VIP treatment on these trips and they treated us to lunch and showed us the real inside workings of their facilities. I guess they considered us potential hires, as well they should have.

Because I was on an odd schedule at school, I don't think there was even a graduation when I finished in late August 1956.

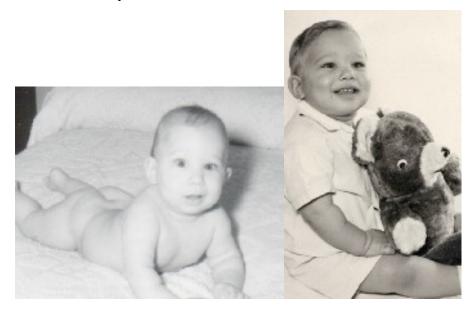
Money-As I mentioned before, we basically had no money. We came down to Chicago with a few hundred dollars that I think Sandy had saved. I kept a ledger which tracked every cent we spent. Literally, at the end of each day I would ask Sandy how much she spent and on what and then enter that with my spending. We even entered any coffee and candy purchases. I cannot remember how much I got from the GI bill, but it all had to be paid back and was just a low interest loan. Do not remember Sandy's salary, but we used all of it. Our only luxury was an occasional movie at the corner of Milwaukee and Lawrence. On Sunday we would have one martini each before dinner. We never ate out. We both took lunches with us to work or school. Once in a while I would have a beer with our landlord Ray Youngstrom. Ray worked at Bowman's Dairy. Betty did not work and they did not have children. They were very nice to us and we became close friends from that time on. Because of the money situation, I got a job at Marshall Field's in downtown Chicago over my three week Christmas break. I sold bedroom and other slippers in the shoe department on the third floor. We got a modest salary and then commission for sales over some amount. I did not make much money, but it helped.

First car-After a couple of months, now about October 1955, it was clear that sooner or later we were going to need a car. Of course we did not have any money so I think we took out a loan from Dad's Bank. Cannot remember how we learne3d about it, but one day a young man and his dad drove over to our apartment and we bought a 1950 Nash Rambler for \$500. It was small, but very adequate for our needs. Soon found out that it got about 40 miles to the gallon in overdrive. I gave Sandy driving lessons by driving around the block over and over and soon she got her license. There was no driving test. This car lasted several years and several trips to MN. I think we traded it in when we bought our second car.

'and baby (Stephen Roland-6/9/56) makes three'-It wasn't too long after we got settled in Chicago when Sandy went to Dr. Stolarski, an OB, and learned that she was pregnant. We were happy as larks, but had to change our plans accordingly. We knew Sandy could only work for about 6 more

months and I would have to change my school program so that I could graduate without my CPA in 4 quarters instead of the 6 we had planned for. This meant I had to take an extra course each quarter and put myself in the job market a year earlier than planned. I don't know what we planned on living on from about April 1 to September 1-a 5 month period. We must have borrowed the money from somewhere, maybe from the GI bill. We might have saved a little money while Sandy was working, because we knew we would be out of income after April 1. Sandy's due date was for early June. Maybe they let her work longer than April 1.

As luck would have it, Sandy started to have contractions on a Friday so off we went to St. Anne's hospital (not there anymore) on the near NW side of Chicago. Stephen arrived very early on Saturday (no school) June 9, 1956. I had gone home for the night to get some sleep and when I came back to the hospital early Saturday morning Stephen had already been born. In those days, husbands were not allowed in the delivery rooms.



Sandy's Mom, Rose, came down on the train to help out. To our surprise, my Dad flew down, via Midway airport of course, on the next Saturday to be present for the baptism, which was held on Sunday, June 17, 1956. I cannot imagine where my Dad slept because there was no room in our apartment. Perhaps we got him a room at the motel we stayed at when first coming to Chicago. Sandy says her Mom slept somewhere in our apartment, probably on the (sleeper?) sofa in the living room.

Thanksgiving 1955-Lois and John had reminded us that John's brother Vic and his wife Louise lived in Chicago and suggested we look them up. I had their telephone number and that was all. I did not remember Vic because he was at least ten years older than me. When I called him I found out that they had moved into a house out in a far NW suburb called Carpentersville. They had also just adopted a

family of four children, ages from about 2 to 8. They invited us out for thanksgiving dinner and we drove out there. It was a long way out, maybe 30 miles. Vic and Louise were obviously very charitable, but also very strict and perfectionists. They had a lot of trouble controlling the kids and it got worse as the kids got older. I don't remember the background of where the kids came from. Vic and Louise were avid bridge players and I think we played a little bridge or whist while there. We saw them occasionally after that and finally had them over to our house finally many years later when we lived in Palatine. Louise was a nurse and did not have good health. Vic sold advertising for woman's Day magazine and maybe others and traveled a lot throughout the Midwest. He tired of that rat race and went back to school at the University of Chicago to get his law degree. With that they moved to a nice house out near Woodstock on about ten acres of, what would become very valuable, land. Vic set up his law shop in Woodstock and practiced there for the rest of his career and life. Louise died maybe in about 1995 and we went to her funeral out in Crystal Lake and then Vic died a few years later and we also went to his funeral. Their children came to the funerals and we met again for the first time since that first one in Carpentersville. Lois and John came down from Elk River to both funerals and it was nice seeing them even under sad circumstances.

1956-1958-

Arthur Young & Company-When I first decided to get my CPA and MBA, I thought we would go back to MN and I would simply hang up my shingle and start my own business. How over simplistic. When I got into school it was not long before I learned that there were eight very large international CPA firms, all headquartered in the US and eager to hire people like me. One, Arthur Andersen, was headquartered right in Chicago. One, Ernst & Ernst, was headquartered in Cleveland and the rest (AY, Haskins & Sells, Price Waterhouse, Lybrand Ross, Touche Ross, & Peat Marwick) in New York City. I decided that it would probably be good experience for me to first work for one of these firms for a few years and learn the ropes, so to speak. I interviewed several of the firms on campus and the others I called and arranged for short interviews/ visits in their offices. All the firms wanted me to spend the day with them, but I was very short on time and told them that we would have to do it in one half day visits. They all wanted to wine and dine me a bit, but I did not even go to lunch with some of them because of the time it took and fact that I was turned off by a couple of them early on in my visits. I finally settled on two, Arthur Andersen and Arthur Young. It was the personality of Arthur Young's recruiter, Larry Dunham, that finally made me decide on AY. I even went back for a second office visit to AY before deciding on them. Neither of them had offices in Minneapolis at that time, but both assured me that within a few years they would be opening offices there and if I wanted to I could then transfer there.

Arthur Andersen's offer was a bit higher than the \$5,000 a year offer from AY, but not enough to change my mind. Most of the guys (not many women in those days) were graduating in May or June and therefore attended the firm's training schools in June or July. I could not do so and therefore they decided I could go a year later. Thus when I started at AY I was really green. Their offices were on the 11th floor of 1 N. La Salle Street-NE corner of Madison and LaSalle.

My first assignment was for some interim audit work at Onsrud Machine Co. in Niles. I met Sid Avery, a 50 some year old senior auditor on that Monday morning and after a tour of the facilities and meeting with the accounting staff, we were given a conference room to work in. I remember Sid giving me an audit program for testing payroll and even though I had an Arthur Young audit manual I did not have a cleue as to what to do next. I read and studied the audit program over and over and did not want to ask Sid what to do next. He must have wondered what I was doing, but never asked me a thing. I was almost breaking out into a sweat, but finally figured out that I should probably go out to the accounting department and ask for a copy of the payroll register for a few weeks. That seemed to work pretty good and then I started to check the addition, etc. on this register. Well I did not even know how to work a ten key adding machine without looking at the keys and using the hunt and peck method. How embarrassing. I somehow stumbled through the day and that night, instead of going home, I went back to AY's office and practiced using a ten key adding machine until I could do it without looking at the keys. Somehow I made it through the week.

My second assignment, and first one out of town, was with another older senior auditor, Frank Panion, at a plant of American Standard in Goshen, Indiana. Not much memorable about that assignment, except that I almost felt like I knew what I was doing and I could run a ten key adding machine real well. There was not a lot to do and when unassigned we sat around in the 'bull pen' with the other new hires. I learned that these older auditors were a passing thing and that because of the extreme seasonality of the work many of them would only work at AY maybe six months of the year and spend the off months at other jobs, etc. It seems to me that my next assignment was to help out with bank reconciliations at the Swift & Co. headquarters in the stock yards. It was there that I learned how to sort out checks and other pre-numbered documents into numeric order following a formula that I still have. I do remember that the only account I was to reconcile was the one with Continental Bank & Trust Company of Chicago. This account had thousands of returned checks and drafts and other debit and credit items. It was very complicated and took me several days to reconcile. This helped me learn a few things about bank reconciliations that I would use down the road. I never had to reconcile another account anywhere near as difficult as that one.

Montana-Dakota Utilities Company(MDU)-Sometime in October of that year (1956), one of the more senior partners, A.V.McPhee, called me into his office and said he was going to assign me to the audit of Montana-Dakota Utilities in Minneapolis. He knew that I was from MN and was interested in their opening an office in Minneapolis. He said this assignment would go from December 1 to the end of February. I could come back to Chicago about three or four times. He said that Bill Gould was the manager and that the senior would be John Sathern. He confided in me that Sathern was not his first choice, but due to a shortage of people at that time of the year he was the only one available. He told me that I would be the senior auditor on that job the next year, because Sathern would not be with the firm after this audit. I was somewhat amazed by this because I knew it was very unusual for a second year auditor to become the senior auditor on an audit of a publicly held company. It told me that he thought I should be on a fast track. When I told Sandy about this she (and I agreed) was not happy with my being gone for this length of time. Because of this we arranged for her and baby Stephen to come with me and stay in Cold Spring with her parents. That way she would have some company and I could go out to see her on weekends. Bill Gould had told me that he would meet me at the company's office on that first Monday morning and be with me the whole first week because John Sathren would not be there due to his having to finish another assignment. Bill Gould was a crusty older career manager who was not going to ever become a partner. He said he would be coming in on the train and that I should arrange for the trunks of working papers from last year to be locked and shipped to the company offices the previous week.

Dad Ley's heart attack-We left home for Minnesota and my Montana-Dakota Utilities assignment very early on Saturday, December 1, 1956 in our little Nash Rambler, that had built in ventilation because of rusted out holes in the floorboard. We were able to patch those holes up enough so that the heater kept us warm. It was cold. When we arrived in Watkins at about 5 pm we were met at the door by Rita who sadly told us that Dad had had a massive heart attack and had been taken by ambulance (from St. Cloud because Watkins had no ambulance service or paramedics, etc. at that time) the St. Cloud Hospital. I think we immediately drove to Sandy's parents in Cold Spring where I dropped off Sandy and Stephen and proceeded to the St. Cloud Hospital. I found Dad resting relatively well, but heavily sedated. The doctor told me that he had major heart damage of about the size of a half dollar and that he thought it would heal, but leave a scar of that size. He said it would be about six months before he was back to normal activity. They did not have the drugs or other surgical treatments they have today that might have minimized the damage. Dad was to stay in the hospital about ten days and then be subjected to bed rest for a couple of months before starting to walk and slowly build up his strength.

Decision to take leave of absence- I returned to Cold Spring and naturally started to think about how the bank would function without Dad and whether Mom could adequately care for Dad, etc. Sandy and I talked a lot about this and I talked to my sisters and Mom. I knew that I could not run the bank nor could my uncle Jerry. I could handle the income tax preparation work Dad did, investments and normal bank operations, but not loans. We agreed that an experienced banker would have to be brought in and luckily, with the help of our correspondent bank in Minneapolis, the Northwest I believe, we found a fine experienced banker who was retired, but did temporary jobs like this one. This did not happen until a few days later, but in the meantime I felt that I needed to delay my career and temporarily relocate to Watkins to help out in whatever way I could. This was a very difficult decision, especially for Sandy. We could not discuss this very much with Dad, but obviously had to share some of our collective thinking with him. We made the decision that I would ask for a leave when I got back to Minneapolis on Monday morning. I would give two weeks notice and hope to be back to work at AY about May 1 of 1957. I knew that this was going to create a big problem for A.V. McPhee who was counting on me to take over this job next year. Obviously, this would no longer work. I also knew that AY would have trouble finding anyone to replace me at this relatively late date. I made the call to Mr. McPhee on Monday. I could tell the frustration in his voice and even though he understood and went along with my request it was difficult to say the least.

First two weeks at MDU-My first week in December 1956 on the MDU audit was difficult in many ways. Not only the problems dealing with Dad, but dealing with the manager on the job, Bill Gould. We were staying at the St. Francis Drake hotel, a relatively small hotel about three blocks from MDU's office. Bill told me right up front that the hotel had agreed to slightly overbill us, or you might say give us an under the counter discount because we could not make ends meet with the per diem out of town pay from AY. I did not like that one bit, but was torn over making waves about it. I figured I would find ways to make it right and with all the other problems I had I just could not take on another.

The first night on the job we worked late and then I went to dinner with Bill. Normally we would have included the Controller, Bill Hanson, but he was busy that night. We first had to stop at one of Bill's favorite nearby bars to have a few martinis. After four or five martinis I would normally have been on the floor, but because of my other problems I somehow hung in there. Bill was smashed. We went across the street to the Curtis Hotel for dinner. Bill had another martini and by the end of dinner we were the only ones in the restaurant and they threw us out. Bill promptly fell into a snow bank and I had to almost carry him back to the hotel, about three blocks away. The next morning we were up and at them and to work by 8 am. That night Bill Hanson joined us and we almost repeated the scene except

that we went to a different bar and restaurant. Bill Hanson had a tremendous capacity for martinis and he drove. The following night I drove out to St. Cloud to see my Dad and then on to Cold Spring to see Sandy and Stephen. I had to get up early to be at work by 8 am.

The second week on the MDU audit was a bit less hectic. Bill Gould had gone back to Chicago and on the second Monday, John Sathern showed up to senior the audit. John liked martinis too, but he liked women better and it was not long before he set his sights on a very good looking young woman, from Sauk Rapids, that I had actually met years earlier while at St. Johns. John started spending all his time with her and that meant I could get some much needed sleep a few nights.

Return to Watkins December 1956-On the first Friday I drove back out to St. Cloud to see Dad and then to Cold Spring. On Saturday, Sandy and I went to Watkins and were very lucky to find a small vacant, but mostly furnished house, we could rent. It was just north of Loch's service station and about one block north of the bank. We had to buy a cheap TV at the Gamble hardware store and probably a few other things. We were to take possession the following Monday when I was starting work at the bank. Although we did not have many things back at our apartment in Chicago, I had to go back and pack up what there was and bring it back to Watkins. Sandy's brother Dave drove back with me. We only stayed one night in Chicago.

Working at bank-I think I only made about \$200 or \$300 a month at the bank. Any money I made preparing income tax returns was mine also. That maybe amounted to about \$1000 over the 3 ½ months of the season. At about \$25 a return, that meant I must have done about 40 returns. This was most of Dad's old practice, but I am sure some of his customers went elsewhere. Most of this work had to be done in the evening and on weekends because I was busy helping to run the bank during the day. These returns all had to be typed in duplicate, with the original copy to be filed and the duplicate for the customer. The only copy machine we had was a thermo fax machine, but these copies were on very poor quality paper that would not last very long. Some of the customers that came in had very sketchy records and many times they did not even have a copy of last year's return. I am sure it took a couple of hours to prepare even the most simple return. All the farmers had a schedule F for the farm business. Spending this amount of time at the bank was very difficult on Sandy. We were snow bound during most of January, February and March. Not until the end of the tax season did we see some light at the end of the tunnel, but then there were only two weeks left before returning to Chicago. Shortly after we moved into the house, Sandy learned that she was pregnant. The pregnancy was a very difficult one and she had to spend a lot of time in bed. We were very concerned about losing the baby. God must have been with us because she and soon to be Tom made it through this very tough time.

We got together with Verlin and Delrose Mies a few times, but they were about the only young couple our age in town. I also went to see my Dad every noon and then often in the early evening for a short while. He slowly improved over the next few months and by the time I left he was able to spend almost a full day at the bank. We also went over to Cold Spring as often as possible and Sandy and Stephen might have stayed there for a few days once in a while. One of my little diversions while working at the bank was to collect coins. There were often slow periods at the bank when very few customers came in and that gave me time to look for coins. My uncle Jerry was an avid coin collector, but in recent years he did not do so much of it. Most of my collection was made while at the bank, because I did not keep it up after returning to Chicago. In later years I gave most of the coin collection to Steve who has built it up. Tom got the rest.

Return to Chicago-Because we gave up our apartment and because we needed a bigger one with another baby coming, we asked Betty and Ray Youngstrom to look around for us. They found one in a brand new six flat apartment building right behind them. It was at 5859 N. Elston. Cannot remember what the rent was, but it could not have been much more than maybe \$150, without utilities. It had two bedrooms, one bath, a kitchen dinning area, living room and that was it. It was on the second floor. No garage, just street parking. It was nice to be very close to Betty and Ray. When we got back, we headed right out to second hand stores, etc. to find the minimum amount of furniture that we could get by with and afford.

When I got back to AY I soon learned that I had effectively fallen a year behind my peer group. Not only had I started late, but then I missed almost five months during the busiest time of the year. I was assigned to attend the two week entry level training school, which ironically, was held at Northwestern University's facilities in Shaffner Hall.

CPA exam-I immediately enrolled in a CPA Review course at Northwestern U. that started in May. Classes were held all day each Saturday. In between, we had to complete various sections of prior exams that we would turn in the next Saturday and then discuss the one's from the previous week. I learned more about accounting in those five or so months than in all my schooling before that. I was not very busy at AY and that was both good and bad. Good because it gave me time to study, which I did every night and even most of Sunday at home, but bad because I was not getting the experience I needed and also there was no overtime. About the only way to earn more money was to work a lot of overtime. Under normal circumstances we could expect to earn another 20% a year from OT.

This was another difficult time for Sandy. Not only was she pregnant, but I had to study all the possible time I could. The CPA exam was given during the last week or so of October. It lasted 2 ½ days

and was grueling. We would not find out the results until about February. It was great to finally be finished with school and all that studying.

'and baby (Thomas Alan-9/14/57) makes four'-Again, Sandy and the 'Stork' were very considerate of my work schedule. Sandy went to the hospital on a Friday and on Saturday, September 14, 1957 Thomas was born at St. Anne's Hospital, Chicago.



There were no complications and we were very relieved that the baby was healthy, considering the difficult pregnancy Sandy had. I don't think Sandy's Mom came down to help Sandy this time. I'm sure Betty was a big help, but...! I was home every night, because of studying for the CPA exam and hopefully of some help.

1957-8 winter in Minnesota-I was again assigned to the MDU audit which was scheduled to go from December 1, 1957 to February 15, 1958. That was ten weeks and again I could not come back to Chicago more than every other week. Because of this we decided to again move up to Cold Spring for those ten weeks. This time we kept the apartment in Chicago because we were definitely expecting to return there. We still had the Nash Rambler and drove up to MN on a very cold and wintry day. It had snowed a lot and when we got to Watkins late that Saturday afternoon the snowplow had cleared a large section over the ditch right by the turn up Meeker Avenue. Well I did not see that and drove right off the road into the ditch. I think I went into Fuch's gas station right across the road and called and told Dad what had happened and he came down to get us. The gas station also had a tractor and with chains attached pulled our car out of the ditch. That was a great start.

My assignment at MDU was quite different from a year earlier in at least two ways. For some reason Bill Gould only stayed a couple of days and a fellow Northwestern MBA Graduate, John Schornack, was the senior. We went out to dinner a lot with Bill Hanson, but not those late night blasts

of a year earlier. John was single, but went home over Christmas for a few days to be with his Mother. I think John was an only child. One weekend John came out to Cold Spring and Watkins with me and met all of our family. I do not remember where he slept. John was, and is, a first class guy. John and I also went out to Rita and Dick's house in Plymouth for dinner one time. Sometime in mid January I got a letter forwarded to me from the State of Illinois informing me that I had passed the CPA examination. Naturally, I was ecstatic and immediately called Sandy with the good news. At the end of the audit in mid February we packed up the family and we headed back to our apartment in Chicago.

MDU division audits-In the late spring, maybe mid April 1958, John Schornack and I were assigned to spend four weeks doing audits of MDU divisions in the Dakotas, Wyoming and Montana. Because it was not practical to come home from those locations for a weekend, we decided that Sandy and the two boys would spend the time in Cold Spring with her parents. John had a better car than my Nash Rambler so he drove. On the way around Madison Wisconsin the highway patrol stopped John for alleged passing on a yellow line. He got a ticket and he was furious. He paid right there because otherwise we would have had to drive into Madison to see a judge.

Our first audit was the Rapid City, SD division. The weather was great and we even found time to play golf one evening. Each of these audits was to take about one week. We then traveled to Sheridan, WY and then onto Billings, MT. Our last audit was in Bismarck, ND. On our last night in Bismarck we got together with my old St. John's buddies, Skip Lloyd and Jim Kramer. We played poker at Skip's house till real late and then went to Jim Kramer's house for an early breakfast. We did not get back to the hotel till early in the morning. We slept late on Saturday and then took off for Cold Spring. We must have not gotten to Cold Spring until late on Saturday. We left early Sunday to return to Chicago.

CPA dinner and Steve's accident-In June 1958 we were invited to the CPA awards dinner at the Palmer House Hotel in downtown Chicago. We got a neighbor girl to baby sit. While at the dinner, we were paged and when I went out to find out why, they told me that our baby sitter's mom had called and that they had to take Stephen to the hospital ER to have stitches. He apparently fell on the edge of a toy truck he had gotten for Christmas and it made about a 1 1/2 inch cut in his cheek. We left the dinner immediately and by the time we got home, Stephen was there all patched up. Mind you he was only two years old. The baby sitter was very upset, but obviously she could not have prevented the accident.

Visitors-During the summer of 1958, Helen and Phil came down to Chicago to visit us. Many of the details escape both Sandy and I. but we remember driving down to Washington Race Track on the far south suburban side. It was the first time any of us had been to a racetrack and amazingly, by betting

on mainly the jockeys and pooling our money we won enough to go out that evening to dinner. Sandy remembers that she and Helen took a bus back to downtown Chicago and we cannot remember why.

1958-1968

First house-After spending over a year in our apartment we started to think about looking for a house in the summer of 1958. We did not have hardly any money, but I figured we could borrow the down payment from Dad's bank and somehow be able to make payments for it and the mortgage as long as neither was too high. We looked at a bunch of places, including Winston Park in Palatine, but those houses were around \$29,000 and too much for us. We finally settled on a house in Hasbrook, a brand new subdivision in Arlington Heights. There were only two models and I don't think they had even built one house of the 600 home subdivision. Our address was 1819 N. Walnut. The cost was \$18,950 and required a 10% down payment, which we had to borrow from Dad Ley's bank. When we were shown the contract to sign I did not know if it was a standard form or not so I checked at the village hall and found the name of the village attorney. I called him to find a reference for a local attorney, but he said just bring it over to his house and he would look at it. He read it real quick and told us that it was a standard form and that there was no problem signing it as is.



It had a one-car garage, three small bedrooms, a U shaped combination kitchen, dining and living room, two full baths and laundry in the front closet and no basement. It was 25' x 50' so I guess that was 1250 sq. ft including the garage. One thing we liked about the house was that it had face brick all the way around. We got the \$1,895 loan for a down payment and a 4% GI mortgage with a small S&L in

Chicago. The developer had recommended the S & L to us and so we used them. I remember that the S&L was very upset with us for not buying our homeowner's insurance from an agency owned by their President. Instead we bought it from Ed Trnka, a former classmate from St. John's who lived on the west side of Chicago.

On about December 1 the house was ready and we moved in. Ray Youngstrom and someone from AY helped. We rented a trailer or truck and in maybe two trips we moved the twenty some miles out to the suburbs. All of our furniture was really shabby because we only bought used stuff or very cheap new things. We were the first house occupied on our block, but it was not too long before others started to move in.

Second car-About the same time as we moved into our house we realized that the Nash Rambler had seen it's last days. The floorboard had rusted out and on our last trip to Minnesota in August 1958 we all got completely covered by rust from under the car. I shopped around and finally bought a 1955 used four door Chevrolet from Lattoff Chevy in Arlington Heights for about \$900. This car was a real good one and lasted us till about 1962. We must have bought this car on credit because I cannot imagine where else we would have gotten the money.

New neighbors and friends-It seemed like everyone that moved into Hasbrook was in virtually the same position as us. First house, no money and small kids. Our house was on the SE corner of Walnut and Chestnut and faced west on Walnut. Cannot remember the people in the house just south of us. They might have been short-term renters. Next to them though were Pat and Carl Pasquale and just across the street and south of them were Simone and Larry Piefer. In back of us, facing Chestnut, were Donna and Gene Baker. Across the street from them and just down the street were Marlene and Paul Harbaugh. Across the street from us were Howard and Jean Sjogren and Chuck and Jeanine Murphy. The main, and maybe only thing, we did together was play cards, drink cocktails, have dinner together and baby sit for each other.

One of the more memorable times was when the Pasquales invited the whole family down to have Thanksgiving dinner with them. Unfortunately, Pat was not much of a cook and she had put the frozen turkey into the oven only a couple of hours before we got there. We sat around drinking martinis and I think Pat had one too many. She ended up in the back bedroom and after several hours we finally sat down to try to eat the turkey. It was still raw in the middle and I don't think we ever really finished dinner. Pat was a very lovely gal and former flight attendant. She was beautiful inside and out. Sadly she died maybe ten years ago. We still see Carl occasionally because he joined Rolling Green as a social member several years ago, mainly to play cards. My understanding is that he did very well in business in

the intervening years because he owns several racehorses at Arlington Park. Carl was an excellent handicapper among other things. On the few occasions that we went to Arlington Park he would handicap the races for us. They had five children.

One other incident I dare tell about was when we were invited down to Peifer's for dinner. Because the kids were all so young we often did not go out until the kids were all in bed, say about 9 pm. Well we sat around before dinner drinking martinis out of a big pitcher of them that Larry had made and by the time dinner was ready I sat down at the table and told Sandy that we better go home without eating. I had had one too many. After we walked home I somehow drove the baby sitter home about 5 or 10 minutes away and then when I got back home it was to bed. That was the last martini I drank. After that I switched to manhattans, actually perfect manhattans. Two parts Canadian club, ¾ part Tribuno dry vermouth, ¼ part Tribuno sweet vermouth and olives. Larry Piefer died about five years ago from colon cancer and I gave his eulogy at his funeral mass. He was about 75 years old. His wife Simone still lives in a house on Maude just like we had on Hickory. She is a beautiful woman inside and out. She loves to talk. We rarely talk to her even though we are still good friends. They had five children, one of whom is severely disabled and lives in a downstate institution. Their oldest was Larry, Jr. who we were godparents for and he paled around with our son Steve. Larry became a pro0fessional horse handicapper and did very well until he branched out into commodities on the Board of Trade.

The Baker's were our no.1 babysitters and vice versa. They only had two children. Gene was getting his doctorate in education and eventually authored children's books. When they moved out of Hasbrook it was just about two miles west and a much larger house. We have seen them a couple of times, but our paths rarely cross anymore.

Marlene and Paul Harbough had five or six children and they moved to New Jersey, near his job with Mobil in downtown NYC. We got along very well with them and even visited them on one of our family trips out east. They had a very large home out there and we had a good time visiting.

Jean and Howard Sjogren moved to Kansas and we only exchange Christmas cards with them.

Barbara and Wally Dahm moved to Lincoln, Il and he died at a very young age down there. We visited Barbara and her children many years ago and now only exchange Christmas cards.

Finally, Jeanine and Chuck Murphy, who lived right across the street from us, moved to Des Moines, Iowa. We stayed overnight with them on our big western camping trip in 1968. They had several kids, but I do not remember their names. He was a corporate lawyer and I believe they are now divorced.

Hintons-Part one of three-Of the many guys I got to know at work early on, I think I got to know Bill Hinton the best. Sandy and I got together with he and his wife Ruth every so often. They had bought a home on the south east side of Arlington Heights. We had started at AY at the same time, but because of my leave of absence I was about one year behind him. They had three kids, two boys and a girl. More later.

AY friends and partners-Other names of guys and their wives that we got to know at AY, many of whom are still close friends today are-Millers, Schornacks, Goss', Dohertys, Horns, Shanleys, Dolds, Martins, Blechschmidts, Centers, Fujimotos, Caracios and Ders. There were many others too.

'and baby (Katherine Anne-4/1/60) makes five'-When Sandy and I were dating just before the wedding we talked abut having twelve children, just like some of her aunts and uncles. I guess we were just a bit naïve. In about mid 1959 Sandy found out from Dr. Muench that she was pregnant again. The due date was late spring 1960. On Thursday, March 31, 1960 Sandy started to have contractions so it was off to the hospital. I think Donna Baker from next-door came over to take care of Steve and Tom. Sometime early on Friday, April 1, 1960 Katherine (Kathy) Anne was born.



We were just delighted and naturally I called everyone I could think of. Again, Sandy was a doll in planning this big event for the weekend. I could take care of the kids and go see her without missing any work. I believe that Sandy's Mom came down to help out and probably got there early the next week. We had already planned on Kathy getting the front bedroom and the two boys took over the back bedroom. We had gotten bunk beds for the boy's bedroom because the room was just too small.

Money-For the first couple of years in our new house we were very short of money. All our furniture was either second handed or given to us. With payments on the house, our loan for the down payment and the loan to buy our second car, we just made it from paycheck to pay check. One day when I was going to park the car down at the train station I discovered that I did not even have enough money to pay for parking. We were flat broke. We had a small argument about this because Sandy wanted me

to cash in some of my coin collection, but I would not do it. Therefore, our plan was to have Sandy drive me to the station, which meant bundling up the kids because we could not leave them alone and there was not enough time to call the neighbors. Then when I got to the office I would take an expense draw from the cashier and that would see us through till payday. It worked and I don't think we ever allowed ourselves to get into such a situation again.

Politics-Background and philosophy-When I was growing up I do not remember Mom or Dad ever discussing politics. The first time I got somewhat interested in politics was during my senior year at St. Johns. I was rooming with Tom Krause and we got Time magazine and would debate the pros and cons of all kinds of issues. Tom was well informed and it caused me to do more reading to keep up with him. It probably was not until I went to Kellogg and had to read The Road to Serfdom by Friedrich von Hayek that I formed my conservative viewpoints. Hayek was a professor of philosophy and economics at the University of Chicago when he wrote this book in 1944. It has become a classic in economic thinking. Hayek studied all of the societies up until that time and concluded that central planning (I call it forced collectivism) has never worked. It always had led to dictatorships of one sort or the other and eventual revolution by the people. That in turn leads to extreme depressions and poverty and then back to central planning and the cycle repeats itself. He essentially was an advocate of some form of individualism even though it had never been tried and proven for anything other than a short period of time. The government of the United States is the best example of where, up to now, a basically individualistic and conservative society has worked. It is not perfect, but a lot better than anything the world has seen to date.

This background caused me to be closer to the Republican Party than the Democratic Party. As of now I am very conservative and believe that the smaller the federal and also state governments are the better for everyone. One of the more impressive recent books that explains my thinking the best is the best seller <u>Liberty and Tyranny</u> by Mark P. Levin.

Politics-Local activity-While living in Hasbrook, one of our neighbors convinced me that I should be more involved in local politics so I went to a Wheeling Township Republican Organization meeting with him. There I met Henry Busse the Wheeling Township Republican Committeeman. I thought the meeting and entire organization were rather weak so I asked him if there was anything I could do. He said I could be precinct captain for precinct 38, which covered just about the entire northwest corner of the township. This was by far the largest precinct in the township. The only populated part of it was the far northeast section called Buffalo Grove, which was still being developed and had maybe 5,000 people in it. Normally precincts had no more than about 500 registered voters in

them, but this one turned out to have about 1500 because it had not yet been subdivided. This was in 1960, the year that Dick Nixon and John Kennedy were the presidential candidates. One weekend when I was going door to door I ran into Jerry Moe. He and his wife were extremely interested in the election and after talking to them for maybe an hour, they agreed to take over calling on half the houses in Buffalo Grove. What the democrats thought was going to be a normally democratic part of the township turned out to vote for Nixon by maybe 100 votes. A big upset. I spent more time on this precinct than I care to admit, especially with a new baby and two other small children at home.

After the election there was a big change in the township republican leadership. At one meeting I remember John Gillen, whom I did not know, get up and raked the entire leadership over the coals. This was the catalyst and our committeeman for many years, Henry Busse, quit. The election for his successor was raucous and Gene Schilickman. a young lawyer in town was elected. I became very involved as a deputy committeeman and directed the training of precinct captains among other things.

During this election by precinct captains, I remember being confronted by one of the candidates, Tom Novotny, who chided me for being a Chicago loop CPA and asked me what I was going to do with all my money. On another occasion I remember chatting with another neighbor and lawyer, Don Norman, who asked me why I was a Republican. He said he could easily be a Republican, but there were too many of them and that was why he became a Democrat. All of this took more time than I probably should have given to it, but I thought it was the civic and, at that time, right thing to do. I got to know a lot of people very well. One was Gene Schlickman who later ran and lost in the congressional primary that Don Rumsfeld won. Gene did get elected to the state legislator as our representative and made quite a name for himself at first. He was named Representative of the Year his first year. After several terms it was clear that Gene would not play ball the way his peers wanted him to and he became disillusioned and only served maybe three terms. Others of lesser note were Tom Hauser (who later became a top official in the Nixon administration), Dick Cowen (a very successful lawyer in Chicago and top state official under one of the Rep governors-I still know and see him occasionally), Ginny Macdonald (who later became our state senator for many years), Ethel Kolerus (our township supervisor for many years), June Hunter(deceased) and Beth Shanahan(deceased). There were many others such as Jim Ryan, who became our mayor for many years. I was his campaign treasurer for several years. I remember one time I had to tell his campaign manager I could not accept a \$1,000 all cash anonymous contribution and he was furious, but respected both my integrity and advice because it was illegal to accept anonymous contributions. One day we hosted a campaign coffee for Phil Crane, who became our congressman for many years. He was near exhaustion and we let him use our master bedroom, with

baby Jonathan asleep, for a rest. There were many memorable events during those years, until I quit in about 1972. One of the more memorable events was when Sandy and I were in charge of tickets for our big annual Republican fundraiser in about 1964-general election year. This one was at the old Arlington Park Race track and Senator Everett Dirksen was our main speaker. It was sold out and we made tons of money. We got to meet him and that was a big deal at that time.

Miscarriage-Sometime in early 1961, Sandy became pregnant again. There were problems from the beginning and within a couple of months she had a miscarriage. This was very traumatic for our close friends and us.

My job-I was again assigned to the MDU audit for the year ended December 31, 1958. This time, however, Bud Miller, a new auditor would accompany John Schornack and myself. John and I sort of split the senior's responsibilities and maybe he was not even there the full time. One night we went out to Rita and Dick Kinsella's for dinner and she was having a difficult time with her pregnancy. I believe she miscarried that night and it was a very distressful experience for John and Bud, both single.

The next year, John and Bud did the MDU audit and I was assigned to be the senior on the Controls Company of America audit in Shiller Park on Chicago's near northwest suburban side. This would be the December 31, 1959 audit. It was a great experience for me because of the many manufacturing units the company had. The company was also publicly held. Don Goss was the manager. I spent one early January week in Tempe, AZ auditing one of their divisions that made silicon computer chips. This was my first visit to AZ and it was very interesting. I also was assigned to the Libby, McNeill and Libby audit for the year ended June 30, 1960 as one of the seniors. I remember being sent up to one of their plants near Rochester, MN for a three day audit of that facility. Auditing Libby in late July and August was difficult at times because there was no air conditioning at night. Also there were no computers at that time and all our consolidation work papers (my job) were prepared by pencil on long spreadsheets.

Moving office to Harris Bank building-In 1960 AY moved its offices into larger quarters on the 20th floor of the Harris Bank building at the SW corner of Monroe and Clark. Up to that time L.B. McLaughlin was our managing partner. After we moved, C. R. (Rip) Miller was named managing partner for maybe a year or two. Rip was a very bright accountant who could add columns of numbers in his head very fast. He spoke just as fast. He was not a good manager. Then George Carracio, a relatively young audit partner, was named office-managing partner. Being a senior auditor now I did not spend much time in the office, because there was a continuous stream of audits that I was assigned to. The office layout was very different from that at 1 N. LaSalle. We had large open spaces/rooms where the

staff had four long tables that served as the desks for about six staff on each side with a low barrier down the middle. All the Partners and Principals had perimeter offices and most shared a secretary with one other person. The audit managers had individual desks but out in the open of a large room. This was a bit controversial because sometimes there was a lack of privacy and one had to go to a conference room to talk to someone in private.

One of the reasons for moving was that we had just merged with a small CPA firm called Hall, Penny and Jackson. This firm only had about five partners and no promotable managers to carry on. Most of their clients were small companies that wanted mainly tax advice. They had one large publicly held client, Central Soya in Ft. Wayne, Indiana and I think that was the main reason for the merger. It was also in 1960 that McDonald's decided to go public and their investment bankers insisted that they have one of the "Big 8" as their auditors. Bob Ettelson, a partner in our firm, knew one of the partners in the small firm that was doing their audit and they arranged for the small firm to keep a part of the audit, done at our direction, for several years. There were very few auditor changes among the large publicly held companies in those days and it was against professional ethics rules to solicit any business from another firm's clients.

Promotion to Manager October 1, 1962-At that time a staff person like me could expect to be considered for promotion to manager after about five or six years. Because of my late start and missing most of my first year, I was not up for consideration in 1961. In 1962, however, I was promoted to manager, effective October 1, and that was a big deal. It meant coming off overtime, but there were many other perks and more money that made it worthwhile. I now had four weeks of vacation. One bad thing was that now that I had maybe twelve clients to look after for maybe six different partners/principals there seemed to be no end to the work and I often stayed late at the office, as did most other managers. I either went out to dinner at about 6 pm with some of the other guys and then worked till the 10:30 train or I worked straight thru to take the 8:30 train and ate at home around 9:30-too late to see the kids before bed time, but in time to talk with Sandy and watch the tonight show. Bed around midnight and then up at 7 am to catch the 8 am train that got in to Chicago around 8:45. As a manager, I was put back on the MDU account and the Controls Company of America account. These were both 12/31 yearends and it meant very busy January and Februarys, including a certain amount of travel.

I attended the very first national new managers meeting that AY ever held. Prior to that some of the managers were invited to attend the annual partner's meeting at the Homestead Resort in Hot Springs, Virginia. Our new manger's meeting was held at the brand-new Drake Oakbrook Hotel in Oak

Brook located in the near west suburbs of Chicago. It lasted all week and most of us thought it was too long. They shortened it to three days after that first year. These new managers wanted to see the town and those few of us from Chicago obliged. My roommate was Tom McDermott from Boston, who later became one of the top partners in the firm. I hardly ever saw him because he stayed out until the wee hours. I later got to know Tom fairly well and was just recently saddened to hear that he and another retired partner I knew, Tom Fritz, from Pittsburgh, were killed in a truck accident near Ushuaia, Argentina, the southern most city in the world (see our South American Cruise for more info on Ushuaia).

While a manager I picked up the habit of smoking cigars. I would smoke maybe 5 or 6 cigars a day. This was out in the open area for managers, but no one seemed to complain and one or two other managers did the same thing. I was partially inhaling the cigar smoke and at times I felt dizzy from it. After a year or two I stopped smoking cigars at work and cut way back to just special occasions. I even smoked some of them at home, but Sandy did not like that and after awhile I stopped doing that too.

Church-In those days Catholic parishes had geographic boundaries. As a result we were originally in St. James Parish in Arlington Heights, but soon learned that a new parish, Saint Thomas of Villanova, was being formed in Winston Park, Palatine and we were included in its boundaries. I suppose they needed all the families they could get and thus everyone north of Thomas Avenue and west of Arlington Heights Road, in Arlington Heights got put into this new parish. We also learned that naturally they did not have a church and one had to be built. Thus we started to help build our first of several new churches. Our Sunday masses at first were in the public school at the corner of Palatine Road and Rawhling Road. After a year or two we switched to having masses in the new Elk's club located just east of Winston Park and about one mile north of Palatine road. Father Wall was the pastor and he was a very excellent priest. Sadly, he contracted cancer in a few years and succumbed to it. I cannot remember who succeeded him. Interestingly, we built the school first and then had Sunday mass in the school. The church was built after we moved into our second house so we never got to use it.

Schools-Because we were no longer in St. James Parish and our parish's school was not yet built, our only option for grade school was Wilson School, a public K thru 5 school that was very close, say three blocks away and well within walking distance, even though the school was right on Palatine road a very busy highway. It is no longer there, having been torn down for a housing development in the late 1980s. Wilson was a good school and served all of us very well. In September 1961, Stephen went off to kindergarten. I believe it was just morning kindergarten because there was no all day kindergarten in those days. Thomas would start there only a year later. I think the boys went to Wilson for about 4 &

5 years respectively and then transferred to St. Thomas of Villanova for about two years. They had to take a bus to St. Thomas and I think they caught the bus on Maude Avenue about 2 blocks south of us. Kathy started at Wilson in 1965 and stayed there at least until we moved in 1968.

Elk's Club-When the new Elk's Club was built just north of Hasbrook and next to Highway 53, many of us joined because it was not too expensive, had good food and had a band on Friday and Saturday nights where we could go dancing. Many of our neighbors and friends were also members. That lasted from about 1962 to 1968. In addition being an Elk member was very useful in my travels around MDU country. There the Elk's clubs were often the best place in town to eat, etc., I continued my membership until about 2000 when they stopped sending me renewal notices and we had little incentive to pursue it.

First new car-In 1962 we decided to buy a new car and with a growing family we needed a station wagon. They were the rage at the time. Z Frank was a large Chevrolet dealer on Devon Avenue in Chicago and it was there that we bought our first brand new car. It was a red station wagon and we really liked it. It had all the bells and whistles, but not air conditioning. Not many cars did have that in those days. I think we paid \$3000 plus the trade in of the 1955 Chevy.

Home improvements-With the family growing we decided to convert the one car garage on the south side of our house into a family room. We found a local carpenter that did the work for a very modest sum. We left the front six feet for a storage area along with the door from the garage. This was a great addition and we certainly got our money's worth. We also put a pull down stairway into the attic for additional storage. I put that in myself. Finally we put up a wooden fence in the backyard on the north side even with the house and then east to our lot line and south about ten feet more. In the corner we made a small garden (maybe 10'x10'), but I made the mistake of not taking up the sod and tried to cultivate it into the soil. As a result we could never get rid of the weeds. I built that fence myself, but maybe a neighbor or two helped also. The fence was 7' tall with 4" treated posts that were sunk into the ground with a concrete fill. The 1x10" boards would weave around the posts with an alternating pattern. This gave us some privacy from the traffic on Chestnut Street that ran east/west. The only other thing we did in the house was build (I did it) a counter in the kitchen which came out of the wall and was one we could all eat breakfast and lunch at.

Visitors-One year in the early 1960s, Mom and Dad and Anne and Pep Weber came down to Chicago for a bankers convention and one day they came out to visit us. I remember sitting around our big (but old and used) dining room table and giving them Black Russians. We maybe had one too many, but they were still able to drive back to their hotel in the city. Another year Rita and Dick Kinsella came

down to see us, but I don't remember where they stayed. It might have been the Morrison Hotel in downtown Chicago. One night we arranged to have dinner with them and John Schornack and his friend Dick Valerus. We met at the top of the Morrison Hotel, which had a revolving bar. Our date was for about 9 or 10 pm, but we did not leave there until near midnight and then went to a big hamburger joint on North Avenue. We must have also gone to some other bars, etc. because we did not get back home until about 4 am. Donna Baker was baby sitting for us (we often swapped chores for baby sitting) and was trying to stay awake when we got home. She stumbled across the back yard to her house and Sandy and I both had a very slow day the next day. One of us had to get up for the kids (five of them remember) and I think I did that and then went back to bed when Sandy got up a bit later.

'and baby (Karen Jo-September 30, 1962) makes six'-In the spring of 1962 we found out from Dr. Muench that Sandy was again pregnant and expecting in late September. September 30, 1962 was a Sunday. Karen Jo was born at Northwest Community Hospital in Arlington Heights. There were no complications. No one from Minnesota came down to help take care of either Sandy or the kids. The neighbors were all just great and took care of the three kids for the first few days. We had Karen's baptism a few weeks later and Helen and Phil came down to be her godparents.



Dad Theisen (Steve) dies-It was early in the morning, about 6 am, on Tuesday, March 19, 1963, when the phone rang and someone told us that Sandy's Dad Steve had died from a heart attack at his house. He was getting ready for work on the early morning shift at the Cold Spring Granite Company, when he complained of chest pains and lay down on the sofa at his house and died. Steve had not been sick at all or on any medication. He did smoke, drank beer in moderation, was diabetic and somewhat overweight with a 'healthy' 'beer belly', as we were prone to say. We made immediate arrangements for

Sandy to fly up to Minneapolis and someone met her there at the airport and took her out to Cold Spring. Harold and/or Alvin were stationed overseas and would have a difficult time getting back home in time for the funeral. Accordingly, the funeral was scheduled for that Saturday, which was maybe at least a day later than otherwise. There were wakes on Thursday and Friday evenings at the funeral home in Cold Spring. I flew up to Minneapolis on Friday and rented a car to drive out to Cold Spring early that evening. Everyone was sort of in shock because Dad Steve was only 62 years old. We all worried about Mom Rose because she did not drive and would obviously have to go to work for the first time at the age of 56. Few people had the kind of life insurance and other survivor benefits we almost take for granted today. Mom did get some social security benefits, but not enough to live on. Sandy and I drove back to Minneapolis on Monday and flew back to Chicago that same day. Helen, Ermie and Dave were all living in MN and took over the burden of helping Mom thru those difficult days. Luckily, Mom did get a job at the John Paul Nursing Home in Cold Spring and it did not take her long to learn how to drive and get her license. Sandy and I were forever grateful to our neighbors back in Arlington Heights for taking in the four kids for those six days.

Illinois CPA society-Sometime in the early 1960s I volunteered for committee service with the Illinois CPA of CPAs. I was assigned to the Annual Meeting Committee. As the name implies our job was to design and consult with the staff about the meeting location, the dates, the facilities and the program. In addition we had small duties to perform at the meeting. One of our first Annual meetings was in St. Louis. The firm supported this by picking up our expenses. I believe the next meeting was planned for the new Playboy Club in Lake Geneva, WI. I was opposed to our being so closely associated and patronizing of the Playboy image that I resigned from the committee. Janette Corchoran, the Society's Executive Director, agreed with me and supported my decision to resign from the committee, but she was overruled. For some reason, however, Sandy and I attended the meeting. I remember that Lily Tomlin was the headliner that week and she put on a private opening performance for just the CPAs. A review of this performance appeared in the Chicago Tribune and the CPAs were panned for their unresponsiveness to her humor. My next committee assignment was on the Auditing Procedures Committee. I may also have served on the Public Service Committee. More on the CPA Society later.

Toastmaster's Club-Many of us on the staff at AY thought we could use better public speaking skills. We also talked to a number of other Society members and together we formed an Illinois CPA Society Toastmaster's Club. I met a number of other CPAs from other firms and companies through this activity and learned a lot about public speaking. We had meetings about once a month and they usually

were dinner meetings starting at about 6 pm at some downtown restaurant. This lasted for about 6 years and fizzled through attrition and a lack of interest by younger staff members.

Skits at PPM meetings-About once a year the Chicago office had two or three day meetings outside the office on technical and other subjects. All the Partners, Principals and Managers (PPM) from all three departments, audit, tax and consulting attended. Somehow, I and a few other guys got involved with designing and putting on humorous skits for one night after dinner at these meetings. I wrote the script for several of these skits and participated in them. We often used costumes, masks and other things to help us make the point, usually making fun of someone or something. We always got a lot of laughs and accolades. We often needed to recruit partners to act out some of the parts and characters. They were a lot of work and year after year it became harder and harder to do them.

President Kennedy assassinated-On Friday, November 22, 1963 I was in our relatively new offices in the Harris Bank building, when we heard the news that President Kennedy had been shot in Dallas, Texas. Everyone was in such shock and grieving that we shut the office early and everyone went home to watch on TV. Lyndon Johnson, the VP at the time, was immediately sworn in as the next President of the US on Air Force One while flying back to Washington.

While watching TV on Sunday, November 24, I saw Jack Ruby shoot Lee Harvey Oswald, the prime suspect in the assassination. It was live on TV, while Oswald was being transferred from the Dallas jail.

Sale of Bank and Dad Ley retires-In April 1964, when Dad was 67, they sold the bank to Ed Neisen from Cold Spring. I was not involved with any of the specifics of the sale so I don't know if they got a fair price or not. I assume so after the fiasco less than ten years earlier. After the sale, I believe Dad stayed on for a short while, and then retired completely. He continued to do individual tax work from the basement of their house for several years, but eventually that phased out. We never talked about it, but I am sure the sudden death of Sandy's Dad the year before and his own health concerns after his heart attack were major factors that he considered.

'and baby (Patricia Marie-September 1, 1964) makes seven'-During the night of Tuesday, September 1, 1964, Sandy started having contractions and by morning we were at Holy Family Hospital in Des Plaines again with Dr. Muench. Sometime mid day Patricia Ley was born.



Patty, as we called her, was a good baby from the start and all the other kids loved her. The house was now getting full with three girls and two boys. Patty had to share a not too big master bedroom with Sandy and I for a year or two and then the three girls had to share one rather small bedroom. Shades of Sandy's childhood. We were starting to think of a bigger house, but could not afford to do so just yet.

Proposed transfer to Minneapolis Office-In 1964 or 1965, we merged with or bought out a small firm in Minneapolis. I was asked to consider a transfer to Minneapolis because of my work on the MDU audit, which was located there, and because I had indicated a desire to transfer to Minneapolis when I joined the firm. I visited the Minneapolis Office and the Managing Partner, John Diracles, who was the owner of the firm we merged with, and he wined and dined me. I came back to Chicago and talked to other partners about the situation and, of course, talked it over with Sandy. Sandy was willing to make the move, but deferred to me because it was mainly about career possibilities. I declined the offer because everyone I talked to thought the chances of being promoted and doing better were in the Chicago Office. Shortly after I was promoted to Principal I was asked once more if I wanted to transfer and I declined for the same reasons. As I came to know John Diracles years later I know that my decisions were the right ones.

Offer to leave AY-During about the same time frame, I was contacted by an executive recruiter, who lived in the Hasbrook area, about considering becoming a candidate for the controller's job at Skil Corporation on Chicago's NW side. The job would pay \$25,000 to start with, which was quite a big jump for me at the time. This was rather tempting, but I felt that as long as I was moving up the ladder at AY and was always learning something and getting new challenges, that I should stay put. Thus I obviously declined.

Vietnam War-During the early 1960s, the US was helping the government of South Vietnam fight the rebels called Viet Cong. The rebels were communists and were being helped by North Vietnam

and China. The US government was very concerned about the domino effect of any victory by the communists in South Vietnam. In 1965 the first combat troops from the US entered to conflict. This war was very costly both in terms of human lives and money. It was very divisive in the US. It reached its peak in 1968 when the Viet Cong staged a very bloody attack on US forces. It was known as the Tet Offensive. There were large demonstrations on college campuses all over the US. The US did limited bombing of North Vietnam and there were major questions about whether the US really was doing enough to win this war. The war was a major campaign issue in 1968 and when Gene McCarthy, who was against the war, challenged and beat Lyndon Johnson in the NH democratic primary, Johnson withdrew his candidacy. The democratic convention in Chicago that year was extremely violent and Hubert Humphrey, from Minnesota, was selected as the nominee. The republicans picked Richard Nixon, who promised to end the war, and he won the election easily.

One night during the 1968 convention I was downtown having dinner with some New York partners who were in town to monitor the audit of the Sinclair Oil Company credit card operations, which I was in charge of. Just after dinner, we walked outside and saw bands of wild screaming young people being chased by riot police from Chicago. It was a scary night.

The war did not end until the US and allies withdrew in April of 1975 and Saigon fell to the Viet Cong and North Vietnam.

Commuting-When I had to go into our office in Chicago or I had a client in Chicago, I always took the train. We only had one car in those years and thus Sandy usually drove me to the train and came down to pick me up. Only when she knew she would not need the car did I drive to the station and park there. In the first few years the trains had coal burning engines and passenger cars that were extremely drafty and cold in the winter. Sometime in the early 1960s we got diesel engines and new airconditioned passenger cars. We also had lounge/bar cars. Smoking was permitted, of course, until sometime in the late 1980s.

First invention, sort of-While commuting by train I and most everyone else would get a plastic cup of coffee with a solid lid on it. To drink the coffee you either had to remove the lid or tear a V shaped opening out of the lid. This procedure was extremely awkward and at times messy. It did not take rocket science to figure out that there had to be a better way. I developed several drawings for perforated lids and related designs that would make it easy to drink from the cup. Unfortunately I never followed through with my ideas to get a patent(s). Sure enough about five or six years later they started to have lids just like the ones I had designed. I checked with some lawyer friends of mine and they said to forget it.

Expressways-When we arrived in Chicago the only expressways were Lake Shore Drive and maybe Edens. There were plans made during President Eisenhower's first term to build the Interstate Highway system and that included most of Chicago's expressways. The last to be built as a toll road was the Northwest Tollway. These started to get finished in the late 1950s and early 1960s. When we drove to Minnesota it was US Highway 12 all the way-400+ miles and 12 hours, much of it spent behind a long line of tucks and cars going about 40 MPH on two lane roads through Wisconsin. Sometimes we took US 10 and US 14 part of the way and even back roads just to change the scenery and escape the long lines of traffic. Getting around in Chicago was a real chore.

Airports-When we arrived in Chicago the only real airport was Midway and it peaked its operations in 1959. O'Hare was under construction and in 1962 all operations transferred from Midway to O'Hare. Until then it was a real bear getting down to Midway. O'Hare was open for commercial flights in the late 1950s but it was rare to find a flight from there to where you wanted to go. Trains were still a popular way to go. Sandy would drive me to O'Hare and even pick me up there.

Sports-When Steve was 7 or 8 years old, in 1963 or 1964, he and Tom started Little League (AH version) baseball. I was an umpire from about 1964 to 1970, the end of Steve and Tom's career in baseball. Steve went on and played in what they called senior baseball, which was a much faster game for kids just going into high school. I remember umpiring one game where the coach for one team got so upset and foul mouthed that we had to kick him out of the park and eventually forfeit the game to the other team. This sort of behavior was rare, thank God. The season was short, from about April 1 to July 1. We went to all the games even though they were at about 5 pm. That meant coming home early from work, but it was a relatively slow time of year for me so I could do it with a little planning

Outside of organized sports, we would go ice-skating down at Hasbrook Park, sledding and tobogganing out at Deer Grove Forest Preserve and playing tennis at Hasbrook Park.

Promotion to Principal-October 1, 1966-After being a manager for four years by 1966, I was considered ready for possible promotion to Principal. Other firms did not have this title, but instead had a less formal senior manager title. At Arthur Young, being promoted to Principal meant that you most likely would be considered for Partner in two more years. I learned in June or July that effective October 1, 1966 I would be promoted to Principal. Naturally there was a good increase in pay and a private outside office. Even a secretary to share with someone else. Being a Principal I now could have coordinating (meaning in charge) responsibility for small clients. At about that time we also learned that Massey Ferguson, the farm implement company, headquartered in Toronto Canada, was moving its North American operations to Des Moines, Iowa and I was to be the Principal in charge of the audit.

This was to be a rather large audit requiring about 10, 000 hours of work, one of the bigger ones in our office. Don Goss was the Coordinating Partner, but it was understood that he would not play a very active role. Being that the audit was quite large they felt that it deserved to have a partner on it (more on this later).

University of Illinois Executive Development Program-Sometime shortly after being promoted to Principal, I was asked to attend the University of Illinois Executive Development Program in Champaign, IL the following summer. This was a six-week program and although we could come home on weekends, it was sort of hoped that we would only do so for a break half way through the six weeks. There were Saturday sessions. During part of the last week of the program Sandy was invited to come down and attend the spouses portion of the program, which she did. The program was very interesting and demanding, but much of it dealing with financial matters I already knew. When I got back to the office they asked me to critique the program and I don't think they sent anyone to the program after that.

Storms-There were two memorable storms during this time frame. One was an ice storm in 1965. When we awoke that morning there was at least one inch of clear ice on everything outside. You could not drive a car on it or even hardly walk on it. The kids had a ball ice-skating all over. Many people were without power, but somehow we escaped that fate. Maybe because our development was one of the first with all underground wiring. We had power crews from all over the Midwest helping our local Com Ed crews. It took about one week before things got back to normal.

The other memorable storm started during the night of Wednesday, January 25, 1967. During the next day, Thursday, January 26, it continued and did not stop until sometime around 4 am the following morning, Friday. I was in Minneapolis at the time and there was no forecast of this snow. It turned out to be just a narrow band some 50 miles wide that hit Chicago. When I learned how bad it was I decided to get back to Chicago on Friday. The planes were not flying because O'Hare and Midway were closed. I took the Milwaukee road train. When we got south of Milwaukee and at about Glenview the snowdrifts became evident and we learned that a total of about 23 inches had fallen at O'Hare. I walked from Union Station to Northwestern station and there was no traffic on the streets. The expressways were completely clogged with stalled cars. When I got off the train in Arlington Heights there was no traffic so I walked without any winter clothing on all the way up unplowed Dunton Avenue and to our house, a total of maybe three miles. I was exhausted when I finally got home. The kids and Sandy were out front trying to shovel away the snow. It was almost impossible.

Trips-Prior to 1968 the only trips we took were back to Minnesota. We would spend our vacations and Christmas holidays back in Minnesota. We would spend a few days in Minneapolis with Rita and Dick because they had a big house and there was room for all of us. After Dad retired in 1964, it seemed like each time we would leave Minnesota to come back to Illinois, Mom and Dad and Mom Rose, would have tears in their eyes because we would not see them again for a number of months and neither we nor they knew when it would be the last time. This was difficult on Sandy and I too. It got worse as the years wore on.

Second new car-In 1966 we decided to get a new car. We eventually bought a dark blue Pontiac station wagon from Morton Pontiac in Arlington Heights. This car was a lot heavier than the Chevy. I believe we paid \$3,000 plus the trade-in of the Chevy. Much to our later regret, this car did not have air conditioning either. It took forever for it to be delivered and I was concerned that the trade in value of the Chevy would not hold up. It did.

Youngstroms-Betty and Ray Youngstrom were our first landlords as mentioned above when we first moved to Chicago. They did not have any children so they sort of 'adopted' our family and were very generous to all of our children. We were very close friends and we invited them to all our family outings and holiday dinners, etc. Ray worked for Bowman Dairy until he retired in about 1985.



In the winter they went down to Florida as much as possible to visit his parents. Betty had cancer and succumbed to it in maybe 1985. By then they were living in a trailer home in Rosemont. We were with her at the hospital till the very end. We felt so bad for Ray because he had virtually no family. I do not remember if Betty had any family. We never met them. Ray's only and older brother, Bob, lived in Davenport, Iowa, but frankly he was not very kind to Betty and Ray. After Betty's death, we continued

to invite Ray as before, but he was very lonely. Eventually he found and married a wonderful widow, Casey. More on that later.

1968-1980

Buying second house-Late in 1966 and early in 1967 we started to think about buying a larger house. We really did not want to move from Arlington Heights because of friends and schools, etc. We saw a model home in northern Palatine that we really liked. At the same time there was a new sub division in Arlington Heights being developed just north of Thomas and about ½ mile east of AH Road, called Hampton Court. Chuck Locassio was the builder. We told him about the house we liked and he got hold of the architect and we bought the drawings for \$600. Chuck said he could build it for about \$45,000 and that seemed about right to us. We then made some changes like enlarging the garage (very smart move for little money) and finishing the basement. This brought the total to \$49,500. They started construction in early spring of 1967 and finished about four months later, right on time. We made it a habit of going over to the building site several times a week to check on things. When the house was almost completed I remember that we finally realized that we needed a lot more light switches and outlets. I gave Chuck Locassio the list of changes and he made them all without any additional charge.

This house had about 2700 sq ft. two floors and about a 2/3 basement. On the first floor was a living room, small dining room, large kitchen, large family room with fireplace, half bath, study, and laundry room. Upstairs was a very large master bedroom or dormitory, two full baths and three bedrooms, one quite large. We loved the house and were to live in it for twenty years. The yard was not large because the lot was only 75 x 135=1/4 acre. The address was 1519 N. Hickory, Arlington Heights.

One little, but very important detail, was selling our first house on Walnut. We were very lucky with that. We put an ad in the local and Chicago papers and put a for sale sign out front. The very first weekend a couple came in and met our asking price of \$26,000. Maybe we did not ask for enough, but who cares. Our mortgage had been paid down to about \$13,000 so we had around \$13,000 to work with. At least we did not have to pay any real estate commissions and the other closing costs were very minor. I think we paid Gene Schlickman, our lawyer, \$100 for his work. We put \$9,000 or 20% down on the new house and had \$4,000 for furniture, etc. we needed that and maybe spent more, because we basically had to furnish the whole house from scratch. The stuff from the old house was really beaten up and old. Some of it went into the basement of the new house.



Under construction (obviously)

Completed, but no trees yet

We moved in about October 1, 1967. I don't think we hired movers because there was not much worth moving.

New neighbors and friends-Only one neighbor had moved in before us. That was Al and Nancy Blohm who moved into the house just to our south, about one month before us and still live there. Al was a painter and even did some work for us and Nancy worked at Jewel and I think still does. They had two girls about Kathy's age.

To our north were the Wilkinsons. He was Gene and I cannot remember her name. He was the human resource manager at one of the large drug companies and she ran an Avon business out of their home. The two boys were Steve and Tom's age. Eventually there were the Jarosz, Costigans, Weavers, Glovers, Torrences, Wrobels, Stakowiaks, Frerks, Spellmans, Klawitters, Beckers, Peifers, Burkes, Andrews and more that we got to know real well. We had block parties on July 4th for many years and even formed a tennis league with round robin play. At the end of the season we would have a party at someone's house with small prizes for the winners. A couple of times we went away for a tennis weekend. One time was to the Wagon Wheel, a rustic resort out north of Rockford. We also knew Lou and Dwight Walton and Dan and Lee Janko among other neighbors.

Mary Jean and Bob Jarosz had four boys roughly the age of our kids. They moved in three houses south of us at the corner of Thomas and Hickory. He owned an executive recruiting business that had its ups and downs. He is still working and the business has not come back fully from the 2001 downturn. Mary Jean still works for a Urologist. When business was real good, they bought a big home up in northern Wisconsin on Trout Lake, near Minaqua. They also built another home in Arlington Heights in the area just to the east of our first house. It is a very nice and expensive home that they are now trying to sell.

Emily and John Costigan lived in one of the two model homes just east of Jarosz on Thomas St. They had two boys and two girls. John was a corporate lawyer with Kraft Foods and eventually general

counsel with Premark when they were spun off from Kraft. John made out very well with that move and the eventual sale to Illinois Tool Works. When we first met them he was going to the University of Chicago for his MBA. Once he finished that, maybe in 1987, they moved to Lake Forest, which was closer to his job. I remember him saying that five years was long enough in any house because they always went up in value and that way eventually you would end up with a very expensive home. Luckily for them that is how it turned out. Anyway they sort of started the trend for our neighbors to move away.

Jan and Bob Weaver lived right behind us. They had two boys and two girls. Bob sold stained glass windows and related products. They stayed in that house a long time and now live near Libertyville, by their daughter. Bob was a stitch and always good for a few jokes. We have not seen them for years. Remember they are the ones we ran into on our houseboat trip on Rainy Lake. See later. Their oldest child, Bob, died last spring and we only heard about it later.

Linda and Bruce Glover lived a short block away on Maude. They had one boy and one girl. She was an excellent tennis player and he was good at golf and other sports. They were both excellent bridge players. We played in a duplicate bridge group with them for several years and that is where we met Patty and John Ancona, who later became our real estate agent in Palatine. Bruce taught math at Hersey High School and also was the head football coach. One year they won the state class 5A championship. They moved to Palm Dessert, CA and we really have not seen them since. Drove by their place out there, but did not stop in.

Nan and Dave Torrence moved into a ranch house up the street in about 1972. They were the second owners. They had four kids, three boys and one girl. They were very close in age to our kids even though Nan and Dave were about ten years younger than us. Nan was a nurse, but did not go back to work until the kids were older. Dave worked for ADP and was sort of a turn around guy. He was put in charge of a new company ADP had bought out in Portland, OR and he commuted out there for several years before he moved them to Schaumburgh. Nan and Dave were fairly good tennis players and Dave was a good golfer. We took many trips with them because they were very easy going and always ready to go out to eat or take a trip at the last minute. They eventually moved to South Barrington, then Palatine and finally to Inverness. When they moved to South Barrington and with Costigans and others moving, we got antsy too.

Claire and Wally Wrobel lived up the street at the corner of Hickory and Maude. Wally was a Pediatrician. He was and is a very nervous guy, always in motion. We were never real close to them, but they played tennis and were at a lot of the same parties we went to. They still live in the same house.

Cleo and Don Stakowiak lived across the street and next to the Torrences. We had a few good parties with them and then they moved away suddenly and we hardly ever saw them again. He did give our two boys an old car that they had fun working on.

Peggy and Larry Frerk lived one block west with the Douglas street bunch. They played tennis, golf and bridge. They had three kids, two boys and a girl. The moved early on to a house on Twin Lakes about 15 miles NW. They still stayed active in bridge and so we saw them fairly often. Larry worked in graphic arts for RR Donnelly. When he retired they moved to Venice, Florida on a golf course. We have visited them there.

Mary and Walt Spellman lived nest to Frerks on Douglas. Walt worked in sales for Kraft Foods. When he retired they moved to Santa Rosa, CA. Not long after they moved, Sandy and I flew out to see them one weekend and had a good time. They had built a beautiful house on a small mountain overlooking Santa Rosa. We also visited them a few years later when Jon was working in San Jose. Jon went with us on that side trip and even took Sandy and I on a wine train ride out of Napa. They came back to Chicago every year or so, but they only came to see their kids and did not call us more than once to get together. We understand that they are now living in a condo because their health is not too good.

Phyllis and Herb Klawitter were a lot of fun and also part of the Douglas street group. They had four girls. Herb was a fitness nut and had amazing durability in all sports and running, etc. Herb worked for Pure Oil Company and when they merged or were bought out by a large CA based oil company they moved out to CA and were shocked at how much more the homes cost. We visited them a couple of times in Arcadia where they had a pool and very comfortable, but not large ranch home. They were surrounded by Asians. Whenever they came back to Chicago to visit their kids, we got together with them and others in the Bridge group. About seven years ago Herb suddenly contracted renal cancer. They had just purchased a house in Sun City Palm Desert. Phyllis kept telling us he was doing better and to wait before coming over to see him. In late April he died. John Costigan and I flew out to his wake and funeral and then back the next day. We could tell that Phyllis was very concerned about her finances and the house they had under construction. They still had not sold the house they were in, but before long it sold at a nice profit. She was thrilled that John and I came out to sort of represent the bridge group. I gave an impromptu eulogy. We still see Phyllis every so often and have visited her in Palm Desert twice on some of our trips on I-10 to Patty and Charlie.

June and Ray Becker lived on the corner of Maude and Douglas and still do. They had lived in Hasbrook about a block from us. Their two boys and one girl still live at home I think. Ray was the executive director of the Illinois or American Trucking Association. As such he and June got to travel a

lot to various places to make arrangements for meetings. He is not doing well as I write this because I see him once in a while at daily mass.

Carolyn and Jim Burke lived next to Spellmans on Douglas. They had no children. They both got married for the first time when they were almost 50 years old. A standing joke with them is that on their 50th wedding anniversary they are going to take everyone to Hawaii to celebrate. They just had their 25th a couple of years ago. They moved over to the Shires of Inverness and lived there until just this past summer when they moved to a condo not far from us. They were both born and raised in Chicago and have many friends, some of whom are quite wealthy. They go to a lot of wedding, etc.

Simone and Larry Piefer lived right across from Beckers and Simone still lives there. I write about them and Larry's death later on.

Judy and Norm Andrews were and are special people. Judy has suffered from severe arthritis for years, but somehow still seems to be able to get around and play bridge, etc. Norm is a jack of all trades and master of most. He sold insurance for All State. He is a very knowledgeable lover of opera and the classics and even appears in some the Chicago Lyric Opera performances as a stand in. He knows cars backward and forwards and goes to the races up in Elkhart Lake, WI among other places. He collects stamps and coins and knows all about them. When he is not doing other things he works as an auctioneer at charitable functions. He is good. On top of that he knows a ton of jokes and always tells a few of them when we get together. They moved up to north Arlington on a small private lake.

`Bridge Club-Sandy and the other gals started a neighborhood bridge group. We guys would join them twice a year. Once was a couples duplicate bridge event and the other was just a potluck party. This group has stayed together ever since. It consisted of Mary Jean and Bob Jarosz, Emily and John Costigan, Carolyn and Jim Burke, Nan and Dave Torrence, Peggy and Larry Frerk, Mary and Walt Spellman and Phyliss and Herb Klawitter. None of us still live in this neighborhood, but we still together at least once a year as couples. The girls still play bridge together. Sometime beginning in the late 1970s we started to go away for a long weekend of golf, etc. The first such get together was at Old Orchard golf club's nine-hole course right across Rand Rd. from Rolling Green. Other places were Arlington Park District golf course; Eagle Ridge, Galena, IL; Lake Lawn, WI; St. Joseph/Benton Harbor, MI, ;Wisconsin Rapids, WI; Stevens Point, WI; and Trout Lake, WI. There were maybe some other places and some were repeat ones. The Jarosz's owned a large house on Trout Lake in far north Wisconsin, near Minaqua, and for several years we went there, this was probably in the late 1980s or even early 1990s.

Thanksgivings-Beginning in about 1968 our family Thanksgiving holidays became our signature family get together, along with Christmas, of course. We always invited Youngstroms and later on when we had in-laws they were invited too. One of the main features of these dinners was to have each of us state what we were thankful for, beginning with the youngest. This produced some amazing comments from the kids and at times, amid all the seriousness, much laughter.

Schools- In 1968 Steve started Jr. High at St. James. Tom was in the 6th grade in the elementary school at St. James. The Jr. High was just across the street from the grade school and church. It was a long walk, but the boys handled it pretty good. Kathy, Karen and Patty continued to go to Wilson until they were ready for Jr. High and then they went to Thomas Jr. High which was just down the street about four blocks at the corner of Thomas and Arlington Heights Road.



In 1970, Steve enrolled in our new St. Viator's high school and the following year Tom joined him. They both seemed to like St. Viator. Steve would graduate in 1974 as the Salutatorian and had to give a speech at the graduation ceremonies held at Arlington Hilton Hotel. We were very nervous, but Steve did a fine job and got quite an ovation. He had real long hair in those days. Tom was not as good a student his first two years and then all of a sudden he was a straight A student during his junior and senior years. Tom was active with stage work for school plays, etc. The boys walked to St. Viator because it was only about 7 blocks south of where we lived and that was closer than St. James. Both

Steve and Tom got their drivers license when they were 16, but did not have a car. We eventually bought them a used bright red Pontiac Firebird. It turned out to be a lemon and we were suckered in. It was my fault for rushing into it and not having someone look at it first. Still the boys had fun working on it and eventually we sold it for \$300 after having paid maybe \$900 a couple of years before. After that, one of our neighbors, Don Stackowiak, gave the boys his used car and they drove it for a year or so. Cannot remember what it was.

In 1974 Kathy started high school at Sacred Heart, a girls only catholic high school in Rolling Meadows. I think they had a bus service from Arlington Heights. Karen started there also in 1976, but did not finish until 1980 after she transferred to Elk River High in MN in 1979. Patty went to Sacred Heart also and graduated in 1982. Jonathan went to St. James for all eight years of grade school and then, beginning in 1984, went to St. Viator for high school. He graduated in 1988, a year after we moved to Palatine.

Church-We were back in St. James parish when we moved to our new house on Hickory. After a few years, I became a lector and eventually one of several head lectors for a group of lectors. Many of our new neighbors were also catholic, but we all got along pretty good together despite our religious differences. We rejoined just in time to help out with the fund raising drive for the new Jr. High and parish center that had just been built. Father Bowman was our pastor and we had a number of assistants during all those years. Father Zavaski, Father Murphy, and quite a few Viatorian priests helped out on weekends. The parish was still growing and would end up being one of the largest in the archdiocese with about 4500 families.

Kinsella visit-At Easter time in 1968, sister Rita and Dick Kinsella and about 6 or 7 of their kids came down from Minneapolis to visit for the weekend. We had a blast and some of the kids slept in the tent trailer(see below) after I pulled it out into the driveway. I think we even might have movies of them being there. Remember them driving away in the morning after Easter. The streets were not yet paved so they created some dust. Their station wagon was loaded to the brim.

Family vacation to California, here we come- Being that I was hoping to being promoted to partner in 1968 and being in sort of limbo with client assignments, we figured this might be a good time to take a long trip to the west coast. I had four weeks of vacation since 1962 and we had never taken it. In January 1968 we went to the Chicago outdoors show in the amphitheatre and bought a pop up tent trailer for our trip the following summer. I had to get the Pontiac wagon fitted for a trailer hitch and also because we thought that it might get pretty hot somewhere on the trip, I bought and had installed an air conditioner from Montgomery Wards at Randhurst. We parked the trailer in the garage and in the spring

we took it out to a state park on the Fox River for a weekend to test things. It was quite a neat trailer and had just about everything you could imagine. Running water, a pull out propane stove, a small cooler/refrigerator, double beds at each end and sort of pull out beds in the middle. No toilet, but we did have a port-a-potty for emergencies.

The kids took the last week of school off and we left for our first stop in Des Moines, Iowa on a Saturday about June 1, 1968. We stayed overnight at Murphy's, our former neighbors on Walnut who had just moved to West Des Moines. They had at least four kids so our five had plenty to do.



Sunday we left about midday and only drove to someplace in the middle of Nebraska. It was our first night putting up the tent by ourselves on the road. We did ok, but it took awhile. The next day we drove all the way to Colorado Springs and up the mountain to the west to a campground at the 8,000 ft level. We had stopped at the Air Force Academy and also took a cog railway to the top of Pike's Peak in a snow storm (ours was the last train they took up that day) so it was dark when we got to the campground and a little difficult getting settled. We made the mistake of moving one of the big garbage cans from the toilet area in the center of the camp to our trailer. Sandy and I slept in separate beds in the middle of the trailer and had put some sweet rolls for the morning on the small table in the middle of the trailer. During the night we heard a lot of loud noises and the garbage can banging against our trailer. Obviously bears had discovered it and were attracted to our trailer. We tried to remain very quiet and the kids did not wake up. Sandy said softly "Roland" and I said just as softly, "Yes". We were scared stiff, but just kept lying there until we thought the bears had left. In the morning we told the attendant what had happened and got a small scolding for being so foolish.

We left in the morning for the Royal Gorge about 100 miles south. We found a very nice campground. After setting up we went to look at the gorge. On the way we took a road that followed the top of the crest of some small mountains and I was nervous. The gorge was spectacular. About one mile

deep to the Arkansas River. There was a bridge we could walk on over it. There also was a tram, but we did not take it-too expensive. We drove around and down to the river on switch back roads. The next morning it was off to Monarch Pass and an overnight stop in Montrose, Colorado. We stopped at Monarch Pass and some of us took the tram to the top of the ski area.

Next morning it was off to Cortez, Colorado in the far SW corner of Colorado. To get there we had to go over three mountain passes and through the beautiful San Juan Mountains, called the Swiss Alps of America. Here is where we regretted getting the air conditioning installed. On the way south of Ouray, CO we had to go up very step switch back roads to get to the first pass. On the way up the engine started to smoke from overheating. The radiator was not getting enough air because of the extra radiator they had installed in front of the primary one. When we got to the top of the mountain we were in the middle of a beautiful meadow. The boys ran over to a stream about 1/4 mile away and brought back some water. I had to open the radiator cap very slowly because it was really steaming. We finally got some water in it and things returned to normal, sort of. We were already dreading the next two passes, but as luck would have it they were not as steep and we stopped frequently before overheating. We finally made it to Cortez and found a very nice KOA campground and the first really warm weather of the trip. The next day, Sandy and the kids enjoyed a very large swimming pool while I went into town to a Pontiac dealer to see what they could do. They tried a few things like a bigger fan, but nothing that would rally help. I should have had them simply remove the air conditioner or at least the extra radiator, but I didn't. The next day we drove, without trailer, to the Mesa Verde Indian dwellings. In those days we could drive up to the top and even climb down into the cliff dwellings. It was and is a National Park so things were supervised. The ladders down to the dwellings were narrow and rickety. Quite a sight.

The following day we drove down to Gallup, New Mexico and headed west on a partially completed interstate 40. We were on our way to Flagstaff, AZ. On the way we stopped at the Petrified Forest and Painted Desert national parks/monuments. In Flagstaff we found a nice KOA. The following day we drove up to the Grand Canyon and spent all of two hours there. What a beautiful and spectacular sight. I was scared stiff with the kids going up to the edge of the canyon and leaning over the skimpy rails. We got out of there as quickly as possible and drove to Kingman, AZ where we found another KOA. By this time the kids were experts at helping to put up and take down the tent trailer.

From Kingman we headed up to Las Vegas and drove down the strip without stopping, except for red lights. We were headed for Barstow, CA, which was the last stop before heading down the high country into LA. It was windy up in the high country and not too hot so that we did not have a lot of trouble with the air conditioner. That came later again. From Barstow we drove to Santa Ana in Orange

County and parked in the driveway of Mike and Shirley Moore. They were friends of ours in Chicago where he started with AY also. They had moved to CA a few years earlier and had a bunch of kids too. As usual, we only stayed there a day before heading off for San Diego. We might have come back that way and stayed overnight in their driveway a second night.

We parked at another KOA in San Diego and took in Sea World and had a ball. How impressive it was. We also drove down to Tijuana, Mexico and drove across the border into Tijuana. The street signs were almost none existent, but we drove around some residential areas and saw the whole town. We parked and walked around downtown and even bought some items made of plaster of paris, but painted real nice, etc. It was not like what we hear about today. This was our first time in Mexico and we were not impressed, but wrote it off as just a border town. I think we only stayed in San Diego for two nights. We then headed back north and may have stayed overnight again at the Moore's in Santa Ana. Sometime in that time frame we went to Disney Land, Universal Studios and around Beverly Hills.

We drove north on I 5 to Fresno, CA where we visited and stayed in the driveway of Jo and Phil Arendt, my childhood friend who was also a roommate of mine briefly at St. John's. We had not seen them for a number of years, but it somehow seemed like only yesterday. I remember us going to a Taco Bell drive in and had a Taco for the first time. Phil thought this would be a good investment, but neither of us had the money for that. They had a son about 12 years old and he accompanied us the next day on a drive to Yosemite National Park. I remember us driving up to the highest point on the south side of the valley and climbing (not too steep) to the top of a huge rock that was like a dome on top. There was only one tree and no fences or anything to stop anything falling off into the valley about 3,000 ft below. With six kids we were very busy trying to keep them under control. I just about went nuts over this and could not wait to get back down. There were also a group of black bears up there looking for handouts, but the signs warned us not to get too close.

The following day we drove up towards San Francisco with our destination being a county park campground a few miles from the ocean about 30 miles south of Frisco. Looking at the map now I think it was Butano State Park, near Pescadero. On the way up there it was very hot outside and we had to keep the widows open and the heater turned on to avoid engine overheating. We stopped at a winery half way there and sampled some free wines (not the kids). When we got to someplace about straight east of where we wanted to go, I turned off the main road and we took a very narrow winding road up over the coastal mountains. Amazingly this road took us right to our campground and we were able to get a campsite. The campground was in a grove of very tall pine trees and there was no sunlight. It was cool and only about 5 miles from the ocean. The next day we ventured into San Francisco and took cable

rides, went to China town, went across the Golden Gate Bridge, went to the Japanese Tea Gardens, went out to seal rock where there were many seals sunning on the rocks just off shore. We did not go to Alcatraz. On the way back to our campground in the afternoon we stopped at a beach and enjoyed playing with the waves from an incoming tide.

Next day we started the long trek back to Illinois. I remember driving up the bay side coastal highway by Oakland and being stopped by a state trooper and given a warning about what lane we were in with the trailer. We continued on toward Sacramento and Lake Tahoe, but did not stop there. We continued on to some small town in the middle of nowhere Nevada that had a KOA and camped overnight. The road east was very desolate and we next stopped for maybe an hour or so at the Great Salt Lake to play in the salt flats, etc. It was hot again and we had to use our window open and heater on routine. We continued on that day thru Salt Lake City and on just into Wyoming where we found another KOA and camped overnight.

We sort of figured we were now about two days away from Cold Spring. We headed across Wyoming and left the Interstate to go through Casper and on our way to the Black Hills and Rapid City. We stopped briefly at the Black Hills President's monument and then hurried to get to a campground just east of Rapid City because of an oncoming thunderstorm. We just got there in time, but did not put up the tent until the thunderstorm had passed over. Next day we headed east and north, but stopped at Wall Drugs in Wall, SD which was advertised all over on the highways. Wall Drugs was a series of small buildings that sold just about everything one could want, but we did not buy. We arrived in Cold Spring late that evening. I called the Chicago Tribune and placed an ad to sell our camper. We stopped in Watkins briefly the next day then headed back home (Arlington Heights). We were all tired and glad to be home. Low and behold in a day or so we got a call from a woman who was interested in the camper. It was the end of June and much summer left for camping so our timing was good. She came out that weekend and bought the camper for only a few hundred dollars less than we paid for it six months earlier. It was in good shape and only had a small repairable tear in one of the screens. (Movies on tape and DVD).

Third new car-Because of the problem with our air conditioning, we decided to get rid of the Pontiac station wagon. I think I sold it. We then bought a 1968 white Buick station wagon from Bill Cook's Buick by Euclid and NW Highway in Arlington Heights. It is no longer there. It was a very nice vehicle and would last us at least four more years.

Promotion to Partner October 1, 1968-Back at work, I soon learned that I was going to be promoted to Partner effective October 1, 1968. This was the best news we had gotten to date from AY.

The whole compensation arrangement was changed. We were to get a \$25,000 draw, paid monthly, with no tax withheld. Then we were awarded a certain number of profit/equity sharing units, say 100 the first year with expectations of annual increases of about 50 more until we had maybe 500 units in total. After that it was based purely on performance and responsibilities. My units topped off at about 500 until I was promoted to Regional Director of Auditing in 1972 and then at about 700 until the mid 1980s when I was promoted to Director of Auditing for the Chicago Office. And it went up to 900 units. We had to pay for these units that cost about \$300 each, over an eight-year period. Each unit earned about \$300 a year in profits, but it varied from year to year. The paid up units earned an interest equivalent at about an 8% rate. We were responsible for paying estimated income taxes, which included self-employment taxes at the self-employed rates. The bottom line was that we had enough money to live comfortably and still put the kids through college.

I attended my first partner meeting in early September and was in mild shock when two partners got into a big argument with some pretty bad language exchanged. One of the partners stomped out of the meeting. I think he was Dave Goldsmith, whom I later got to know quite well and got along good with. We thought alike. He was in charge of our consulting practice for a number of years. The other partner was Harry Kirchhiemer, with whom I had an up and down relationship with until some years later when we worked very closely together. I also remember another partners meeting at the Union League Club. We were there for lunch and served a large very delicious lamb chop. It was the first time I had eaten lamb and I liked it very much.

First Canoeing trip-In 1968, when Steve was 12 and Tom 11, we decided to try a short, maybe four-day, canoeing trip in the Boundary Water Canoe Country of northern Minnesota on the Canadian border. Sandy and the other three kids would stay with Helen and Phil in Chisholm. We drove up to Moose Lake, maybe 30 miles NE of Ely and literally the end of the road, the jumping off point. We arrived early in the am and were completely outfitted by the Don Beland outfitters. It was a little windy that day and as a result the boys and I could not get the canoe away from the dock without help. They then put a small motor on our canoe and we also then needed to have some gasoline and could only use the motor on certain lakes. We had very detailed maps and told them where we were going. Carp Lake in Canada was our destination. We headed across the Moose Lake and went north along the western shore to avoid the wind. At every passage from one lake to another the shoreline looked the same and we had to search for the passage way between the lakes. At about 11 am in the morning we were at a very large lake that was on the border with Canada and we had to cross it to get to the border control post. Half way across this lake, with the waves fairly high for us at least, the motor ran out of gas. I had

to sort of stand up with the gas can and fill it at least part way with the boys told to hug the bottom of the canoe, which was filled with supplies. We got through that situation and then faced our first and only portage across the border. It was only about 1/4th a mile and we got it done after maybe three trips. We ate lunch on the other side of the portage and before we headed north toward Carp Lake. While cutting the salami for our sandwiches I cut one of my fingers and had to bandage it up. What luck.

When we got to carp lake we spotted a campsite on an island and headed for it. Luckily we ran into some day fishermen who told us how to hang our food on ropes between trees at night or whenever we were not in camp because of the bears, etc. That was good advice. We did not have to take any water with us because it was customary to just drink the water from the lakes. The next day we explored the area and found a nice bay that looked good for bass fishing. We also went swimming in the lake. It was cold unless we stayed near shore where the sun had warmed up the water some. We went fishing in that bay and luckily found a frog on shore for bait. I put a big hook through the frog's back and cast it out. Immediately when the bait was to hit the water, a large bass took it. There was still a little of the frog left so on the next cast the same thing happened. I then tried various artificial baits with no luck. We took our two bass back to camp and I cleaned them both. We did cook them in a pan over a wood fire, but that and everything else took so long that it was dark when we were cleaning the pan and other things. We could see eyes in the woods looking at us and we assume they were deer. We hoped not bears. The next day we did more of the same and then the following day we headed back to Don Beland's via the portage. All in all it was a very successful trip.

Massey Ferguson-Not long after I was promoted to partner, I was asked to take on a new client in Des Moines, Iowa. Massey Ferguson Limited was a fairly large word wide manufacturer of farm machinery and a client of Clarkson Gordon & Co. in Canada. Their headquarters were in Toronto, Canada. They had decided to buy a large vacant factory in Des Moines and move their North American headquarters to Des Moines as well. They had separate subsidiaries set up for the U.S. and Canada and their respective finance companies. We soon determined that these audits would require about 10,000 hours of time. This was to be one of the largest audits in to Chicago office of AY. Clarkson Gordon had three partners on the parent company account. Ken Carr was the most senior of these partners, then there was Don Finley and finally Ken Alles, who about my age. All three of these partners were great guys. Smart, articulate and with a great sense of humor. I got to know all three of them very well. I made many trips to Des Moines and Toronto. Unfortunately, their fiscal year ended on October 31 and we usually closed on the audits by about December 8, but it took until Christmas time to get the various reports issued. As a result I often had to travel to Toronto and Des Moines late in December and to work

some long hours right during the holidays. I had some of the top audit staff working for me on this account, including Al Bede and John Graham. Al Bede was an exceptionally bright guy and made partner very early. Before long he became head of our consulting practice and in a short time built it into the biggest consulting practice in our firm. Eventually he tried to buy out the practice from the firm and the way he went about it got him fired. He then formed his own firm and built it into a large practice and then went public and sold it for big bucks. He was quite a guy.

We had an informal practice in the office that on large audits we often had parties after the audits for staff and spouses or friends. One time we had a party like this at our house and it was a Vegas type party with play money. Late in the night, or was it morning, we got the crap table going for real money. Al Bede was the 'house' and only a few players realized that the dice had a chip on them and the result was they came up with boxcars, etc. often. This cost Al a couple of hundred dollars until we found out about the dice and stopped the game. He took it in stride.

Unfortunately MF could not make it go financially in North America. This caused many technical complications due to the difficulty in accounting for income taxes. The rules for this accounting were fairly new and were different in certain important technical ways between the US and Canada. The principal problem, for those of you who understand, was in accounting for deferred income tax debits and income taxes in loss situations. I had a very difficult time dealing with these issues and even had to go to our New York Home office one time to consult with the powers to be. This culminated in having our most senior technical partner at the time, Frank Weston, meeting with me in Toronto and communicating our firm's position to Ken Carr. It was a cordial, but tense meeting because we had not yet told the client of our decision and Clarkson Gordon had a different view of the matter. The meeting did not last long because Frank Weston just gave our opinion and that was that. No discussion. I used to wake up at night with my heart pulsating over this and a couple of other issues. Another major issue was when MF wanted to change their accounting for sales from time of wholesale to time of retail sale. This was big and I again had to meet with the firms accounting and auditing standards committee in New York. At least this time we did not disagree with Clarkson Gordon. We eventually concluded that we could go along with MF's position. It was complicated. All of these kind of issues took up huge amounts of time and energy for me and others who were involved.

When I was promoted to Office Director of Auditing I had to give up some of my clients and MF was one of them. Harold Bach took over for me and at that point MF was in major renegotiations with its bank creditors and things got very complicated. Hal was very capable and handled everything exceptionally well. One of the last things I did involving MF was attending the retirement party for Don

Finley in Toronto. He had a heart attack early and decided to take early retirement. Only partners were invited and I was the only one from AY. It was some party and as they did usually in Canada, due to very tough DUI laws, everyone stayed overnight at the hotel.

New Chicago Office Managing Partner-In about 1970, George Carracio was promoted to Midwest Regional Partner in Charge. This meant that we needed a new Office Managing Partner in Chicago. George Carracio met with all of the partners and concluded that there was no consensus on which, if any, of them should or could become our next managing partner. As a result, George Carracio went outside of our area and transferred in a relatively young, but he was maybe 45 years old, consulting partner Chet Vannata, from Tulsa, Oklahoma to become our next managing partner. I think most of us partners had mixed feelings about this, but Chet was a bright, affable guy and he fit in pretty good.

'and baby (Jonathan Joseph-8/28/70) makes eight' In the spring of 1970 Sandy announced a big pleasant surprise to the family, me first. She was pregnant once again. We sort of thought we were finished with Patricia, six years earlier, but were thrilled to have yet another. We and others called this our bonus baby. As we would find out, it was to be a boy and that would even the count with three boys and three girls. Thus on Friday, August 28, 1970 we welcomed baby Jonathan into the world at Northwest Community Hospital in Arlington Heights. Dr. Muench was again presiding. Our girls were especially excited with the new baby.



Simone and Larry Peifer, our neighbors and good friends from Walnut Avenue, were sponsors and godparents for Jonathan's baptism. I don't remember whether anyone from Minnesota came down at that time. From left to right below is Larry Sr., Larry Jr. and Simone.



Christmas at home-Beginning in maybe 1970 or so, especially because of the size of our growing family, we started to have Christmas at home. Sometimes we would drive up to MN during the holidays for a brief visit, but it became harder and harder each year. We always had a great time at home and always had Betty and Ray over. One of our family traditions, started at our first house, was to open gifts on Christmas morning. The kids would get up real early and we would all gather around and open gifts one at a time starting with the youngest. Santa always wrapped his gifts. In later years, we always had a big Christmas eve party at our house with Youngstroms and some in laws. When we started that the kids would open a gift or two from Youngstroms, etc. Most of our other social life was with neighbors at one of our houses and some business functions.

Mom and Dad Ley visit-Sometime around 1970 Mom and Dad Ley came down to visit us. The one sad thing that I remember about that visit was that on that Saturday I had a company golf outing to attend in the SW suburbs of Chicago. We were to go out to dinner with Mom and Dad that night, but I got home so late from the outing that it was too late for Mom. I felt absolutely terrible, because I could have left earlier. It was just a case of not being thoughtful and considerate enough. I have never forgiven myself for that.

First Heimlich maneuver-Sometime in the early 1970s when we were visiting Minnesota, we were at dinner in Mom and Dad's house with Anne and Pep Weber and Doris and Bob Weber. At some point Sandy nudged me and said that Doris was having a problem. I got up immediately and went over to her at the end of the table and could see that she could not breathe. She was turning blue. Thankfully I had just recently watched a Heimlich maneuver on TV and thought I knew what to do. Doris was a large woman and probably weighed 150 or so pounds. She was heavy, but my adrenalin was flowing pretty

good. Somehow I managed to pull her up out of the chair and in the process we both fell over on the floor. I was able to pull her back up and apply the Heimlich maneuver on her. Out came a big piece of meat about 1 1/2" long and maybe ½" to ¾" wide and thick. She started to breathe and appeared to be no worse off for the experience. She and Bob were eternally grateful to me because otherwise she would have choked to death.

Sandy's smoking-Prior to her pregnancy with Jonathan, Sandy would smoke a couple of cigarettes a day. The kids did not like this and once in a while, when they found her cigarettes, would flush them down the toilet. This was the beginning of the era when the hazards of smoking were just beginning to be publicized. Sandy quit without any fanfare when she learned she was pregnant. She never smoked in front of me and therefore I was in the dark about it.

Better Government Association (BGA)-Sometime in either 1969 or 1970, my fellow partners advised me that I should get involved in the Chicago business community. After looking around we agreed that he Better Government Association would be a good start. The BGA was a rather unique organization and I do not believe other cities had anything similar. It was a non-profit bi-partisan citizens watchdog group for Chicago and Illinois government. It's only source of revenue was corporate and individual contributions. There were about twenty corporate and similar types on the board and it had a staff of maybe four lowly paid people. The Executive director was brand new to the BGA. His name was Terry Brunner, a young lawyer and former assistant district attorney from Pittsburgh. He was smart and politically savy. Prior to Brunner's arrival, the BGA had a rather controversial reputation and often was accused of Republican partisanship. My first meeting was at the Union League Club. I would soon learn that Brunner was actually a democrat, but he never showed any partisanship. Brunner soon learned that to be more effective we had to partner with the local and even national media in our investigations. This was a delicate balancing act, but Brunner did it well. We had some very big well know investigations, including one on nursing homes that got big play on CBS's 60 minutes with Mike Wallace. My role on the board was rather routine until I became Treasurer and eventually President for three years starting around 1986. The big deal while I was President was our landing a big \$500,000 a year five year grant from the Macarthur Foundation. This more than doubled our budget and part of the purpose of the grant was for us to open a Washington, DC office and do more national investigations. We even had an internship program and a total staff of maybe 12 or so. I only made it to our Washington, DC office once during my term in office. At one of our annual meetings, which were big fundraisers, we honored Phil Donahue who based his national TV show in Chicago. He was and is married to Marlo Thomas and Sandy and I got our pics taken with them at the meeting. The BGA did a

big sting expose of Chicago shakedowns of bar owners that was aired on his show. I met a lot of Chicago business leaders, lawyers and political types in the process, but to best of my knowledge none led to any real new business. One nice thing about this civic duty was that almost all of the meetings were during the day and did not take any evening and weekend time.

Rolling Green Country Club-One of the perks that came with partnership, but it was also intended to be used for business, was that the firm would pay for a membership in a private country club. After talking to several of the older partners, the most common advice was to make sure we joined a club that we would use and that joining one close to where we lived was probably a good idea. That club was Rolling Green, which was located just down Rand Road, maybe two miles away. I went over to the club and got an application form and through my local political contacts, etc. decided to ask Bill Pailey, former club president and owner of Memory Gardens cemetery, and the owner of a local plumbing company that we had used, to be my sponsors. The initiation fee was \$5,000 of which \$2,000 was refundable when resigning and which the firm loaned to me without any interest or repayment obligation other than whenever I would retire or withdraw from the firm it would be deducted from whatever equity I had. The firm would also reimburse me for the monthly dues, which were about \$200 and part of that would be taxable income.

I got the sponsors to agree and put my application in sometime in 1969. Two very nice gentlemen from the club's membership committee called and arranged to come over to the house for a visit and to meet Sandy and I. We just had a real nice conversation about the club and who we were and during it all they learned all about us, which, of course, was the purpose of their visit. They wanted to make sure we would fit into the membership and that we could afford to do so. They said there was probably a two or three year wait, which was fine with us. What we did not know was that there was an embezzlement at the club by the controller and they had to assess something like \$500 each on the members. There were a number of inactive members who choose not to pay the assessment and therefore were dropped as members. Accordingly, there suddenly were openings for new members and in early 1970 I was voted in as a new member. What a surprise. Sandy was pregnant and I was extremely busy at work so neither of us was ready to play golf or otherwise participate much in club activities. Sandy would not start playing golf until Jon was about 6 years old. I played in a few events but not more than maybe 5 or 6 times a year for a number of years. I would not break 100 for several years.

Once Sandy started playing in the 9 hole group at the club we started to meet a number of other couples that are still some of best friends. Marge and Don Martensen, Loretta and Jack Drazba, Ellie and

Kurt Bostrom were the ones we got to know best. However we also knew the Wagners, Faerbers, Coles, and many others. (More on the club later).

Vacation Trip out East (July 1971)-In early 1971 we decided to take a vacation trip out east. Jonathan was still a baby, of course, but he came with. I remember us leaving in our Buick station wagon real early on a Saturday morning in early July. We drove all the way, 800 miles, to Harrisburg, PA that day with only one stop, near Cleveland I think, on the way. We had packed sandwiches and drinks. I took some justifiable grief for not stopping more often. We must have had a potty on board. The next morning was Sunday and we went to mass in Harrisburg, PA. We then traveled down to Gettysburg and climbed the tower overlooking the famous battlefield from the civil war. We then traveled to Al and Lee's house in Arlington, VA for overnight. What a house full because they had a bunch of kids too. We may have dropped a few of them at Kattie and Jerry John's because they did not live very far away in Vienna, VA. The next day we drove into Washington, DC and saw as many of the sights as possible. Lee and Al agreed to take care of Jonathan for a few days while the rest of us drove out to the blue Ridge Mountains and then back to Virginia Beach on Tuesday Shortly after we started and on one of the expressways, one of our suitcases, flew off the roof of our station wagon and broke into many pieces. We stopped and went back as best we could to pick up the clothes, but it was dangerous. We had lunch up on the top of the Skyline Drive. We also stopped at Williamsburg for a few hours and did all of that in one day. We stayed at a Holiday Inn on or near Virginia beach and went swimming in the ocean. The next day it was back to Washington, DC and we stopped at George Washington's house, Mount Vernon, on the way. We also stopped at aunt Vi and uncle Mac's house in Arlington, VA. For cookies and something to drink. Then to Lee and Al's again. The following day we headed off for Marlene and Paul Harbrugh's place in Mountainside, NJ, a suburb of Newark. They had a very large house and a lot of kids, so we could all fit in. We went to some kind of neighborhood party that night and had a good time. Friday we headed back to Arlington Heights, but did not attempt to do it in one day. Cannot remember where we stopped enroute, but we got home on Saturday. A seven day whirlwind trip.

St. Viator HS and Night of the Lion-When Steve was a sophomore and Tom a freshman at St. Viator's High School, about 1971, I went to a meeting about their one big fundraiser each year, the Night of the Lion. We had not gone before and did not know much about it. I remember that John Gillen, who also had kids a t St. Viator, stood up and asked how much they raised last year. He publicly ridiculed the amount and said it was not worth the effort. He then said that if they could not raise three times that amount they should try something else. Well that caused uproar and he got the job of being

chairman. We knew John and Anne Gillen from my earlier experience in politics and got to know them quite well. They were fun and if you could take John's occasional tirades you could get along very well with them. John also impressed Bob Bettis, a neighbor of ours up Hickory on Maude, and recruited him to head up the money part of the event. Sandy and I were in charge of tickets, not selling them, but just handling the bookkeeping, etc. John increased the ticket prices to the then unheard of \$150 and Bob Bettis really got to work leaning on all his rich friends to be sponsors, take ads, etc. I remember him getting Paul Perlin, one of his Board of Trade colleagues to donate \$50,000. We learned later from Bob that Paul had made like \$40 million dollars the year before in the wheat pit and then lost about \$25 million the next year, but still had enough to buy an island in the Caribbean, etc. John recruited some top talent for the show in the St. Viator auditorium, I think he was a top professional tenor, John Gary, and made quite a hit. The event raised about \$250,000 and about five times what had been raised the year before. We stayed involved for maybe two more years. One year, Bob Bettis invited maybe ten of us who were most involved to attend a Frank Sinatra concert at the Chicago Stadium (pre United Center). He hired limos for all of us, we had champagne, dropped us off at the front main door, had front row center seats, and dinner after it at Rolling Green Country Club.

A rather sad footnote to all of this is that Bob Bettis was one of the first of our peers to get a divorce and we could hardly believe it. Even later he went from riches to rags at the Board of Trade, gained a ton of weight, did marry a very lovely younger woman and today is not in good health and almost broke. He leaned on John Gillen several times for money and John gave him some, but John tells us he has stopped doing this.

Moving Chicago Office to IBM building-1972-In mid 1972, our lease in the Harris Bank Building expired and we choose not to renew. Instead we took a lease in the new IBM Building between State St. and Wabash St., just north of the Chicago River. These were bigger floors and we took two and a fraction floors, with options on more. Being a newer partner I got an office on the west side of the building on the 34th floor. The other floor was the 35th. We reverted back to a more conventional office layout and away from the open space concept in the Harris Bank Building.

Promotion to Midwest Regional Director of Auditing-Sometime in early 1972, I was asked to transfer to the Midwest Regional Office and take the position of Midwest Regional Director Of Auditing. George Carracio was the Regional Managing Partner and I always got along pretty good with him, but never worked on any clients with him. The position of Regional Director of Auditing was not a full time job and therefore I was able to keep most of my major Chicago office clients. I knew this was important to do because when looking around the firm I could see that the partners who did the best

were either the very top management or client handling partners. The Midwest Regional Office was on the 36tgh floor, but because of my client work I stayed on the 34th floor. There were two major responsibilities of the MWRDA. One was to make sure each office had a good internal quality control function and the other was to manage (including the recruitment of people for) the annual interoffice quality review program. I had to visit each of the nine offices (Detroit, Indianapolis, Cincinnati, Louisville, Des Moines, Omaha, Minneapolis, Milwaukee and, of course, Chicago) in our region at lest once each year to get to know the people and to review their programs, etc. In this position Sandy and I were invited to attend, and I had to make presentations at, the annual combined meetings of office managing partners. The firm had four regions, East, South, West and Midwest, and we would have our meetings combined with each of the other regions on an alternating basis.

Our first regional office-managing partners, with spouses, meeting was held with the Western Region office-managing partners at the Tropicana Hotel in Las Vegas. In those days we flew first class so it was a real treat. We had another meeting at the Homestead Hotel in Hot Springs, VA with the Eastern region, the third one with the southern region at the Breakers in Palm Beach, Florida and the fourth and last one again with the West Region at the La Costa resort north of San Diego. At these meetings we always found time for golf and tennis.

Fourth new car-In 1972 we bought another new station wagon. This too was a Buick that we bought from Mufich's Buick on Rand road in Mt. Prospect. It was very similar to the other station wagon we had. The color was beige with brown two toned on the sides. We had transmission problems with this car and after getting it replaced had a disagreement with the dealer about how much was covered by warranty. Ten years later we would become friends with Delores and John Mufich when they joined Rolling Green.

Viet Nam War and Economic Controls-Richard Nixon beat Hubert Humphrey in the 1968 race for President. One of the first things he did was to escalate the war in Vietnam and then he started to wind it down. However it took until 1975 before it was completely over. Partly because of the heavy federal government spending for the war, inflation was on the rise.

On August 15, 1971, in a move widely applauded by the public and a fair number of economists, President Nixon imposed wage and price controls. The 90-day freeze, Phase I, was unprecedented in peacetime, but such drastic measures were thought necessary. Inflation had been raging, exceeding 6% briefly in 1970 and persisting above 4% in 1971. By the prevailing historical standards, such inflation rates were thought to be completely intolerable. The 90 day freeze turned into nearly 1,000 days of

measures known as Phases One, Two, Three, and Four. The initial attempt to dampen inflation by calming inflationary expectations was a monumental failure.

AY, like the other firms, thought that because of our accounting and tax expertise, this was both an opportunity and an obligation to be of service to our clients and others. Each region was told to appoint a partner as the Regional Director of Economic Controls. Each office was also told to appoint a Director of Economic Controls. The firm had maybe 60 offices in the US. For whatever reasons, maybe because I was still a relatively new partner, was already a part time Regional director of Auditing, and because of my utility and regulatory experience, I was appointed as the Midwest Regional and Chicago Office Director of Economic Controls. Little did I realize how this would impact my career. My first duty was to attend a national meeting of my peers on economic controls on Long Island, NY. Nobody really knew much about it except for having copies of the law. Regulations were not yet written, but it did not take long for drafts to appear. There was quite a scramble in DC to get organized for this. The first 90 days of the freeze were easy to deal with. It was what was Phase II that posed the problem. It soon became clear that health care providers would be treated separately from the rest of the economy.

Economic Controls and Health Care-One day in October 1971 I got a call from Dick Elwood, a human resource consultant and Office Director of Economic Controls in our Detroit Office, saying that he needed help. He had just accepted an invitation from the Michigan Hospital Financial Management Association (HFMA) to conduct a one-day seminar on Economic Controls for Hospitals, in the Detroit area and he obviously needed help, which he thought I could provide. We had about two weeks to get ready. I agreed to help, but reminded him that we had very little to go on. I immediately called our Washington DC Office, where our National Director of Economic Controls resided, and got him to talk to the government people who were busy drafting regulations with their lawyers, etc. He got me drafts of regulations for hospitals that had not even been made public. I also talked to one of my Chicago partners who was familiar with hospital accounting and got filled in a bit on the national recommended chart of accounts for hospitals. I told Ellwood that he would have to put together material on the wage portion of the seminar, that were not too different for hospitals than the rest of the economy. I went to work creating a series of related and cross-referenced worksheets for determining a hospital's compliance with the price controls. I must have worked night and day to get this done and have it look reasonably professional. Remember we did not have computers or excel programs to do this so it had to be prepared in pencil and then typed and reproduced. I may have had as many as 15 or 20 worksheets and then a bunch of slides for commentary. I did all of this from the "seat of my pants". To make a long story shorter, we put together a fairly nice looking package of handout material and must have had at

least 100 attendees. It was the first such seminar in the country and the top people from the National headquarters of HFMA, located in Chicago, were also there. The seminar was a smashing success and everyone was really impressed that we could put together such a detailed and technical approach for compliance with the yet to be released regulations. Word spread quickly and we got inquiries from regulators in Washington, DC and also requests from all over the country to put on seminars elsewhere.

The result of this was a very hectic three years, with us putting on maybe 20 seminars ranging from Maine to Hawaii. While we were doing this we also consulted with the regulators in Washington, DC and entered into a contract with the National HFMA people to publish an Economics Control Manual for Hospitals. By that time I had gotten our National communications people from our NY National Office involved with advertising, design, editing, publishing and distribution of the manuals and monthly updates. There were maybe 2000 subscribers to this service around the US. The HFMA handled the billing and related administrative work. They charged maybe \$300 each for a year's subscription and we got part of that, but not enough to cover our costs, including time spent. Our firm and individual names were prominently displayed on the covers and inside pages of the manual. The American Institute of CPAs Professional Ethics Committee did not like this and asked me to attend a meeting of their committee to determine if they should take action. I contacted our firm's general counsel's office and never heard any more about it. The other big accounting firms realized that we were gaining a competitive edge from all of this attention, but there was not much they could do about it.

One time I was invited to appear on a panel of experts (from top law and accounting firms) for this subject at a national HFMA meeting in Colorado Springs, CO. The day before I was to leave for the meeting, the Government's office in Washington issued new regulations that were much more definitive for hospitals. I got a copy and immediately began work on both changes to our manual and also preparing a Q&A analysis of its contents. I worked all night on this and had secretarial support so that I could have 200 or so copies ready for me to take with to the meeting. When I arrived at the meeting with my Q&As, including copies of the new regulations, they were gobbled up by the attendees and I got almost all of the questions on the panel. Most of the attendees and panel members had not yet even read the new regulations. They were impressed. On top of that we put out all of this and other material for the subscribers to our Economic Controls Manual in record braking time. Updates were in the mail within a few days.

It was amazing that I, as a single partner in Chicago, could do all of this without any approvals from anyone. Maybe it was a mistake for me not to bring my office managing partner into the loop, but actually I and others were so busy we did not even think about it. They knew, of course, about some of

what was happening because of all the time and expenses going through the books and the comments from others around the firm.

During these three years or so I also did a lot of consulting on economic controls with individual hospitals around the country, some by phone and some by visits to the hospitals with our local partners in attendance. I also consulted with a number of Chicago Office clients, including McDonalds, Wrigley and a number of large law firms. It came to be that the law firms wanted more than just wage and price consulting and I was asked to help a number of them with other issues, especially partnership capital issues. All the while this was going on I still had all my regular clients to take care of. There was a price, a personal one, much of the burden fell on Sandy at home because I was gone a lot. With five kids in school and a baby at home Sandy was really tied down.

Tragic car accident in Minnesota-In June 1972 we made our annual visit to Minnesota. It was earlier than usual because we were planning on celebrating Dad's 75 th birthday. Actually his birthday was on June 21, but that was a weekday, so we celebrated it on the previous weekend, which was also Father's Day. Everyone, including Mom Rose Theisen was there and we all had a good time. At about 6:30 pm Barb (Holmin) and Dale Hewitt were leaving for Mankato with brothers Dave and Leon and Rose Lundemo in the back seat. Barb was pregnant with their first child. Rose was attending Mankato State at the time. A short time later sister Cleo and George Holmin left for Mankato also. When they got about two miles east of Watkins on HWY 55 and just before the overhead bridge they saw an accident in the ditch and noticed that one of the cars was red. They would tell me that they hoped they would see their red car in the driveway when they got to Nicollet. I and John Lundemo drove Mom Rose home to Cold Spring. As was our custom, John and I stopped at the Blue Heron for a beer on the way back to Watkins. While there we got a phone call that there was a terrible accident and that Rose was in one of the cars. Sandy said that she and Lois would drive over to Cold Spring and pick us up and go to the St. Cloud Hospital. John and Lois went in one car and Sandy and I in the other. We still did not know how serious the accident was. When we got to the hospital they asked us what our relationship was to the victims and after we told them, they ushered us into a side room and told us that Barb and Dale were dead and that Rose was alive, but in critical condition and that Dave and Leon had been transferred to University Hospital in Minneapolis in critical condition. They also told us that the other couple, Don Ertl and his wife Carol were also killed. The Ertl's lived in St. Cloud, but were the children of Norb Ertl from Watkins and we knew them.

Cleo and George arrived at the hospital within the hour and were told the terrible news. It was very traumatic and hard to comprehend. Prior to that we called Mom and Dad back in Watkins and told

them the news. They were in shock. While we were upstairs visiting Rose, the nurses noticed something terribly wrong and yelled out "code blue" and told us to go downstairs and wait. Rose had a ruptured spleen and they had not diagnosed that earlier and she had to be rushed into emergency surgery. We waited until after midnight before the doctor came into the waiting room and told us that the operation was successful and that she was going to be okay. We drove back to Watkins with Cleo and George and then in the morning I drove them to the University Hospital in Minneapolis. We saw both Leon and Dave in comas and there was not much more anyone could do for them except wait. They had multiple injuries, but they were all treated and just needed to heal. Dave would come out of his coma in a week or so, but it took Leon about four weeks to do same.

From Minneapolis we drove down to Mankato to make various funeral arrangements. We also contacted Dales parents, the Hewitts, so they could participate in making the arrangements. It was agreed that there would be a double funeral service. Arrangements were also made with the funeral director for returning the bodies to Mankato, etc. I returned to Watkins that night and the next day Sandy and I went over to the St. Cloud Hospital to see how Rose was doing. Dad and I went out to the accident site and took pictures and generally inspected the site for any missed items. It was cleaned up very good and we did not find anything except trampled grass. We also went over to the garage a few miles north of Kimball to look at Barb and Dale's wrecked car (on left below). Ertl's car (on right below) was in a lot just south of Hwy 55 in Watkins. They were both a total loss.



Apparently none of the kids were wearing seat belts. Rose had flown thru the front windshield and landed on the engine. The police theorized that from the location of the cars, etc. that the Ertl car was out of control and basically moving sideways into Dale and Barb's lane when they hit them from the side. There was no evidence of alcohol being involved and the only thing we could think of was that Ertl's were going too fast coming around the curve after the overhead bridge.

I think I drove back to Nicollet on Wednesday to drive Cleo and George to Minneapolis to check on Dave and Leon again. The wake must have been on Wednesday night and the funeral on Thursday.

Our kids stayed with Mom Theisen, but I am not sure of that. We left for Arlington Heights on either

Saturday or Sunday. Everyone was in such a state of shock and grief that it was just a very sad and terrible time.

Subsequently, I believe that Barb and Dale's estates and Dave, Leon and Rose got some sort of financial settlement from the Ertl's insurance company. Leon never fully recovered from his injuries, but he is leading a normal life now.

Nixon re-elected-Nixon was re-elected by a landside in 1972. The beginning of his second term in 1973 was rather tumultuous because of the Watergate investigation and Nixon's eventual resignation on August 14, 1974 and Speaker of the House Gerald Ford rising to the presidency. Spiro Agnew had been elected Vice President, but he resigned because of a scandal he was involved with in New Jersey.

Dad Ley dies-On Sunday, July 22, 1973 I flew down to Richmond, VA to consult with a hospital about their wage and price control issues. Late that Sunday night, sister Lois called me at the hotel and told me that Dad was critically ill from apparent heart failure. She called back within the hour to tell me that Dad had died. I called Sandy and we agreed that I would fly back to Chicago as soon as possible the next day. She would pick me up at O'Hare and we would drive up right from there. All six of the kids would go with. The next morning I did have time to visit the hospital and consult with them briefly about their problems. I then drove to National airport in Washington, DC and got on the first plane available.

It was very sad because none of us were expecting it and Dad was not sick or anything. Still we knew from his heart attack that he had a weakened heart and apparently all the medication just took its toll. Also I think the trauma and emotional stress from the prior year's terrible accident had some effect on him. We all stayed at Sandy's Mom's house and that made a full house. The wake was at the relatively new Ertl's funeral Home in Watkins. There were large crowds of people because Dad was well known. No one from my firm came up for the funeral nor did I expect them too. They did, however, send a very large bouquet of flowers. My sisters asked me to give a eulogy for Dad at the funeral mass and I did do so, but it was very difficult and I cracked a few times. We were all concerned about Mom because she could not drive and obviously was too old to get a job. Dad had thought that he had provided pretty well for her, but when we learned just how much money there was, it was not enough to provide very much income for her. Somehow, though, with social security and the few thousand dollars of interest income and a very frugal living style she would make a go of it. My sisters were so good to Mom and we really appreciated it. We had to go back to Chicago a day or so after the funeral. Lois handled most of the financial matters for Mom. One of the sad things about Dad's death was that we

were all planning on a big celebration for Mom and Dad's 50th wedding anniversary on or near September 10 of that year.

Family Vacation on Gull Lake-1974-In early 1974, we decided to combine our annual Minnesota trip with our first weeklong lake vacation in mid July. With a little research we found a small resort on the west side of Gull Lake, NW of Brainerd, MN. Because Jonathan was only 3 years old, we asked Dave and Carol if they would take care of him for that week and they agreed. The resort we were at was not one of the big fancy ones on Gull Lake. It had a small lodge with some rooms, a restaurant, maybe 15 cabins and a nice beach with boats, etc. We had a great time. Even did some sailing and fishing. The mosquitoes were tolerable. We all stayed in one cabin. We went swimming every day. On the last night there everyone was invited to a bonfire and the resort recreation director was a stitch, especially with kids. We only had one rainy day and that was spent exploring Brainerd and the other resorts on the lake. Gull Lake, which is rather large, maybe 5 miles long and two miles wide, is sometimes rated as the most beautiful lake in MN.

Patty's accident-One day in about 1974 Tom was backing the Buick station wagon out for some reason and Patty and at least one of the other kids were sitting on the tailgate with their feet tangling over the edge. Somehow Patty's leg got caught between the car and the curb and it broke her leg. I was absolutely a wreck. We high tailed it to the hospital emergency room and I am sure Patty was in great pain. It took a long time for them to fix her leg and put it in a cast.

First overseas business trip-Europe-1974-In about 1974 I was assigned to take Howard Doherty's place as the partner in charge of the Wm. Wrigley account. Wrigley had plants in Europe and the Far East. One of my first jobs was to visit the European locations and meet our partners in those cities that were responsible for our work over there. In those days we could fly first class and it was not too expensive. My first stop was in London. I remember making my own reservations and thinking that a first class hotel meant just that. I was to soon learn that it had to be Deluxe to meet my expectations. After the first night in a first class hotel in London, with the bath being down the hall, I moved to a better hotel. One of my learning experiences in London was starting a conversation with a very attractive woman n the restaurant of the Hyde Park Hotel on a Sunday night. She was obviously a 'plant' and because of the crazy liquor laws in London on Sunday she offered to take me to a private club that served drinks on Sunday. They would not admit her and we ended up on the top of the Hilton hotel. When she went to the washroom, the manager of the Hilton came up to me and told me she was bad news and an extortionist. He said to leave immediately and I did. I called the Hilton later that evening and thanked them. They then told me some details about her past. Scary.

I left by train the next day for Bristol, England on the far west coast. From there the partner in that office who handled the Wrigley account drove us down to Plymouth, in the far SE corner of the country. We toured the Wrigley plant and had lunch with the local officials. I stayed overnight back in Bristol and then took the train back to London where I had dinner with one of our partners from the London Office. While in Bristol we had dinner at the restaurant where they imported Bristol Cream and I ended up taking a whole six-pack of Bristol Liqueurs back with me. They are actually bottled in Portugal.

I next flew to Munich and met our partner there and the next day we visited the Wrigley offices there. It was only a sales office, but a big one for all of Europe. This partner took me to Salzburg and showed me some other sites. I then flew to Basel, Switzerland, just out side of Zurich and by prearranged car I was driven up to Ruffach, France where I stayed at a Chateau that had a three star restaurant. My French partner was late getting in from Paris and I had to struggle with the French-speaking wait staff at the restaurant. We had a great dinner and after dinner met two couples from Las Vegas that were in the middle of their annual driving tour of various parts of France. One of the men was a doctor and the other was a collector of money lent to gamblers who needed money to pay their debts. Some job. The next day we drove over to Biehiem, France on the Rhine river, where Wrigley had a big plant. After that we drove to Strasburg where I took a plane to London and then to Chicago.

Arlington Heights Governmental Policy Commission-Because of my friendship with Jim Ryan, mayor of AH, he appointed me to a new ad hoc commission to study whether the village should move toward aldermatic district representation. I cannot remember all the people who served with me, but it was a fairly heavy weight commission and received a lot of press attention. After a number of public meetings we finally decided to recommend leaving the village's at-large representative form of government unchanged.

Arlington Heights Fiscal Policy Planning Commission-Also because of my close association with Mayor Jim Ryan and my public accounting background, Jim asked me to chair a new ad hoc commission to study the village's fiscal policies. We had a good commission with a number of local leaders, mostly business people, as members. Again we met a number of times, but this was a more complicated study and while we normally would issue some kind of written report, we had no staff support and eventually made a number of oral recommendations to the village board that they recorded as part of their minutes. I cannot remember what we recommended.

Jonathan's accident-When Jonathan was about 6 years old, say 1976, and with Patty babysitting, he fell off a couch in the family room and broke his arm. Patty called me at work and I took a

taxi from downtown Chicago to Northwest Community Hospital. Patty had either gotten a neighbor or someone to take Jon to the hospital. When I got there he was already fixed up with his arm reset.

Fifth new car-Because of the trouble with the Buick's transmission we decided to get a new car sooner than our usual four years. Therefore in about 1974 we bought a Lincoln Town car. It was dark navy blue and one that we really liked. Steve and Tom were away at school so we only needed room for the six of us and this worked just fine.

Hinton's-part two- In 1969, Bill Hinton was asked by Regional Managing Partner, George Carracio, to move to Indianapolis and open an office there cold. This was a huge assignment and Bill and Ruth moved to Indianapolis. As soon as they got settled we went down to visit them. Bill got the job done and also got very involved with the Indy races. He and an assistant developed the first computerized timing for the races and he worked with the Penske team in the pits. He also had access to very good tickets and we went down for three years in a row to the Indy races. What fun. Before long he and Ruth built a beautiful new house in a wooded section of northeast Indy. We and several other AY couples went down for their house warming party in the early fall of maybe 1975. Then on Christmas Day they smelled smoke and when son Brian and he looked in the attic they saw a wall of fire. The flu to the fireplace had not been installed properly. The phone did not work and because it was a holiday they had trouble finding a neighbor home and by the time the fire department finally got there and had to string fire hoses a long distance to get to their house it burned down totally. We drove down after a few days and saw the wreckage. It was a big deal in Indy and made evening TV news, etc. They had a big battle over which insurance company would cover the loss, but eventually they settled and rebuilt the house on the same property. We went down to visit and it was beautiful.

Vacation in Arizona-Our first vacation to Arizona was for one week in March 1975. We went with Torrences to play tennis and some golf, even though Nan did not really play golf. Our first stop was at the Wigwam Resort in Litchfield on the far west side of Phoenix. This resort was only open in the winter season and had been owned by Goodyear mainly for their business. It was very nice and we got a small house not far from the main building. We golfed on their blue course one day and were told to speed it up. We next golfed on the new and easier Red course, there were three courses, but we did not try the Gold Championship course. We played tennis too, but it was so hot that we spent more time at the pool. The food was great and they had live music and dancing every night. We then drove up to the Carefree Inn in the far NE corner of the valley and much higher in altitude. Little did we realize as we drove past Sun City (started in 1960 and still under construction in 1975) that we would be buying a house in Sun City West (not yet started) years later. We tried playing golf on one of the courses up there,

but the wind was so bad we had to quit after several holes. It snowed one night and we had to wait for them to clear the tennis court before we could use it. They also had music and dancing every night and we used it. Our flight home was near midnight so we had a lot of time to kill on that Saturday and went to an adult movie to kill time.

Vacation in Cozumel, Mexico-One of the perks of the job was to be able to take Sandy with me on some business trips. In the early spring of about 1977, MDU had its Board of Directors meeting in Stuart, Florida, where one of the directors from Wausau, WI had a large winter home. On this trip we visited a big nuclear power plant owned by, Florida Power and Light, which was almost complete. It was at the far north end of Hutchinson Island. Very interesting. We stayed at the Holiday Inn on Hutchinson Island. One night at a group dinner, the retired and semi senile, 85 or so, President of MDU sat next to Sandy and got fresh with her. She did not know what to do and I was unaware of what was going on. That was the last time we allowed her to get into that position. The home of this director who lived in Stuart was at the end of a long drive that was lined with beautiful palm trees. I overheard him say that he had invested about \$300,000 in landscaping and it showed. We also went on a cruise on his yacht.

After the meeting Sandy and I had planned on a little four or five day vacation to Cozumel, Mexico, an island off the east coast of the Yucatan Peninsula, so we drove down to Miami and caught a flight direct to Cozumel. When we arrived it was in the middle of a thunderstorm and the plane was waved off its first attempt to land, but made it on its second try. A little nerve racking. We had picked Cozumel because Peggy and Larry Frerk had been down there the year before and liked it. We stayed at a brand new Mexican hotel that was sterile, but clean. There were not a lot of facilities on Cozumel at that time. We met a young couple from Boston that we chummed around a lot with. One day we rented a motor scooter to go around the island and on the way I almost tipped over going around a curve too fast. We saw a lot of Armadillos on the way. It was very remote all the way around the south end of the island. We had lunch at a small restaurant on the south end of Cozumel on San Francisco beach which is near the reefs where all the scuba divers go. Another day we went on a short day cruise to a remote section of the northerly end of the island where we had an outdoor lunch with fresh conch that had been caught by divers on the way there. The water on the west side of Cozumel is calm and very clear down to maybe 100'. One could easily see manta rays, etc from the boat. It is only about two miles to the mainland. There were no roads on the north end of the island. Can't remember who stayed with Jonathan, age 7. Maybe Jonathan stayed with Marwitz's. Chances are the three girls, Patty-11, Karen-13 and Kathy-15 stayed at home with Kathy in charge.

Mom Theisen retires, sells home and moves to John Paul apartments in Cold Spring-In about 1977, when Mom Theisen was 70 years old, she and the kids agreed that it was time to retire from working at the nursing home. Also, the house on the river was getting too much for her to keep up. Selling the house on the river was not difficult, because it was maintained very well and made a very nice summer place for someone from Minneapolis. At about the same time the John Paul apartments in Cold Spring were being completed. She had put her name in much earlier and was very fortunate to get one of the apartments. She had a one-bedroom apartment with a small living room and a small kitchen, but it fit her needs just fine. Ermie and Dave helped her with doing all of this and we were very thankful because it was just too far away for us to be much help. These apartments were physically attached to the Assumption Nursing Home and thus the apartments had their noon meal served to them in the main assembly room. In addition there was a chapel in the nursing home so all the apartment people that wanted to could go to daily mass there. It was not too long until two of Mom's sisters, Anne and Marie, joined her in the apartments, Mom and one other woman took care of the small store that was operated by the apartments. This was good for her and kept her busy. She could still drive her car and kept it parked at the apartments. We visited her a number of times while she was living there.

Karen-Karen was having a very difficult time in her teen years. In 1977, we were going through both group and individual therapy twice a week both with and without Karen being present. Shortly after her sophomore year in 1978 we agreed that she could not continue to live at home and go to Sacred Heart. We made this difficult decision, with professional help, for Karen and us. We talked to sister Lois and brother John about the problem and after a trip up to Minneapolis to talk to them; they graciously agreed to take Karen in to finish her high school. We were so thankful and will forever be indebted to them for what they did. At times it was difficult for them too, but then suddenly Karen changed, just before they were to give up and Karen finished high school there.

In August 1977, while going through the therapy sessions noted above, I had earlier committed to being the Captain of an inter-firm review team for KPMG's New York Office. This office was the largest in KPMG and the review would take three weeks. This was the first such an inter-firm review to take place in the profession. Even though I could come home on weekends, it would interfere with our twice a week therapy sessions. I almost resigned from this assignment, but I knew that it would be extremely difficult for the firm to find a senior partner at the last minute to replace me. The compromise we agreed on was that I would fly home on Monday and Wednesday nights for the therapy sessions and then go back to NY early the next morning. This was a rather hectic schedule, but I did not know what else to do. There were about 30 AY Partner, Principal and Managers that were working on this review

for me at various times. On the last day, a Friday, there were top people from the SEC Oversight committee, KPMG and AY who were present for our closing meeting. I and one or two other members of my team, had to work all night the night before to have the reports ready for this meeting.

College-Before we knew it, Steve was graduating from St. Viator's in 1974 and would be ready for college that year. Steve was a good student and was salutatorian. Accordingly, he had to give a speech at the graduation lunch held at the Arlington Hilton by the racetrack. We were very nervous about how the speech would go over with the large crowd at the graduation because Steve was just a bit off the main stream at that time, with his long hair, etc. The speech went well and we were all very relieved and proud of the job he did. "Remember to keep your eye on the donut and not the hole" was his punch line.



When it came to college, he and we looked through the college directories until we were blue in the face. Steve wanted to go to Dartmouth in New Hampshire. Dartmouth was about twice as expensive as Midwestern schools so Steve eventually picked Notre Dame. We had never been there so we went down to look at the campus and we all liked what we saw and heard. The cost was about \$8000 a year for room, board and tuition. We would learn later how difficult it was to get into ND. Steve majored in accounting and did very well. The first three years he roomed in Dillon Hall and when Sandy and I saw his room the first time we could not believe what a dump it looked like. The guys did not seem to mind though so we calmed down. One of the perks for us was that somehow we got tickets for some of the ND football games. One weekend when Sandy brought a big cake with us for the boys, she left it on a table in Steve's room until after the game. When we got back to his room it was all covered with ants

and we had to throw it out. I think Steve moved off campus for his senior year. It was a small run down house that he and two other guys shared about one mile south of the campus. Steve graduated in 3½ years so when he came home for Christmas in 1977, he was all finished. He and we went back for graduation in May of 1978. It was a racous affair that William F. Buckley spoke at. It was the first college graduation we had attended since mine and the behavior of the grads surprised us. Steve would interview on campus with Arthur Andersen and, because of their firm policy, was told that he could not work in the same city as his father if he was a partner in one of the big eight accounting firms. Thus Steve joined the Minneapolis office of AA in January 1978.

Tom graduated from St. Viator in 1975 and he too went through the process of looking for colleges.



He did not want to go to Notre Dame. He had pretty much decided on majoring in mechanical engineering. We went down to the U of Illinois and took Marty Drazba (we did not know his parents at that time) with us. It was an impressive place, but very big. We also went up to Marquette in Milwaukee and liked that too. Tom eventually decided on Marquette. Marquette cost about \$5000 a year, which was less than Notre Dame. His first year he roomed in McCormick Hall. His room was small, but seemed neater and newer than Steve's. In his sophomore year Tom lived off campus in a big old house with five or six other guys. Beginning in his junior year Tom took part in the COOP program, which meant that he would work as an intern for alternating semesters and that would stretch his college years out one more year. He interned at a large engineering firm, Sargent and Lundy, in downtown Chicago, and

accordingly we were able to take the train together once in a while. He lived at home while interning. He also was paid a reasonable salary while interning so that helped our growing college education budget. His graduation ceremony in May 1980 seemed a bit more restrained than Steve's. I think we took the entire family up to Tom's graduation and the main ceremony was in their new field house. I believe we had dinner the night before at one of Milwaukee's Clubs and it was a blast. After graduation Tom went to work for Trane Company in La Crosse, WI.

Kathy graduated from Sacred Heart in 1978. She was familiar with Marquette and they had a good nursing school, which she wanted to attend. Kathy was a good student and graduated in 1982.



She had a boy friend by the name of Russ Larko in high school. Russ would go to Indiana University in Bloomington, IN where he majored in Marketing. Although it was tempting to both of them to go to college together they seemed to agree that if they were meant to be together that it would last through their college years apart. They did visit each other once in a while and of course there were the summers. Kathy's graduation in 1982 was done at a departmental ceremony for just the nursing school. I cannot remember who all attended. She got a job at Northwestern Memorial Hospital in Chicago. She and Russ got married on July 17, 1982. Russ went to work for Marshall Field & Company in their Chicago State Street store.

As I mentioned above, Karen graduated from high school in Elk River, Minnesota.



Karen then went to Junior college in Anoka, MN beginning in 1980. In 1981 she transferred to Mount Scenario College in Ladysmith, WI. While in Ladysmith, Karen got pregnant and both she and the father decided it was best to put the baby up for adoption, which they did. Sandy and I went up for the birth of her child and only saw the baby, a girl, briefly. She was a pretty baby. Karen then transferred to Robert Morris Business School in downtown Chicago. After about one year, she met Adam Kalwat from Hammond, Indiana. They got married on Saturday December 1, 1984 and settled in Hammond, IN where Adam worked for a large bearing Company, headquartered in Pittsburgh.

Patty graduated from Sacred Heart high school in 1982.



She decided that she wanted to go to Marquette also. In order to get into the engineering school she had to take some summer courses up there in 1982 and achieve a certain grade level in her first semester. She did well in those courses and was admitted to the engineering school where she got a degree in mechanical engineering. After graduation in 1986, she decided to move out west to LA and

look for a job there. She and a girl friend worked in a clothing store until Patty saw an ad from McDonnell Douglas for engineers. She applied and was hired. The rest is history.

Kathy's HS graduation party-Although we did not have graduation parties for Steve or Tom, we decided to have one for Kathy in May 1978. Because of the number of kids invited, and those that came and were not invited, we decided we had to have it out in the back yard. We had some kind of music and apparently it also got very loud. We did not serve beer, but we are sure some kids had beer, etc. that they brought. Anyway one of our anonymous neighbors did not like the noise and called the police who came out and told us to either quiet things down or move indoors. I think we moved indoors and some of the kids just left. We think we know which neighbor called because of past incidents.

Potential move to Des Moines-Sometime in the mid 1970s, George Carracio called me to his office and asked if I would transfer to our new Des Moines office. The position would not be that of Office Managing Partner, but rather to support the OMP in every way possible. We had just purchased the practice of a small CPA firm and apparently we had promised the founder and only partner that he would be the Office Managing Partner. George felt obliged to keep that promise, but I told him that I thought that was a deal killer. What it would mean was that I would do all of the work of the Managing Partner and get no recognition for doing so. He would go to the various Office Managing Partner functions and I would be left in the dark. In addition there was no promise of a significant increase in my units of profit participation. Sandy and I and the family had a long discussion about it, but even though they were all reluctantly willing to go along with it, the sticking point for me was not being named Office Managing Partner. The owner of the firm was charging about 80 or 90% of his time as billable and that told me that he did not have the time to really do the things an Office Managing Partner should be doing and that he would continue that practice. At that time, Chet Vanatta, was still our Chicago Office Managing Partner and he leaned on me fairly heavily to make the move. In some other firms if a partner like me refused such an offer it meant that he would leave the firm. At AY we did not follow that practice and even though it was good for me in that instance, it showed that we were not a tough managed firm. Eventually, I gave them my final answer of NO and the matter was dropped. They then asked a partner from Minneapolis, Claire Kjome, to make the move and he did. I never regretted the decision and there were no visible repercussions.

Daily running-During one of Tom's stays with us while he co-opt, he talked me into trying to run for some exercise. This was probably in 1979. The first time I tried to run, I could only go about half way around the block without becoming totally winded. Then I would walk for a while and run again for a while until I got all the way around the block. This in itself told me I was out of shape. Slowly I got

better and eventually I was running about two or three miles without stopping. I ran everyday of the year, rain or shine, regardless of temperature and snow and ice and regardless of where I was in the world. I usually ran in early am, but also sometimes in early evening. I never stretched before or after running, which was a mistake. I also should have only run about three days a week. Eventually this took its toll on my knees and I had to stop running in about 1994.

Family Houseboat vacation-In the summer of 1978 we decided to go on a houseboat vacation out of International Falls, MN and on lower Rainy Lake. There were nine of us- Jonathan, Patricia, Karen, Kathy and Russ, Tom and a girlfriend of his, and Sandy and I. For some reason, maybe because he had just started his job with Arthur Andersen, Steve could not make it. We had a big 50' houseboat that could accommodate all of us, actually ten people. I would be the captain. I thought we would be able to sort of go wherever we wanted and then they gave me a series of very detailed maps that showed the channels we would have to follow, the buoys we would navigate around, the rocks that were just below the surface, etc. This was clearly more involved than I expected. The boat had just about everything you could think of, even a bathroom and shower. They told us we only had xxx number of flushes and therefore we were super conscientious about how many we used and lost count so probably had too many left when we returned. There was also a small refrigerator aboard and a few electric lights. The roof had a lounging area for sunning, etc. There was an open front deck and a rear deck. We had probably two bedrooms with double bunk beds in one of them and in the main living, dinning and kitchen room the sofas converted to beds.



When we got the boat loaded, we brought beer, pop and all food we thought we needed, we headed out into the main channel and found that the two twin 80 hp motors did not work properly. We

came back in and had to move everything over to another identical boat. We finally got under way and headed for our targeted first overnight anchorage which was just some large rocks on the east side of an island about 5 miles from base. The lower lake was about 30 miles long and 5 miles wide with Canada being on the north shore. We had assigned each two people with the rotating duty of preparing dinner each night. After dinner that first night we did a little fishing and caught about a 6" perch. I put a big hook under its top fin and then let it swim around overnight. By morning we had a large, say 6 pound, northern on it. We took it aboard, cleaned it and put it on ice for dinner. When we started to leave I could not get the motors started. Thanks goodness there was another houseboat from another company about ¼ a mile away and we took our small 16 ft boat over there to ask them if they could radio our base and have them come out and repair the motors. They did that and within an hour our base repair boat was there and they got us going again. We did not have any trouble after that.

One day when we had to go out into the lake to get to our next landing, it was windy and the waves were about five feet high. I tried to steer into them, but had to turn eventually and when I did we almost capsized. Everyone on board was hugging the floor or hiding in the one bathroom. The appliances came out of their housings and generally it was rough. We lost the big 3" thick gangplank from the front of the boat. Amazingly, just before we left on our trip, we learned that the Weaver family our neighbors from right behind us in AH were also taking a houseboat trip on the same lake and the same week. We agreed to meet for dinner on Wednesday night at the Rainy Lake Hotel at the far eastern end of the lake. To get there we had to carefully traverse through a series of rocks and buoys. We then had to shuttle everyone over to the hotel on our little 16 footer because the river leading to the hotel was too narrow and shallow for our boat. It took three trips to get everyone from our boat to the hotel. The hotel was a very rugged worn twisted thing that was only open in the summer for fishermen and could not be reached by road. Only seaplane or boat. The pike dinners we had were delicious and we had a good time with the Weavers. We then agreed to meet again on Friday night close to our base. One of our favorite pastimes at night after dinner was to play PIT. We must have been so loud that everyone on the lake could hear us (not really). Each morning when we took off, maybe at around 10 or 11 am, I would sit in the captain's chair with a beer next to me. Maybe even a cigar. On Friday night, when we met with Weavers, we were very slowly coming into shore, which was nothing more than big boulders, and with Tom standing on the front hull. I yelled to Tom to put his foot out to help stop the boat and he yelled back "you're kidding" and with that we hit the boulders and it really shook up the boat. I don't know what I was thinking and should have had the boat in reverse so it only went into the rocks at a snails

pace. We survived. We shared everything we had left with Weavers and they likewise for our last dinner on the houseboats. I think we took some movies on this trip. (Movies)

Mom Ley moves to Elk River-Sometime in about 1978, Lois and the girls, who saw Mom Ley a lot more than we did, decided that she was having a difficult time living alone in Watkins. Thus they decided that it might be best for Mom if she moved to Elk River and lived in the basement apartment of Lois and John. This was about the same time that Karen moved in with Lois and John, so they had their hands full. Mom did not drive so that meant that, even though she was independent and free to go as she pleased, Lois had to drive her. Mom had a difficult time with this arrangement, but did not complain. All her bridge friends were still back in Watkins and once in a while she went back there to play bridge and a few times her friends drove down to Elk River to play bridge there.

Second business trip overseas-Far East-In 1978 I flew to Auckland, New Zealand; Sydney, Australia; Singapore, Manila, Hong Kong, Tokyo, Taipei, back to Tokyo and then home to Chicago. On the way over to Auckland I worked almost all night on the draft of Growmark's, S-1 filing with the SEC regarding their merger with Illinois Grain Company, another coop. I slept most of the day on Saturday, the day of arrival. On Sunday, after church, I faxed my comments back to Chicago from our office in Auckland. I had dinner on Sunday at our partner's home in Auckland. On Monday I visited the Wrigley plant outside of Auckland. On Tuesday I flew to Sydney, a three-hour flight. On Wednesday morning I slipped in the bathtub of my hotel room and almost broke my arm. I could not get medical help that early in the am so I went out to the Wrigley plant with our partner from Sydney and during the day they took me to an Australian medical facility where they x rayed my arm (nothing broken), gave me some shots and put my arm in a sling. It got better the following day. Had dinner that night at my partner's house on the bay and it was very delightful. His whole basement was a wine cellar with wine from all over the world. I had time the next day to visit an Opal jewelry store and bought Sandy a nice sized Opal for mounting back in the states.

The next day I flew to Singapore, a nine-hour flight, that really surprised me. In Singapore I visited the Wrigley chicle factory that supplied all other Wrigley plants with their base gum material. Chicle comes from the jungles of Indonesia and it is quite a process. In Singapore I purchased a Japanese camera (Olympus) from an Indian store in a mall, but soon realized it was not the camera I wanted. I wanted a Cannon, but was sold a bill of goods by the Indian. My Singapore partner, who spoke Chinese, came back with me and after some hassling, like threatening to call the authorities, they made the exchange. I then flew to Hong Kong. The first night there I took a streetcar out to the outskirts and was shocked to find out that that was the end of the line. It was maybe 10 or 11 pm and I was in a

totally strange, not well-lit and Chinese only area. I walked a few blocks toward a busy intersection and was lucky to get a taxi that took me back to the Hilton. My Chinese partners took me out on a party boat that they owned and that was interesting. From Hong Kong I flew to Manila and had a very interesting visit to the Wrigley plant and other sites there. I did not get into any trouble in Manila although I think it would not have been hard to do. I stayed at the very nice Peninsula Hotel. It seemed like I had a permanent housekeeper assigned to my room. She was there all the time. There was a monsoon threatening the Philippines and Taiwan, so they suggested I fly to Tokyo next and then come back to Taiwan. This I did. The Wrigley operation in Tokyo was mostly a sales operation and I could have easily skipped it altogether. I remember having a steak dinner at the Hilton hotel in Tokyo and it was obscenely expensive. From there I flew back down to Taipei and that was really a foreign country. No English subtitles on anything. Luckily I got to my hotel okay and then my partner took me around the north end of the island and to the Wrigley factory. We visited a furniture shop that had a beautiful mahogany dinning room set that I almost bought and wished I had. It was only like \$1,200 and even with duty that was a steal. From there I went back to Tokyo for an overnight stay and flight back to Chicago. While I was gone Sandy went out to Portland, OR with Nan and Dave Torrence. She called me in Hong Kong from Portland. Dave was commuting to Portland and had an apartment there.

Vacation in Palm Springs-In maybe March of 1978 we and Torrences agreed to go to Palm Springs for another one week tennis and golf vacation. This time we stayed at one place. It was the Indian Wells Tennis Resort. We had a very nice condo apartment and could play tennis right there. We golfed one time at the Indian Wells Country Club because of their reciprocal arrangements with Rolling Green. We also golfed one time at a public course just south of there. One day we drove up to Palm Springs and took the gondola lift up to the top of the mountain there. It was scary for Nan and I. We held onto the center pole and Nan even dropped to the floor and could not look. The ride did not seem to bother Sandy and Dave. Going back down was not as bad. We explored the entire Coachella valley and basically had a good time. Weather was perfect.

Illinois CPA Society-Sometime during the early 1970s, Harold Hensold one of the senior partners in the office asked me to take over his position as head of the Illinois CPA Society's Political Action Committee (ICPA PAC). He said it needed new blood and thought I could make something of it. He arranged for my appointment, which was no big deal within the Society. The purpose of the PAC was to raise money from our members and distribute it to elected officials in the state that could help us pass needed legislation. We put together a good committee and started to raise much more money through use of a billing procedure so that when members were billed for their dues there was a space for

a suggested amount of donation to our PAC. They could decline, of course, but most went along with it. In addition we made direct solicitations to the CPA firms and got them to pony up some real money. All told we increased our revenue from maybe \$50,000 a year to over \$500,000. This enabled us to really have an impact in the legislature and with the help of the Society's lobbyist in Springfield we gave out a lot of money that gave us a presence to get our agenda passed. Mind you it was a good agenda that might have passed anyway, but this was like insurance.

This activity led to my being elected to the Society Board in 1985.Later I was asked to be Treasurer of the Society, which would have led to the Presidency. I probably made a mistake on this, but I declined the invitation because I had just been promoted to be the Office Director of the Audit Department and I thought I would be too busy. In retrospect I should have been able to handle it.

Skiing in Wisconsin-Just after Christmas 1978 we decided to take a long weekend skiing trip up to Oconomowoc, WI. It was not far away maybe 2 hours and about 30 minutes west of Milwaukee on I 94. This was not a very high hill and the resort was new. It was bitter cold and hardly got over zero. There were just Patty, Jonathan and Kathy who was going to Marquette. The most memorable event that weekend was my collision with Kathy. We were going down the hill together and somehow managed to run into each other. No one got hurt thank God. For some reason I also remember Sandy and I going to Dirty Dancing, with John Travolta. It was very good and I never forgot it.

Our 25th wedding anniversary trip-1980--In 1979 we were attending an auction for the Better Government Association and I bid on and won a one week stay at the Hawaiian home of the Heller Lumber Family on Kauai. We arranged for a two-week trip in March of 1980 even though our anniversary was not until September 3, 1980. We asked Mom Theisen to come down and stay with/take care of the kids, which she did. This would be one of her first plane flights. We flew direct to Maui and got to our hotel, the Maui Sheraton, on the west coast near Lahaina. We stayed there for three days and played golf and explored the island. Whale watching was a big attraction off the coast of Maui. We did not know it at the time, but there was a very heavy rainstorm over the east coast of the big island, Hawaii, the same day we arrived. We read about a young couple being killed there when their rental car was swept out to the ocean at night after they took a wrong turn during the storm. When we returned home we learned that the couple were from Arlington Heights and had two small children. I also learned that he had worked for me for a short time at AY.

From Maui, we went to Oahu and stayed at the Hawaiian Hilton on the far SE corner of the island. This was a fine resort hotel and we saw Michael Landon in the lobby and that made Sandy's day. We drove around the island to see the sights and also visited Pearl Harbor. Then on Saturday we flew to

Kauai and drove around to the Hanalei area on the north end of the island, Princeville to be specific. We found our cottage, which had a lovely view, two bedrooms, a large living/great room and small outdoor pool. We explored the island and one day went around to the far SE corner (the road does not go all around the island) and discovered a huge state park beach, maybe a quarter of mile deep and several miles long at least. The road to it went through a sugar cane field and seemed almost deserted. There were a few other people there, but not many. Another day we golfed on a course on the south end near Lihue, the capital. It was right on the ocean and picturesque. Another day, say Wednesday, we golfed at Princeville and to our complete surprise were paired with the Moores, which turned out to be Shirley and Mike Moore who started at AY with me and became our good friends. They transferred to Orange County, CA after a few years and we have always stayed in touch with them. We had a good time with them in Princeville and exchanged dinner at each other's place during the three days we were together.

Our children gave us the statue shown below for our 25th wedding anive3rsary. We have kept it with us through two house moves since then. It currently resides on the north side patio of our house in Arlington Heights. It is solid concrete and weighs about 250 pounds.



1980-1987-

Family Skiing in Colorado-Sometime after the first of January 1980 we talked to Torrence's about going skiing in the Colorado mountains. We were going to go to Steamboat Springs up in the northwestern part of CO, but as the time got closer we learned that there was not much snow there at the lower elevations and we switched to the Keystone area just west of Denver. We got two big condos right at Keystone. We had Patty and Jon and they had Julie and David. Everything went just fine except for one incident when at about 5 pm we could not account for Jonathan. I went back down to the ski patrol

area and they got a large group together to go up and search the mountain. Mind you it was getting dark and this would be a dangerous mission for them. The last gondola had come down some time earlier. Just before they were ready to go I called back to the condo and just at that moment Sandy yelled "there he is". He was walking from the bus stop to our condo and had been on one of the buses and no one, including the bus driver knew he was there. They had radioed all the buses about this. Needless to say we were thrilled to see him and after I told the ski patrol they heaved a big sigh of relief. I thanked each and every one of them.

Mom Ley's 80th birthday party-Mom Ley's birth date was March 21, 1900, so in the preceding winter of 1980 my sisters, arranged a big 80th birthday party for Mom in Elk River. Cannot remember the exact date, but it was probably in June or July 1980, because most, if not all of our kids and us attended. There were many people from Watkins also and it was a wonderful event. Most of the other grandkids were there also. I remember Rose and Bix playing and singing a beautiful song they wrote for the occasion. I was asked to make some comments and sort of act as MC, which I did.

Home Assault on Patty-At about 4 am one day in early summer of 1981 I heard Patty scream from her bedroom. I jumped up and saw someone running away at the bottom of the stairs. I tried following him, but could not catch or even see him again. He obviously knew his way out and most likely went through the door from the garage and that is where he probably came in. He had climbed atop Patty in her bed and held a knife to her throat and told her to be quiet. She screamed instead and he got off her to run away. He did not physically harm her. We called the police right away and they came to our house within minutes. We sat in the living room for at least an hour while the police interviewed Patty, Sandy and I. They asked Patty to come down to headquarters to look at mug shots and they even had an artist draw a sketch from her description.

We also made immediate arrangements to have our doors and windows hard wired for burglary protection. They did not have wireless at that time. The police also had Patty and her friends sit out front of our house for well over a week and write down the license plate numbers of all cars and trucks passing by. We then gave these numbers to the police for further identification. Nothing came of these efforts. Patty worked at the Walgreen store in Arlington Market and one night maybe three weeks later she saw a young man in the store that she swore was the guy. She saw him go outside the store and drive away in a pickup truck, but could not get his plate number. She reported this to the police, but there was nothing they could do. We all had our suspicions that this was the work of a young man from the house across the street and a few houses south. We knew they had a lot of trouble with their kids and there were other clues, but nothing actionable.

Second canoe trip to Boundary Waters Canoe Country-When Jonathan and Matt Costigan reached the ripe old age of about ten, John Costigan and I thought it would be a good time to spend a week canoeing in the boundary waters with Matt and Jon. I had told John all about my trip with Steve and Tom so he thought it worthwhile. We started real early on a Saturday morning in July 1980 and John drove his car. We had to go all the way to Ely, MN, which was a trip of about 700 miles. Actually we went all the way to Don Beland's outfitter camp about 30 miles NE Ely and the end of the road. We checked in, got our gear and were bunked in a large three 'room' rustic cabin without any running water. There were people in the other two rooms and open ceilings for all so everyone could hear everyone else. We ate dinner at Beland's. All I remember was that Matt had fried chicken. We turned in rather early. The bathrooms and running water were down a rather steep rocky hill about 200' away. Matt and Jon were in the top bunks. We had laid out all our gear on the floor, partly between the bunks. At about 2 am Matt got very sick and threw up all over everything. John and I got up and went down to the bathhouse and got towels, etc. to clean up. We had to use flashlights and the mosquitoes were terrible. The boys helped as best they could and after many trips down and back up hill we finally got it cleaned up best we could. What a night. It took till about 3 am. We then slept till about 6:30 so we could go down for breakfast and take the shuttle at 8 am. They were allowed to use a motorized shuttle on several of the lakes so they could take us up to very close to the Canadian border. Our trip plan was to spend all of the time in the US. We had no motor, just one canoe and four paddles. Our first job was to portage to the first lake, Knife Lake, I think. This was a very long lake. We made pretty good time paddling and got to our first campsite early enough to get set up before dark. The next day it rained all day so we set up a lean to and spent all day just goofing around between rain showers. From there we had great weather. Actually it got hot. As before we took our drinking water right from the lakes. One day it was very hot and the algae near shore made us go out into the middle of the lake to get clear water.

The highlight of the trip was visiting an old maid called "Mary" who lived on a remote island without any communications to civilization. She made and sold root beer to canoers like us. Before we left Chicago we had gotten an early copy of the Sunday Trib and low and behold she was featured on the front page of the Travel section. We brought a copy with and left it with her. In the summer her brother from Chicago came up and stayed with her for several months. In the winter snow mobile rangers who brought her supplies visited her. Maybe ten years later we read that she had died.

It was hard work to portage between some of the lakes, but we made it to our rondeveau with the shuttle with a couple of hours to spare. We often wondered what people, like us, would do if we got sick or injured and needed medical care. There were no cell phones yet and we did not see anyone else out

there. We did have flares, but that would be a long shot for anyone to see them. The food was pretty good the first couple of days because meat stayed fresh. After that it was canned stuff, etc. We had no bear problems because I had learned on the first trip. We got back to Don Beland's late that Saturday afternoon and drove into Ely where we stayed in a motel. Sunday was another long day driving back to Chicago. John and I were exhausted. All in all though a very enjoyable trip.

Family Trip to Glacier, etc.-In August 1981 when Jon was 11 and Patty 16 we realized that we had not been on as many trips with both of them as we did with the older children. We then planned and took a trip to Glacier Park via the Black Hills, Yellowstone, Glacier Park, Whitefish MT, Banff, Calgary, Winnipeg and back home.

The first day we drove all the way to Sioux Falls, SD and they had a pool, so the kids were happy. Next stop was by Rapid City, SD where we visited the Mt. Rushmore monument. Thirteen years earlier we were there with the other kids on our trip to CA. We then drove to Sheridan, WY and over the Big Horn mountains to Red Lodge, MT where we stayed in a nice motel right alongside a very noisy and rocky rapid filled river. The kids slept outside the room on a porch so they could hear the river all night. Next day we entered Yellowstone via Beartooth Pass, which was a spectacular switch back climb. We did not see much of Yellowstone and drove right on through up to Helena, where we stayed overnight.

From Helena we drove to Many Glacier Hotel, the same hotel that Sandy and I stayed at on our honeymoon. The next day we took the ferry across Mary Lake and joined other people for a hike up to Many Glacier. Somehow, Jonathan got put into a group of about twenty people ahead of us. We were nervous about this, but felt he would be safe with all the other adults and a guide. We could see him ahead of us and we got very concerned as we saw how steep and precipitous the trail was. On the way up our guide yelled at us "sheep coming, get off trail". That meant a big horn sheep was actually coming down our trail and we had to jump aside way ahead of him so he would not charge anyone. At times the trial was only a few feet wide next to a drop off of well over a thousand feet. When we got to the tope we joined back up with Jonathan. We climbed onto the glacier, which had big wide deep crevices all over. It was nerve racking and very dangerous. If anyone fell into one of those crevices there was only some rope in a box nearby to throw them and hope they could tie it on and be pulled back up. I could not wait to get off this glacier. On the way down Jonathan stayed with us. Our room at the hotel was very rustic, but adequate. We also did some horse riding the next day. When we left the hotel we drove over the "Going to the Sun" highway, which went over Logan Pass and was full of beautiful scenery. Looked the same as it did 26 years earlier on our honeymoon. We drove up the west side of glacier, just as we did on our honeymoon and got a room in Banff, Alberta. This was the tourist season and it was hard to

get a room. From there we drove to Calgary and I went down to our office to pick up a fax that I had to do some work on. They had a pool at the hotel so the kids were happy. From Calgary we started the long trek home and stopped the first night in Regina, Saskatchewan. Then it was on to Winnipeg. Finally we drove the rest of the way to Cold Spring before driving back to AH. (Movies)

50th **birthday party-**On May 19, 1982 I was 50 years old and Sandy had planned a surprise party for me. Don't remember how she pulled it off, but she invited a lot of people from AY, etc. to come. What a party. We even called the Schornacks, who were still living in Connecticut, at about 1 am our time. Don Goss was having so much fun that he fell through our living room window (small pane).

Mom Ley falls-A couple of years after her 80th birthday party, Mom fell at Lois and John's house. It was maybe in late 1983 or early 1984. She hit her head in the fall and we suspected she might have had a slight stroke that caused her to fall. She was hospitalized in Minneapolis. I remember going up to visit her in the hospital and although she could converse with and recognized me, she seemed to drift off once in a while. It soon became clear that she might not be able to continue living at Lois and John's. I believe she went back there after leaving the hospital, but it wasn't long before she either fell again or suffered more strokes. It was at that point when she was admitted into the Elk River Nursing Home and would never leave there. We had some family meetings about all of this and I boldly and perhaps foolishly said I would fly up to visit Mom in the nursing home about every two months. Well that became very impractical and I probably only made it up there twice a year. Lois and John were absolutely invaluable in all the care and visiting with Mom at the nursing home. I think Lois went up there every few days and helped out a lot at the nursing home in general. She would play the piano for the residents and do other things. Unfortunately, whenever we visited Mom she could not communicate with us. She would look at us in such a way that we thought she maybe recognized us, but we could not be sure. She could not speak.

First visit to Naples, Florida-One of my small clients was Parker Aleshire & Co., a mostly group insurance broker. The widow of the original owner, Billy Aleshire, was the only shareholder and a very proper lady. She was smart and a good businesswoman. She had a small board with two lawyers, the President of the Company and herself. I attended all board meetings and in the winter we met in Florida at her home there. She had remarried to a very wealthy, but older, man from Naples, Henry Watkins, who was said to own half of Naples. He did own the Naples Beach and Yacht Club and the attached golf course. He was a very nice gentleman. We stayed in one of the new suites in the same building as Billie and Henry who had a penthouse suite that covered the entire top floor. I remember going bass fishing with the two lawyers in the everglades, but we did not catch anything.

One year Sandy went with me and we stayed in the main hotel, but she got to see the whole layout. We played tennis on their clay courts and toured around the area.

Not too many years later, Billy came down with cancer and I remember visiting her at the Sloan Kettering Hospital in New York City during her last days. She so wanted her one and only son, Donald, to be successful and take over the business. Unfortunately he did not have what it takes and I so advised her to make other arrangements. She gracefully accepted my frank advice and began the process of selling the business. She died before she could get it done and the business floundered.

Family Vacation to Niagara Falls and drive around Great Lakes-In about 1982 we took a trip to the Niagara Falls. None of us had been there. Patty and Jon went with us. I remember staying at a Holiday Inn and while they played in the pool I had to work on an SEC document and fax it back to Chicago with my comments. Very similar to the situation in Calgary a few years earlier. The Niagara Falls were very interesting and beautiful. We went down to one of the viewpoints where we had to put on rain gear to avoid getting soaked from the mist coming up from the falls. We next drove through Toronto and the lake country about two hours north. From there we drove to Sault Ste Marie. We stayed overnight in a Holiday Inn that had entertainment and it was loud. We went down to look at the locks between Lake Superior and Lake Huron. The following day we headed off for the long trip around Lake Superior and it was hot out. On the way to Thunder Bay we stopped once in a while and could not see the lake because of the steam coming up from the cold lake. In Thunder Bay we were very happy to get some air conditioning. Our car was starting to act up and every so often it backfired. On the way down toward Duluth it continued to act up. We finally made it to St. Cloud and a Buick dealership and they found the broken part and replaced it.

Hintons-Part Three- Unfortunately, in maybe 1980, George Carracio retired and Don Goss became the new Midwest Regional Partner. Don had other plans for Bill and 'asked' him to return to Chicago. Ruth and Bill moved back to Chicago and purchased a beautiful new house in the near western suburbs. Sadly, things did not work out for Bill in the Chicago office. In a few years he got involved with a KLM flight attendant, Lydia, from the Netherlands and he told me all about it, in great detail. He thought Ruth would understand and that he could work something out. Well he told Ruth and she just about had a nervous breakdown and they divorced. Bill married Lydia, left AY, sold the big house and started a distribution company for gifts. It was only moderately successful. I helped Ruth with some of the divorce issues involving AY, but it was awkward because I still was a good friend of Bill. In early 2003, while we were in SCW, Bill died from a heart attack. We did not return for the funeral. Lydia,

who worked in the business, continued it and we have lost contact with her. Sandy still stays in contact with Ruth and she even visited us in SCW for a week in maybe 2005.

Kathy and Russ' wedding (7/17/82)- Kathy and Russ got engaged at Christmas time 1981. They were both seniors in college at that time. Kathy was at Marquette and Russ was at Indiana University. They picked July 17, 1982 and they got St. James Catholic Church in Arlington Heights for the wedding and Rolling Green Country Club for the reception. We had not known Russ' parents Ursula and Ron before, but we got along well with them. They lived in Arlington Heights about two miles from us. The wedding was beautiful and all I remember is that it was very hot that day and no ac at church. Even at the reception, the ac could not handle it and everyone was very hot. A lot of relatives from Minnesota came down for the wedding.



K & R 1982 K & R 2007

First visit to Loretta Rodowski –In the fall of 1982 Margie and Tom announced their engagement. The wedding calendar was getting full. They were planning a fall 1983 wedding. We had not yet met Margie's mother Loretta so we planned a trip up to Wakefield, MI in the far west end of the Upper Peninsula of Michigan. People living there are called 'uppies'. Wakefield was once a thriving copper mining town, but now had many vacant lots and buildings. We stayed in Iron Mountain about 15 miles west of there and on the boarder with Wisconsin. One day we went skiing at their well-known ski hill 'Indianhead Ski Resort'. This ski slope is unusual because the lodge is at the top of the hill where we

park, etc. The ski slope is on the north side facing Lake Superior, some 30 miles north. We had first met Margie about one year earlier when on a trip to Minnesota we arranged to have dinner with Tom and Margie in Tomah, Wisconsin. At that time Tom introduced her as just a friend, but we knew better.

Second Heimlich Maneuver-It was sometime in about 1982 when we took Patty out to dinner at Rolling Green. Cannot remember why Jon was not with us. We were sitting at the west end of this rather large dinning room and there were not a lot of people there. Suddenly Sandy told me that there was some commotion on the other side of the dinning room and I immediately went over and found about ten people, all of whom we knew, crowded around Sue Renzetti. She was obviously in trouble and not breathing. No one there knew what to do and there was some panic. I sensed immediately that she had something stuck in her windpipe. I pulled her up from her chair and gave her a big bear hug with my fist on her chest cavity. Out came some chunks of beef and she started to breathe. Everyone was sort of in shock and thanked me profusely. Not long after that the club started to have all wait staff go to life saving classes. Later, one of my partners, Howard Doherty, told me that one of the Tavern club members had died after choking on some meat.

Carol Theisen (Van Sloun) dies (4/3/83)-For several years, Carol Theisen, Dave's wife, had been quite ill with MS. They lived in Roseville, just north of St. Paul and had five children. When we were called, on Saturday, April 3, 1983, and were told of her death, we immediately made plans to drive up for the funeral. I think we left on Monday am and then came back immediately after the funeral on Tuesday, April 6. Jonathan stayed home, but probably stayed with the Marwitz's.

Margie and Tom wedding (10/8/83)- Not long after Steve and Suzanne's wedding, Saturday, October 8, 1983 to be exact, we had Margie and Tom's wedding in LaCrosse. This time a lot of friends and people from AY came to the wedding along with a number of people from the upper peninsula of Michigan. We all stayed at the Holiday Inn where the reception was held. We had quite a party because no one had to drive. The band played old and new time music and we even had the Chicken Dance. Mom Ley was at the wedding also and she seemed to have a good time. I think she even danced once or twice. Some of the kids maybe had too good a time because they went down to Margie and Tom's house and tee-pd it with toilet paper.



We had met Margie for the first time on one of our trips to Minnesota when we arranged with them to meet at the Holiday Inn in Tomah, WI for dinner. Tom emphasized to us that she was just a friend that happened to be a women. Neither Sandy or I fell for that nor it was not too much longer before they were engaged.

Sandy goes back to work-Without any warning or discussion Sandy announced, in 1984, that she had taken a job as receptionist and assistant to Dr. Deol, an OB Gyne doctor. Dr. Deol was just starting in practice and she was all-alone. She was only supposed to work part time, but she rarely did, except in the first few years. She said she needed to get out of Jonathan's 'hair'. She seemed to like working again. She and Dr. Deol got along good and eventually Dr. Deol hired another person in the office, which relieved some of Sandy's work burden.

Promotion to Office Director of Auditing-1984-In 1984, I and several other partners talked about being frustrated with the lack of growth in our office and the lack of any kind of plan to do so. One day late in the afternoon, I went into Harry Kirchhiemer's office, he was the office director of auditing, and told him how I felt. As we talked, I suggested starting a planning process that would involve the whole audit department. He agreed that something had to be done, so I wrote up a detailed plan of action and got it to him the next day. We discussed it and made a few changes and he asked me to head up the effort. I did this and it was the buzz of the office. I involved others who felt like I did and we ended up having a series of planning meetings that resulted in our agreeing to divide the audit department into three industry groups for specialization purposes. Shortly thereafter, maybe it was early 1985, Harry suffered a serious stroke and could not carry on his department responsibilities. John

Schornack was Office Managing Partner at the time and after a few months without Harry, He appointed me the Office Director of the Audit Department. Harry did not like this and somehow felt he could carry on as soon as he got better. Eventually I think he accepted it, but with a grudge. This promotion meant a bigger and corner office, but more importantly, more units of profit participation. It also meant a lot more work and longer hours.

Karen and Adam wedding (12/8/84)-In the fall of 1984, Karen and Adam told us that they wanted to get married soon. We set the date for December 1, 1984. It turned out that the weather was perfect and actually a little warm that day. We arranged for Adam's parents to come up to our place for dinner a few weeks beforehand and that was our first chance to meet them. Luckily we were able to get St. James Church in Arlington Heights and Rolling Green Country Club for the reception. We were again pleasantly surprised that so many of our relatives from Minnesota came down for the wedding.



First cruise-Caribbean-1985- In January of 1985 we went on a Caribbean cruise with Nan and Dave Torrence. The ship was the Song of Norway, a Royal Caribbean ship that was maybe 12 years old and had a capacity of about 1200 passengers. We flew to San Juan, Puerto Rico and boarded the ship the same day. We had a great time. We stopped at St. Martin, Barbados, Martinique, American Virgin Islands, and maybe Aruba. All of these islands are very poor. On Barbados we hired a taxi to take us across the island to a nice small hotel on a very famous beach. We swam in the ocean for a while and had lunch of flying fish in the cliff side restaurant overlooking the beach. On the US virgin island we took a boat over to St. John's and saw a few sites there, including a famous beach. On Martinique we

took a short, but fun cruise line trip to a topless beach and while I snorkeled, Nan, Dave and Sandy took in the 'sights'. We also appeared in a 'talent' show on the ship. We got hooked on cruising after that.

Suzanne and Steve wedding (6/22/85)- Steve finished course work and graduated from Notre Dame in three and one-half years in December 1977. He started work in Minneapolis in January 1978 and eventually met Suzanne on a blind date in about 1982. Little did either of them know that I knew Suzanne's dad, John Stewart, because he worked at Montana-Dakota Utilities. Suzanne's mother had died some years earlier and John had been remarried to a wonderful woman named Pat. We met Suzanne for the first time when Steve brought her back to Arlington Heights for a weekend visit. Steve and Suzanne's wedding was on June 22, 1985 in Minneapolis. The only friends from Chicago that could make it were Nan and Dave Torrence. The wedding was in a very large Presbyterian church in downtown Minneapolis. The reception was at the Lake Calhoun Club. Sometime in either August or September we had a big reception for Suzanne and Steve at our house in Arlington Heights. That gave all of our friends in Illinois a chance to offer their congratulations, etc.



Lloyd's of London-In about 1980 I became the partner in charge of the Arthur J. Gallagher & Co. audit. Gallagher was a fast growing insurance brokerage firm. While I was in charge they went public on the NYSE. They also hired us to help them find a new Chief Financial Officer, which we did. Michael Cloherty was the new CFO. Through these associations, I and my fellow partner John Schornack got to know the Gallagher brothers, Bob and John, pretty well. They told us all about Lloyd's of London which they had been members of for some years. John and I applied for membership in Lloyd's in early 1985. In addition to putting up around \$150,000 in credit as a minimum, we were required to appear in London before the Lloyd's screening committee. Sandy and I went to London in 1985 and met with all the top Lloyd's people including those from our intermediary Sturge & Co. Later we were to learn that the people, at least some of them, at Sturge lied to us about various technical

aspects of the Lloyd's operations that if we had known about fully we probably would not have joined. The biggest lie was when I asked whether the syndicates we were joining at Sturge's suggestion had any long-term or professional liability business, we were assured that they did not and were only in very conservative syndicates. We later learned otherwise, but had very little recourse because this information was not in writing and under British law it was very difficult to prove fraud. In addition, Sturge later went bust along with most of Lloyd's Names, as we were called.

Our first year of underwriting was for 1986. There was a three-year time lag in Lloyd's reporting so it was not until 1989 that we received our share of the 1986 profits, some of which we shared with our kids. We made about \$60,000 for that first year and in 1990 about \$75,000 for 1987. Based on those results I increased our participation about by double that amount. That meant we had to put up about \$300,000 as a five-year non-revocable letter of credit. This was issued by the American National Bank & Trust Co. of Chicago. At first they only required a nominal amount of security, but later they required the full \$300,000 to be securitized. This required us to take out a mortgage on our home in Palatine. In 1991, 1992 and 1993 we learned of losses for 1988, 1989 and 1990 that were rather large and then we started to hear about even larger coming losses and it was not until about 1994 that the U.S. names became organized with legal help, etc. to fight what was going on. Most of the large losses were due to asbestos claims, but also there were a bunch of other losses that piled on. Based on reports that I thought were believable the last year I underwrote for was 1994. This decision was made officially by December 31 of 1994. I did not pay for the losses from 1990, 1991 and 1992 when they were originally assessed.

In 1996 the Names reached a settlement with Lloyds that resulted in them absorbing all unpaid for losses prior to December 31, 1992 in return for our paying a substantially reduced amount to finalize things. I was still participating in the 1993 and 1994 results and luckily those years had modest profits that helped cushion the losses a bit. Because of the complexity of the income taxes involved we did not settle with the IRS until about the year 2000 and that produced a modest refund. Also due to some syndicates from 1993 and 1994 not closing on time we did not finally get out of Lloyds until 2003. As part of the 1996 settlement we became members of Equitas, the company set up to wind down the open syndicates from prior to 1993. Although Equitas will continue in existence for many more years, it was totally reinsured into a Warren Buffet insurance company in 2007. Technically, the lawyers involved continue to say that if the Buffet Company fails, we would still be liable for Equitas. That is so remote that no one is paying any attention to it. If anything, we all feel Buffet will make tons of money on this deal because the asbestos liabilities are slowly disappearing due to massive fraud here in the US by the lawyers involved.

Jonathan's hobbies-When Jon was just 5 or 6 years old he started to learn some Spanish. Kathy was in high school at Sacred Heart and brought Jonathan to her Spanish class a couple of times. He knew the Spanish alphabet and could count up to way past one hundred if need be. He was a cute young boy and made quite a hit with the class.

Later Jon started to take an interest in birds. We got him some books on birds and he devoured them. On a few occasions I took him to the forest preserves and he could name almost every bird we saw. He became, and is today, very proficient in ornithology.

Next when Jon was about 14 years old we gave him a Christmas present of lessons at the nearby Tae Kwon Do studio. He went once or twice a week and became very good at it. There were not a lot of non-Asian students. By the time he was a senior in high school he got his black belt. We were at his final exam along with maybe thirty or so other people. I took movies of the whole thing. He had all his belts hanging in his room on Circle Lane. (Movies)

First grandchild born-Michael Kalwat (5/28/85)-We were rather excited with the upcoming birth of our first grandchild. May 28, 1985 was a Monday and we went down to the Hospital in Schererville, IN on Tuesday, May 29. Sandy stayed with Karen for a few days to help out. Michael was an active baby and, of course, we thought he was beautiful. Baptism was a few weeks later and, of course, we went down for that also. At that time Karen and Adam were living in a small apartment in downtown Hammond. They soon were lucky to be able to buy a manufactured home in SE Hammond.





First vacation to Europe-1985-In September of 1985, Sandy and I traveled to London to attend our first meeting with Lloyds of London and Sturge, our agents for Lloyds. One of these meetings was a very formal affair where I was interviewed by officials of Lloyds for formal acceptance as a name (see above). We also had arranged for a private car and driver/guide to take us around the English countryside one day. I had gotten the name of this gentleman from one of my clients and made the arrangements with him over the telephone. He was a delightful elderly Englishman and former military officer. He took us up to Oxford, Longfellow's birthplace, Churchill's burial site and a whole bunch of other places. It was a full day and he both picked us up and delivered us back to our hotel, the Hyde Park. We also toured London and went to a play.

Next we traveled by plane to Paris and found Shirley and Mike Shanley's apartment, where we stayed. Mike had transferred to our Paris office a year earlier for a three-year stent. Their apartment was on the left bank, a very quaint section of Paris. Shirley was a doll and escorted us all over Paris. We walked most places and at night they drove us around. We saw all the sights, except Versailles, which we saw on a later trip.

From Paris we flew to Munich and met our partner in charge of the Wrigley audit. He took us to Salzburg, Austria and also Hitler's Berchtesgaden in the Bavarian Alps. We had dinner at a very fine French restaurant in Munich and also visited and had dinner at my partner's home in suburban Munich. We entertained this partner a couple of years later at our home in Palatine. We also went to the site of the world's fair and since it was September, we took in the Oktoberfest and visited one of about nine big tents where they served big liter jugs of beer and bratwursts, etc. along with the omp-pah-pah bands.

From Munich we took a train to Rome, Italy. The first half of the trip was delightful, going through the Austrian Alps, etc. When we got into Italy toward evening, the train got crowded with what we sort of thought were commuter types. Getting into Rome at dark made it hard to get around. We hired a taxi to take us from the train station to our hotel and the driver took us on long ride to nowhere. When he finally got to our hotel, I refused to pay the fare and when I asked the doorman at the hotel, he told me the train station was just a few blocks away. I paid the driver what I thought it was worth and he screamed bloody murder, but did not pursue the matter. When we checked in to the hotel, we learned that the Pope was having an audience the next day, so we signed up for a tour that would take us to St. Peter's Square. The next morning was very eventful and we were very close to the Pope. There had to be many thousands of people there. After the audience we walked all over the Vatican and Rome. It was a long day. The next day we took a taxi to the Coliseum and found it very interesting. We also walked all over from there. The third day we took a taxi to the airport and flew back to Chicago non stop. We

remember that there were a lot of heavily armed police at the airport, because it was not too long before that when a terrorist gunman shot up the place and killed some people.

Second cruise-Mexican Riviera—1986-In January 1986 we took a cruise with Torrences again. This time it was to the Mexican Riviera out of Los Angeles. It was again the RCCL, but I forgot the name of the ship. It was not a real large ship, probably the size of the Song of Norway. By this time Patty was living in the LA area and she came down to the ship to see us off. On the way out of the harbor we met some people who had taken an RCCL cruise the year before, just like us, and learned that we were entitled to one free fare each. On returning and talking to our agent at Cruises International, we got our refund. On the way down the west coast of the Lower California peninsula we learned that the ocean was very cold and fed by the Alaska current from up north. That would only change after we passed Cabo San Lucas where the current changed to the warm northbound Pacific current. Our first stop was Puerto Vallarta, where we lunched at an ocean side hotel. Otherwise it was pretty poor. Next we stopped at Mazatlan where we took a deep sea fishing trip. Did not catch anything other than snagging some small barracuda. Final stop was Cabo San Lucas or just San Lucas as I think it is now called. Not much to do there. At that time they were just starting to build the place up into the big resort area it now is.

Second grandchild born-Stephen Larko (10/31/86)-Kathy and Russ rented an apartment on Chicago's north shore for the first few years they were married. They then moved to an apartment (house) on North Avenue, in the De Paul U area. Kathy was nursing at Northwestern Memorial Hospital and Russ had left Marshall Field's and was working for Banner Employment.



Kathy had Stephen at Northwestern Memorial Hospital. I remember going up to see them the day after he was born and taking some movies. Ursula and Ron Larko were there too. Everyone

Was thrilled. Stephen was our second grandchild and Ursula and Ron's first.

Family vacation to Cancun, Mexico-1987-Early in 1986 we talked about and eventually agreed to take the whole family on a vacation to Cancun, Mexico. We felt that this was fairly close, but had almost guaranteed good weather in January. Everyone made it except Suzanne and Steve, because Suzanne was too far along with her pregnancy. Patty was in California, but she made it to Cancun via Miami. Kathy and Russ brought along Stephen even though he was just a baby. Karen and Adam left Michael with his mother. We had three apartments on the north shore of Cancun island at the Club International. These apartments all had two bedrooms and a small kitchen, but we did not cook any meals. The first night there we took an early evening cruise on a party sailboat and we were the only ones on it. We had a ball with all the free margaritas, etc. Some maybe had one too many. One day we rented a Volkswagen van and everyone piled in for a two-hour drive to Chichen Itza to see the Inca ruins. We found and had lunch at a very nice oasis in the jungle, called Club Med. The ruins were very interesting. One night we all went to a Mexican restaurant in town-Cancun City-and had a lot of fun singing, snake dancing and drinking large margaritas. We had to watch what we drank and ate in town because things were only safe on the island, where you could drink tap water, etc. We also took a cruise to the nearby island of Isla Mueres where we snorkeled and had lunch in a local restaurant. Sandy and I even played golf one afternoon while the kids did their own things. We had a ball that week, sunning on the beach, etc. Patty even went para gliding one pm. (movies)

Third grandchild born-Kevin Ley (2/26/87)-Cannot remember exactly when Suzanne and Steve moved to Chicago, but it must have been in early 1987. They first lived in a high-rise apartment just across the street from the IBM building. Steve had been transferred to Arthur Andersen's world office for one year. As the year came to a close he had a difficult decision to make about whether to go back to Minneapolis and fight for a partner promotion or stay in Chicago and leave AA. He choose the later and went to work for one of their clients, Eagle Industries. At that time they also bought a house in La Grange Park. Anyway, shortly after our Cancun trip Suzanne had their first child, Kevin. I most remember his baptism at that very nice church in La Grange Park. We had a very big party at their house to celebrate after that.





1987-1992-

Second vacation to Europe-In early October 1987 we went on vacation to Europe with Nan and Dave Torrence. We first went to London and took a drive in the country very similar to the one we took several years earlier. We went to Starlight Express in London and that was very enjoyable. We stayed at the Churchill hotel, which was a nice, but not luxurious hotel. From there we flew to Paris and stayed in a very nice small hotel near the Arc de' Triumph. This was Dave's first trip to a foreign country and because the taxis would not take more than three passengers, we had to take two taxis. Dave had exchanged about \$400 US into French francs at the airport. There was a light drizzle that day. Anyway Sandy and I got to the hotel first and when we were standing outside the hotel we could hear Dave coming up the street saying he had been robbed. Apparently when their taxi got close to the hotel, their driver intentionally did not drive up in front of the hotel, but just to an intersection nearby. When Dave asked about the fare, the driver feigned no English and Dave put his hand out with all those French francs and the driver took them all. Other pedestrians tried to intervene, but the driver just took off with all of Dave's money. We survived that, but there was nothing Dave could do about it, because he did not have the taxi's number. We walked all over Paris and took in all of the sights. We also went out to Versailles, which we had not done before. From Paris we took an overnight train to Venice. We drank all of the wine in our sleeper car and must have had a pretty good time going through Switzerland. In Venice it was drizzling again and we took the public boat bus from the train station to our hotel. Private boat service was available, but very expensive. Our rooms in Venice were large and beautiful suites

right on the large Grand Canal. We went to an outlying island where they blew glass, etc. From Venice we rented a car and drove to Florence, Italy. Again we had beautiful large suites right on the river. The reason we got such good rooms was that Dave had told the travel agent that he was considering these hotels for a business meeting of his company's top salespeople. Dave was President of ADP's Dealer Services subsidiary so he had the clout. While in Florence we got news of the huge stock market crash on Monday, October 17. I think the market dropped like 500 points (20%) in one day and Dave almost had a heart attack. From there we drove to the leaning tower of Piza where I climbed all the way to the top. We then drove to Milan where we caught a plane to Madrid. In Madrid our hotel was a very large plain vanilla business hotel. We took in a large variety show one night that even featured elephants on stage. The next day we took a tour to Toledo, about two hours south of Madrid. This is where they make Llardros. We flew from Madrid to London and from there to Chicago. Our plane from Madrid was delayed by a passenger that had failed to check in and that caused a very tight connection in London.

Fourth grandchild born-Johanna (12/8/87)-Margie and Tom had announced earlier in 1987 that they were expecting their first child in December. We did not go up to La Crosse for Johanna's birth, but we did go up for her baptism a couple of weeks later. Margie's mother from Wakefield, WI came down to help for almost one week.





Theisen reunion in Las Vegas- In early 1988, someone got the bright idea that it would be great if at least some of the Theisen kids got together for a little reunion in Las Vegas. It was probably April. Anyway, Helen and Dale from Duluth, Harold from New York, Lee and Al from Arlington, Virginia, Barb and Jim from San Antonio, Ermie and Willie and Devada and Dave from MN, Sandy and I and Patty from Los Angeles and Kathy and Mark Weber from Minneapolis. We had a great time doing a

little gambling, sitting around the pool and just goofing off. I remember Patty coming with me to the crap table in the Hilton hotel and the table got 'hot'. I was only betting with \$25 chips, but the guy next to me had stacks of \$100 chips. After a short while they made Patty stand aside because the table was just teeming with people trying to get into the action. At some point around 1 am I decided to quit and was several hundred ahead. That was one of the only times I remember playing craps. It's fun when you win. At night we all jammed into someone's room for cocktails and it was a blast with joke telling, etc.

Sale of House in Arlington Heights and move to Palatine-In 1986 some of our neighbors and friends started to talk about selling their houses and moving. The first ones were Emily and John Costigan, who owned a house on our block and facing Thomas Avenue. They sold their house and moved to Lake Forest, about 15 miles away. Then Nan and Dave Torrence announced that they were moving out to South Barrington and did so later that year. Also, around that time, Mary and Walt Spellman announced that they were moving to Santa Rosa, California. Peggy and Larry Frerk also sold their home and moved to Tower Lakes, about ten mile NW of Arlington Heights. With that we started to talk about moving also and started to look around for a bigger house in the nearby suburbs. Jonathan had one more year of high school left at nearby St. Viator and we also did not want to move too far away from Rolling Green Country Club, where we had some very close friends.

Sandy had been to a house over in Palatine to play bridge and said she really liked that house. We were not having any luck looking at houses within our price range. One day, in early 1987, we heard that the owner of the house Sandy liked, Dick Wulfert, was having some health issues and they were thinking of his retirement and moving to Sedona. We called them and asked if they might be selling and they said yes. We went over to look at the house in Forest Estates and made them, Marge and Dick Wulfert, an offer that evening for \$340,000. They accepted and that was it. We then talked to Patty Ancona, a friend and real estate agent, to find out what she thought our house in Arlington Heights was worth and she said about \$220,000. She was going out of town and we said we would try to sell it on our own until she got back. We put ads in the papers and the first couple to come by liked it and offered us \$215,000. We accepted and that was that. Our closing dates were around July 1 and that is when we moved. We did hire a mover for all of the big stuff but managed to take a number of station wagons of stuff over to the new house at 1534 Circle Lane, Palatine, by ourselves. We wanted to make a number of changes to the furnishings and kitchen so we got very busy arranging for all of that. It all got done about by the end of September 1987. This was a much bigger house than the one on Hickory, over 4000 sq. ft. and so we had to also buy some more furniture. This house was really well built. Dick Wulfert was the original owner and did nothing half way. The ceiling joists in the basement were all 12" even though

code only called for 10". The basement walls were all an extra 2" thick. All the doors were made of hardwood, etc. In addition the lot was ½ acre and so we did a fair amount of landscaping also. Many trees. We built a 15'x15' deck outside the screened in porch and hired a neighbor who did carpentry work to finish off the basement.



One of our concerns about moving, was that Jonathan still had one year of high school left at St. Viators. He did not seem to mind so we bought a small car for Jonathan to go to school, about 20 minutes away.

New neighbors-Sally and Andy Plummer lived next door to the south. They had been good friends of the Wulferts and adopted us as good friends also. They had six children-three boys and three girls, just like us. They were almost ten years younger than us so their children were also younger. We had cocktails and then dinner with them often. I even went over there at Christmas and played Santa Claus a few times after I did that for our own grandchildren. We never went on a trip with Plummers and have not been able to get them to visit us in AZ. Still working on that. We still have dinner together around two or three times a year. They never moved.

Across the street in the newest house in our subdivison was an American Airlines pilot Mike Hudson and his wife. She was a flight attendant for Delta. After a few years they moved to Dallas and we lost touch. They and their children were much younger. We never got to know the couple that moved in next very well. Their children were even younger and she home schooled. He played first violin for the Chicago Symphony.

Forest Estates-The area we lived in was unincorporated and called Forest Estates. We had about 120 homes all on ½ acre lots. Our sewer service was provided by a local water and sewer company. Our water was from our own well. Our homeowners association was fairly inactive because there was not much for them to do. The township took care of the roads and each homeowner had to take care of their

own property. The county provided police service. The only thing that caused a bit of a problem was our fire (and thus ambulance) service. This was provided by the Palatine Rural Fire Protection District. This was a separate taxing body with its own board, etc. There was only one fire station and that was on the far north end of Palatine, too far away to give us decent service. Therefore, as part of an exchange agreement, Rolling Meadows provided us that service from a nearby station in exchange for our district providing similar service to Palatine. When Rolling Meadows annexed a large (several hundred acres) parcel just to the west of us it upset the balance in fire exchange agreements and Rolling Meadows insisted that our district pay all of our taxes to them for their service to us. This created a big dispute and our district fought it tooth and nail. Eventually some type of agreement was reached. This battle re energized our little homeowners association. I served as President for several years and was not happy with our situation. Andy Plummer was president in the early years before we got there and then as we moved he became president again. We had no curbs and just regular country ditches. Eventually the township put in curbs, re-did the streets and put in a storm sewer system.

Third Heimlich Maneuver-One night we were at a party at Jaroszs and the whole bridge club was there. Drinks were flowing freely and at one point I was in the kitchen with two other fellows, one of whom was Walt Spellman. I noticed that he was having a problem breathing and immediately applied the Heimlich maneuver on him. A bunch of food came out and he started to breathe freely again.

Jonathan graduates from St. Viator-1988-When we moved to Forest Estates Jonathan still had one more year of high school left so we bought him a used car to get back and forth from school. He parked it in one corner of the driveway so we had to be careful backing out from the garage. Cannot remember a lot about Jon's graduation, but I know most of the family came home for it. Here is his graduation picture.



Record rain storm-Sometime in the summer of 1989 we had a 9.5" rain fall within a few hours. This was an all time record and our streets were flooded, but nearly like so many others. I could not park in the commuter parking lot so I drove downtown. It took me over two hours using far northern streets to get to the lake. On the way home the Kennedy expressway was still flooded so I drove way north again and it took at lest two hours to get home. What a day.

Fifth grandchild born-Kimberly Kalwat (2/19/88)-Karen and Adam announced that they were having their second child in mid 1987. We went down for the birth and Sandy stayed for a few days and helped take care of the new baby and Michael. Baptism was held about two weeks later and Adam's parents, Emil and Helen, were there.



Vacation with Friends in Arizona-In April 1988, the Bostroms, Martensens, Drazbas and us went to Arizona for a one-week vacation. We stayed in some very nice condos just off Scottsdale road by the Gainey Ranch resort. The guys golfed on the TPC course by the Princess and where the Phoenix Open was held in January each year. One day the Bostroms and Martensens drove up to the Grand Canyon because they had not seen it yet. Drazbas and us went out to Superstition Springs to play on their new golf course. At the time this was the Far East end of development in the valley. I played lights out and beat Jack Drazba, a much better golfer than me, by a lot. We did not play for much money, but he did have to pay me something and that was all that mattered. Another day we played on the also relatively new Tatum Ranch course, now private. On other days we just sat around the pool. We had great weather and all in all had a great time.

Fourth of July at Bostrom's-Beginning with the late 1980s and after most of our friends and us moved away from Hickory Ave. in Arlington Heights, we got invited to attend the fourth of July party at Ellie and Kurt Bostrom in Mount Prospect. They had a large backyard pool and very nice landscaping. Some of the many people who attended frequently were Marge and Don Martensens, Loretta and Jack Drazba, Kay and Ed Sweeney, Bob and May Lou Alfini, Sev and Ralph Lindgren, Alice and Nels Nelson, Elsa and Bob Swanson, Carolyn and Jim Bowden, Betty and Dan Novak, Delight and John Eilering(neighbors) and many others at times. Parties usually started at about 3 pm and would end when we all packed up to go watch fireworks at about 8:30. We played water volleyball with boys in deep end and girls in shallow. Boys still always won. We also had an annual water balloon-tossing contest with mixed couples as partners-fun. Kurt had a diving board and one year when I dove off I hit the bottom where the deep end started and cut my head right between the eyes. I bled profusely and Bob(Dr.) Alfinini helped patch me up. I thought I should have had stitches, but he convinced me to just go with a tight bandage to minimize the scar. He was right. These parties were a lot of work for Kurt and Ellie and came to a stop when they moved to Rob Roy in about 2005.

Arthur Young and Ernst & Whinney merge-In the spring of 1989, Sandy and I went on a vacation to Florida. The plan was to stay with the Martensen's in their Siesta Keys (Sarasota) condo for a few days and then they were going to leave and we would stay there for the balance of a week or so. One morning I got a call from Jack Staley, who had just become office managing partner, and he asked me if I was sitting down. I said yes and he told me that our firm was merging with Ernst & Whinney and that I better get back to the office ASAP. This was blockbuster news to me and to the entire business community. The new firm would be called Ernst & Young throughout the world. There were a million details to handle, including meeting of the partners in each country to vote on the merger, etc. I knew, immediately, that with only three years to go till retirement that I could expect a big job change and perhaps even early retirement. We left for home on the next flight we could get and my business world changed for good.

My office moves to 111 South Wacker-In the months after the merger we started to consolidate offices and move people around. E&W's offices were at 111 South Wacker and AY's lease in the IBM building was expiring. Thus some of us moved to the S. Wacker location in late 1989 and the new firm took a big four-floor lease in the Sear's Tower, which was just across the street from the Wacker location. The South Wacker lease was expiring in pieces within a couple of years. For a while I had the office of E&W's former office managing partner, but upon further consolidation I moved to the SW corner of that floor near the people in Human Resources that I was directly in charge of. I had to cut our

staff and thus let several people go. That was never a pleasant job, but I had done it before. Although I was still Office Director of Auditing, it was not the same, because we formed industry groups that included both audit and tax personnel that did not report directly to me. I knew we had to so some of this and did not mind. I was phasing out of my client work anyway in anticipation of early retirement.

Second visit to Loretta Radowski-After one of our bridge club trips to Jarosz' home in northern Wisconsin, we decided to make a bigger trip of it and continued north to Wakefield, MI where we visited with Loretta Radowski again. This was probably 1992. On the way up we had to take some gravel roads and on one of them they were doing roadwork. As luck would have it one of the gravel trucks came by and a stone from it hit our windshield and made a nice crack. There was a flagman standing right by us as a witness so I called on my cell phone for the county highway department. I told them what happened and they referred me to their insurance company in Chippewa Falls. When we got home I got things settled with the insurance company and they paid the whole thing. We continued on to Minnesota to visit the rest of the gang and then back home.

Sixth grandchild born-Corrine Ley (6/20/89)- Cory was born on Monday, June 20, 1989 while Steve and Suzanne were living in La Grange Park. Sandy went down to help out for a few days and, of course, we went to Cory's baptism a few weeks later. Steve and Suzanne moved to Rochester, NY in 1990.





Casey and Ray Youngstrom-Somehow, in 1990 Ray and Casey met and before long got married. They moved into her house in Arlington Heights Westgate area. It was a small Chicago style single floor bungalow, but just fine for them. We liked Casey from the get go. She was very sharp and just as much in need for companionship as Ray. They made a great couple. We, of course, continued inviting them both to our various family functions. In about 1995 they bought a trailer down in central Florida and enjoyed spending the winters there. Maybe a few years later they sold their bungalow and bought a very comfortable new townhouse just a couple miles north of there, but in Palatine.

One morning in about 2000 we got a call from Casey and she asked if I could come over. When I arrived it was obvious that something was terribly wrong with Ray. He kept insisting that we lock the doors again and again. I tried to explain and show him that they were locked, but he persisted. Casey explained that they had come early from Florida because of the way Ray was acting down there. He started to drive the car, but soon Casey had to take over and drive the rest of the way home.

Casey knew that she had to do something with Ray. We talked on the phone and she had checked everything out at several places and settled on the Moorings. As arranged, I drove over to their place one morning and the minute I opened the front door, Ray sensed that there was something wrong and started to moan and resist. Eventually he came along peacefully, but sort of crying. He knew that he was going into an institution. We got him settled into the Alzheimer's unit at the Moorings. Over the next two years I went to visit Ray at lest once a week without fail. He went downhill fairly fast. At first I even brought him over to our house and Sandy served us lunch. He had a beer and seemed fairly good. Casey also visited Ray very often and after a year or so became unhappy with the way they were treating Ray. She took him out of there and brought him home. He was bed ridden by that time. One morning at 6 am

Casey called and asked if we could come over because she thought Ray had died. We threw some clothes on and went immediately. When we got there and saw Ray it was obvious he was not breathing and was dead. We called hospice and they came over immediately and then we made the necessary arrangements with the funeral home and the church. We went with Casey to the funeral home and helped her make all the arrangements. The funeral mass was at Our Lady of the Wayside. I gave another eulogy. It was a very small funeral. His ashes were interned at Acacia Cemetery on Irving Park Rd. on the west side where Betty is.

We continue to see Casey several times a year for our family functions and lunch at Rolling Green. When we are gone to AZ she comes over to the house every week and checks it out. We shut the water off so she does not have to flush toilets, etc. Casey consulted with me about how to invest her money and named us as Administrators and partial beneficiaries of her estate. She gave us copies of her will and other documents and we keep them in our AH safe.

Seventh grandchild born-Scott Larko (1/25/91)- On Thursday, January 25, 1991 we got the word that Scott Larko was born. His birth was at Northwestern Memorial Hospital in Chicago. Kathy, Russ and five year old Stephen were living in a small house on Chicago's northwest side at the time. Sandy was able to stay with Kathy for a few days after she came home from the hospital.



Mom Ley dies (4/19/91)-Lois called on Friday, April 19, 1991 and told us that Mom Ley had died in her sleep. They would most likely schedule a wake for Monday, April 20 and the funeral Tuesday, April 21. We called all of the kids and though I cannot remember exactly I think everyone

came except maybe Suzanne and Jonathan. Suzanne was living in Rochester at that time and had two small children to take care of. Jonathan was in his senior year at Marquette and had to stay there for studying and exams. Cori came with Steve. Most of us stayed at the Cold Spring Americana hotel. The wake, funeral and burial were in Watkins. The Ertl funeral home did a great job. I think I gave some comments about Mom. Mom Theisen was there. We all gathered at the Blue Heron in Cold Spring for dinner on Monday night. On Tuesday everyone, but us kids, left right away for his or her respective homes.

Eighth grandchild born-Megan Ley (6/17/91)-It was on Sunday, June 17, 1991 when Tom called and told us that Megan was born. We were sure that three-year-old Johanna was happy to have a sister. We did not go up to La Crosse right away, but did for Megan's baptism a couple of weeks later. Margie' mom came down to help her for a week or so.



Patricia and Charley wedding (9/7/91)-Patty and Charlie had gotten engaged sometime in early 1991. They wanted a Catholic Church wedding in the Arlington Heights area, but Charlie's annulment from his first marriage was in process and they could not get married at Holy Family without it. None of us knew when or whether the annulment would come through and thus it was impossible to plan for a wedding at Holy Family. We therefore contacted the Christian Community Church in Rolling Meadows and the pastor there was very nice. As a total coincidence he and I worked out at the same Bally Fitness Center in Schaumburg. Charlie had two of his buddies from California in the wedding party and they stayed at Plummers, our next-door neighbor. The rehearsal dinner the night before was at a local restaurant, the Embers (Quentin and Algonquin). We had everyone over to our house after that, including Charlie's parents and his grandmother. The wedding was very nice. We had the reception at Rolling Green County Club.



Charlie had two children from his first marriage, Christian-6 years old(11/10/84) and Liza-5 years old(11/27/85) at the time of the wedding. Charlie did not have custody, but did have significant visitation rights. Therefore both children spent a fair amount of time with Patty and Charlie until they were age 18. Now both of them reside in northern Virginia. Below is Christian at age 10 and Liza at age 12.





Clients-Although I have made reference to several clients above, here is a list of all those clients that I can remember working on. Some were for only very short assignments and others I served for many years including while I was a partner. These are in approximate chronological order:

Onsrud Machinery Company (see above)

American Standard, Kokomo, Indiana (see above)

Swift & Co, Chicago Stockyards, Main Office (see above)

Security Mutual Casualty Company-This was a sort of subsidiary of Swift & Co. and a very complicated reinsurance business. Eventually this company became involved in litigation and I had to testify. I remember that during the deposition stage, my lawyer objected, and they had to go to the judge to resolve the matter and my deposition never resumed.

MDU Resources (formerly Montana-Dakotas Utilities) (see above)

GROWMARK (formerly Illinois Farm Supply)-This was a large farm cooperative located in Bloomington, IL about 2 hours south of Chicago on HWY 55. Don Goss was the partner in charge, but in 1980, when he was promoted to Regional Managing Partner, he asked me to take over. I had the account until I retired. This was the best client one could ask for. The Board was very engaged in what went on. There were maybe twenty board members and although they were all active farmers from Iowa and Illinois, many of them were very sharp about business matters. Best of all they all had values that were very solid.

Cotter and Company (True Value Hardware)-I became the partner in charge of this account in about 1980 (I cannot remember who was the partner before me). Cotter was also a coop and its board was made up of hardware owners from around the country. It was totally different from Growmark, though because it was created by John Cotter who ruled with an iron hand. When John Cotter died, his son Dan took over and he was not up to the job. We felt that Cotter had to get with the times and compete more aggressively with the Home Depots, etc. There was a limit though on what we could say. I remained partner in charge until I retired.

Controls Company of America (see above)

Wm Wrigley & Co.-I took over this account from Howard Doherty in about 1978 due to SEC mandatory partner rotation. This was my largest account in terms of worldwide operations. I traveled to Europe twice and the Far East once. (See above) I had to give up the account to Dale Phillips in 1986 due to mandatory rotation.

Libby, McNeil & Libby-I only worked on this account as a staff person and manager. (see above).

Massey Ferguson North American Operations (see above)

Allied Van Lines-I took over this account a the time of our merger with Ernst & Whinney. This was a subsidiary of a British company. I only had the account two years.

Southern Illinois University-This audit was awarded by the Illinois Auditor General and had to be conformed in part to his rules. SIU's main campus was way down in Carbondale, Illinois. They also had a large campus in Edwardsville, Illinois and a medical school in Springfield. This was a large audit in terms of audit hours. Most of us would fly down there on one of SIUs planes. The highlight of my time on this account was an appearance at the Illinois Legislature's Audit Commission to explain the adverse comments we made after one of the audits.

Klien Tools-This was a very interesting family owned business on the far north side of Chicago. The highlight of my time on this account was putting them on LIFO and saved them a ton of money.

Brown & Williamson Tobacco Company-One night when I was working rather late, say 9 pm, I took a blind call to our office and it was the partner in charge of the account from Louisville. He said he needed someone to call their lawyers at the law firm's Chicago offices to help them understand the financial aspects of their case against Walter Jacobson, a Chicago TV reporter. The trial was the next day and they could not figure out the present value of all the provisions in Jacobsen's contract with CBS. I found one of our managers still working and the two of us went over there and ended up working all night, with just enough time to take a shower, shave and get to the trial starting at 9 am. We were all set to go, but after some pre trial stuff the lawyers and the judge adjourned to his chambers and apparently they settled out of court.

Snyder Enterprises-This was a small truck engine reconstructing company. The owner was a very self centered guy who relished holding only tax exempt securities so he would not have to pay federal income taxes. The highlight of this account was that they owned a 60-foot yacht on Lake Michigan and we got on it a couple of times.

International Minerals & Chemical Company-My assignment was to go to a small city just east of Dayton, Ohio that had recently been devastated by a tornado, and do an acquisition review of a small fertilizer company that IMC was about to acquire.

Sinclair Oil Company Credit Card operations- (see above)

Others-There were a lot of other smaller clients that I had like Plymouth Place (a retirement home), Margaret Etter Creche, Illinois St. Andrew Society, Sweeney Oil Company, Globe Life Insurance company, Illinois Bureau of Insurance Rehabilitation and Liquidations, Moraine Valley Community College, Illinois Department of American Legion (Bloomington, Illnois), Alonzo Mather Aged Ladies Home and probably a few more.

Part III-Retirement and after

1992-2001-

Retirement-In 1991 I was approached by Jack Staley, the new E&Y office managing partner, about taking early retirement. I had been scheduled to retire as of September 30, 1992. He wanted me to retire effective September 30, 1991 and they would give me a six months severance payment at my previous year's compensation rate. I really did not have a choice so naturally I agreed. E&Y had a new fiscal year ending June 30th so my retirement party was held in May 1992 and whether anyone realized it or not I retired early. The new firm adopted the practice of E&W of give retiring partners a tax free \$5,000 travel certificate which was originally intended to pay for an around the world trip for the partner and his spouse. You could do it for that at that time. Instead Sandy and I used it for a cruise in the eastern Mediterranean Sea and Greek Islands in September 1992.

2x4s Golf Group-When I retired, my friend Kurt Bostrom asked me if I would mind substituting in his/their 2x4 golf group. This was a bunch of mostly Swedes that got together every other Thursday to play golf usually out at Randall Oaks Golf course in West Dundee, about 20 miles west of AH. I agreed and played maybe three times the first couple of years. After that I became a regular. Golfers were Bob Swanson, Ralph Lindgren, Ken Moorcraft, Steve Lundgren, Kurt Bostrom, Sven Lindgren, Jim Bowden, Cliff Jensen, Dan Novak, Bertl Brunk, Nels Nelson, Matts and various others who substituted at times. After golf we would adjourn for drinks and dinner at the Countryside Inn in Dundee. Some of the guys always ordered the Greek style fried chicken. We would drink draft beer, manhattans, etc and then always sing some Swedish songs, O Lord It's Hard to Be Humble, etc. Other patrons always got a kick out of our singing. The Swedes all had good voices.

Jonathan graduates from college-In 1992 Jonathan graduated from Marquette. He picked Marquette without really giving serious thought to some other school. I think he was influenced by the fact that three of his siblings had gone there and they all liked it. During the summers Jon was lucky and got good paying jobs through our neighbor Andy Plummer who worked for the Illinois Highway Department. One of those jobs was on Highway 53 just to the east of where we lived. If I remember right he only interviewed with one firm for a job after graduation. Sandy and I were getting concerned. Anyway, Cypress Semiconductor from San Jose, CA liked him and invited him to visit their offices and both he and they were apparently impressed. He got the job and they were interviewing a lot of others that were not hired. Jon had a pet snake and wanted to take it with him. So for that reason and others he decided to drive out there. We were concerned about whether the car we had bought him would make it. We took it to Midas Muffler and they found all kinds of things 'needing' repair. I think it cost over \$1000 and probably more than the car was worth. Jon got as far as someplace in the middle of Iowa and

the car broke down and was not worth repairing. So Jon sold his snake to a very happy local mechanic. He then shipped most of his things and caught a bus all the way to San Jose. (This picture was taken a few years later.)



Third cruise to Greece (9/92)- We got a travel certificate worth \$5,000 on retirement so we planned a trip to the Greek Islands for early September 1992. Nan and Dave Torrence decided to join us. We flew to Athens, via a layover in Paris, and after a day of recouping from the trip and site seeing we boarded a relatively small Greek cruise ship near Athens. In Athens we went to the Parthenon and found that to be the highlight of Athens. This ship only held about 500 passengers and was probably 2/3 full. The weather was excellent. It took us two days to get to Istanbul. There we stayed overnight on the ship and saw all the sites in the western and old part of Istanbul (Constantinople), including the Blue Mosque and the huge Grand Market. This part of Istanbul was really old world, Muslim and interesting. We were docked right next to the bridge that was featured in the movie Midnight Cowboy. Next we went to Kuşadası and visited the old recovered ruins of Ephesus. Ephesus was very interesting and they had restored so much that it was easy to understand the layout of and life in this old city from around the time of Christ. It used to be on the sea, but now is almost ten miles from it. It was buried in multiple volcanic explosions. We took a taxi from Kusadasi to Ephesus after haggling over the fare. The driver told us he understood English, but as we drove it was obvious he only knew a few words and was next to worthless as a guide. We sort of hitch hiked onto a few other guided tours. Our cruise next went to another Turkish city, Hayat, on the SW coast and then to Rhodes, Crete, Delos, Mykonos and Santorini.

Delos is unpopulated, but extremely interesting because French archaeologists are recovering large areas on this small island that reveal an ancient resort setting. Mykonos is known for its all white buildings and nude beaches on the eastern shores. Santorini constitutes the remains of a huge volcano that exploded in about 1500 BC. The west side of the island is a sheer cliff formed like the outer edges of a cone left from the volcano. In the bay is an uninhabited cone from the volcano. The city is located around the top of the west coast high over the sea and has very picturesque views. The ships dock on the west coast and you either walk, take a donkey or tram to the top, about 1000 feet high.

After the cruise we rented a car and drove over to the Peloponnese peninsula on the SW part of Greece. This is a very mountainous and beautiful part of Greece. We stayed at a very nice hotel in Nafplio on the southern coast. We drove all over the peninsula and had lunch in Tripoli in the center of the peninsula. We only stayed there about four days and then flew back to Chicago via Paris.

Ninth grandchild born-Amy Larko (9/8/93)-On Wednesday, September 8, 1993 Amy Larko was born. Kathy and Russ were then living in a small house in Wilmette. Sandy stayed with Kathy and the kids for almost one week to help out. Amy was a very good baby. We all were at her baptism about two weeks later and had a big party at their house later.



George Holmin dies (9/19/93)-Brother-in-law George Holmin had been very ill with colon cancer for well over a year and gone through a massive surgery at Mayo's about a year earlier. We got the call on Sunday, September 19, 1993 that George had died. Sandy and I drove up for the funeral, which was on Wednesday. All of their eight remaining children and spouses and grandchildren were there along with Rita, Dick, Lois and John and some of their children, our nieces and nephews. It was a big funeral with a wake the night before in Nicollet, MN. We drove right back to Chicago later that day

because we had been to MN earlier in the summer. . I am sure we stopped at Margie and Tom's place either on the way up or on the way back because our route took us right through La Crosse. Cleo's kids were there to help and support her and she did just fine after relocating to an apartment in Nicollet. .

BBRT Senior's golf league-Sometime maybe 20 years ago, Ed Miller of Rolling Green started a senior's group of golfers from nearby clubs. Other parts of the Chicago District also did this. We had four clubs, Rolling Green, Biltmore, Boulder Ridge and Turnberry. Everything went along pretty good for many years and then Ed asked me to take it over. His timing was great! Each club was supposed to send 10 players and we would have double match play with the winning team taking home a dozen golf balls for each player. We rotated going to clubs on Wednesday at 8:30 am and did not interfere with other players and events that way. As soon as I took over Turnberry started not having ten players show up. Then last year they dropped out completely. They were having membership problems and could not field anyone. When Boulder Ridge heard this they accepted an offer to join another league. That left Biltmore and us. We also have interest from Ivanhoe and Royal Melbourne for next year. Biltmore and we tried to play, but rain cancelled out every time we set a date. We'll have to wait and see how it goes in 2010.

Tenth grandchild born-Ryan Ley (10/4/93)-Naturally we were thrilled with our tenth grandchild, Ryan Ley. He was born on Monday, October 4, 1993 in Rochester, NY. Little did we realize that we were almost at the end of our grandchild producing years. Sandy went out to Rochester, NY to help out for a few days. We did go to Ryan's baptism a few weeks later.



Second invention-After retirement I naturally started to golf more frequently. One of the annoying things that was always present was the loose divots that were always laying around. Sure almost everyone replaced their divots, but the mowers would almost always rip them from the ground and there they would lie. I thought, why not nail down these divots with some kind of turf nail made

from a bio degradable material, These could be sold to golf courses all over the central and northern part of the country, but not the south where they do not replace divots and just fill the holes with seeded sand. I prepared detailed designs of my invention and then took everything to a company that specialized in helping inventors like me with patent searches and marketing plans, etc. I think it cost \$600 up front. They thought the idea had merit, but they reminded me that the market was rather thin for anything like this and seasonal. After maybe four weeks they called and said they had their first report ready to go over with me. The very first thing they told me was that another guy from Seattle, Washington had already patented every conceivable design I had come up with about 18 months earlier. They suggested I contact this fellow and see if we could work something out. I talked to Bob Wagner, a patent lawyer, friend and fellow member of Rolling Green and he said to forget it. I had no bargaining position. Maybe that is just as well before I put even more money in it because I have never seen one of those turf nails at any golf course or in any advertisement. Maybe it just never worked. I never made a prototype for testing.

Las Vegas weekend with friends-In the late spring of 1994, the Drazbas, Bostroms, Martensens and us had decided to take a short vacation to Vegas. Actually we planned it a few months earlier. We stayed at the Mirage. We got tickets to a couple of shows and one night we had dinner in a private dinning room overlooking the Pirates show at the Treasure Island. That was special. Mostly though we enjoyed the very large and beautiful pool are in back of the Mirage. We would sun and play around there in the morning and have a nice lunch on the veranda overlooking the pool. We spent the afternoons just walking around taking in the sights at the other hotels. We did very little gambling. Here again we would meet in someone's room about 5 pm for cocktails and snacks.

Union League Club. After a few years of relative inactivity I was surprised to be asked to be a candidate for Treasurer. I think that was in about 1992 and I served three years. This also meant I was a member of the Board and a member of the executive committee. I clearly was on track to become President in a few more years if I wanted it. However it also meant I would need to get active in the Boys and Girls Club and the Civic Arts Committee. Being that I was retired and was coming into the city less and less each year, I sort of dropped out of the ULC activities. I was very involved in hiring a new manager after we sort of pushed the old one out after his 30 years of service. The one we hired, Jonathan McCabe, is still there and doing a great job. He came from Phoenix.

First trip to Branson, MO w/friends-In May of 1995 the same gang that went to Vegas a year earlier, decided to visit Branson, MO. We all had heard so much about it and none of us had been there.

It was about a 9-hour drive. I rented a Chevy van that seated 8 people and off we went. We had made early arrangements with the connoisseur at the hotel we were staying at to get tickets to all the shows we could see. We went to two shows on Friday, two on Saturday and came home on Sunday. Thursday night on arrival we went to a large, but nice restaurant connected to the hotel and they had a sort of amateur night. Big band and all. Well somehow all eight of us made it up on stage and sang our signature song "O' Lord it's Hard to Be Humble"(Appendix C). It was a big success. Each couple got to pick one show. We all agreed that Shoji Tabuchi's show was best and Bobbie Vinton a close second. There were dozens of big beautiful theaters. What a place and very clean, show and all. I was impressed at how Broadway professional all the shows were. It was a tiring, but fun weekend.

AICPA-Public Service Committee-Even though I had retired I remained active on the AICPA Public Service Committee. I became chairman in about 1993 and we had a big project to produce a guidance manual for use by each of the state societies. This was an ambitious project, but it ended when I could not convince the AICPA Board of Directors of its merits and compatibility with AICPA goals. I went to their meetings in NY several times. One or two of their directors did not like this project and behind the scenes killed it in committee, even after telling me they thought it had a good chance for support. The Board was quite split on the idea and we lost in a very lively debate in NYC and that effectively ended my involvement with the committee. We were successful in establishing and keeping alive the issuance of a Public Service Award at the national level. Candidates came from the state societies and were judged by a committee of notable outsiders, like Bud Selig, Bruce Boxleitner, etc. I had to recruit these notables to be judges and used all sort of contacts to get this done.

Rolling Green Country Club Presidency-In 1993 I decided to get more active in RGCC. I had been Treasurer in the late 1970s for about three years. I decided to run for Director and got elected. The procedure for electing the President had changed since then and now the Board elected the President from among its members. A few of the other new Directors thought we should have a new President other than the one slated through the chairs procedure. We met in Ben Trapani's offices and to my great surprise they picked me to be the next President. I agreed. At the first board meeting for the new board, I was a lock to get the job. Prior to that I had to select various Committee Chairmen and make certain that those Board members supporting me got committees that they wanted. I enjoyed this job and did not have any of the grief that others seem to have had. We purchase the land at the corner of Rand and Euclid and made it into a nice landscaped introduction to our club. It cost \$240,000 for this .6 acre of land and another \$50,000 to fix it up. In later years others have tried to take credit for doing this, but I started it and called all the shots to get it done, including holding a special meeting of our members to

approve a special assessment. We also made the by laws gender neutral and accomplished a number of other changes. The biggest one was to hire an outside firm to help us develop a long-range capital plan. The main feature of this was for a completely renovated clubhouse. I wanted to get detailed and biddable specs, but the Board did not want to spend the \$50,000 for such plans before getting members approval to go ahead with the \$1,200,000 soft estimate. When bids came in they were all around \$2,000,000 and too much over the member's approved amount and so we went back to the drawing boards to get it down to about \$1,500,000. At a special members meeting after I was finished with my third year term, Our legal counsel, who was not in favor of our project, would not rule a motion to table out of order and the new president did not know enough about how to proceed and so the whole thing was set aside without counting the absentee ballots, etc. I was furious and left the meeting in a huff. About five years later a new board got the members to approve a \$3,000,000 project for something very similar. Such is life.

Illinois Senior's Golf Association-When I was President of Rolling Green we hosted one of the two annual golf tournaments organized by the Illinois Senior's Golf Association. This is the first I had heard of the group and I was invited to play with them. I was very impressed by the type of members they had. There were about 350 members from all over the Chicago district and beyond, but most were from the Chicago area. Most of these members were from private clubs. The only purpose of this Association was to sponsor and organize two golf tournaments a year. Usually one was in mid May and one in mid September and usually on Monday when most clubs are closed. I joined the group and found that there were maybe 10 other members of Rolling Green that were members. Over the years that has changed a lot and now only I and maybe two other members from when I joined are still members. I have done very well in these tournaments, but not so much any more.

Labe Federal Savings and Loan-Soon after retirement, in 1992, I was contacted by one of my new partners from E&Y about whether I was interested in a possible Board position with Labe Federal Savings and Loan. This was exactly the kind of job I was looking for on more than one boards, but they were not very easy to come by. I had lunch with Lowell Stahl who was the majority owner of Labe and Chairman of the Board. I also had lunch with Jack Foster, one of the board members and a retired VP from Montgomery Ward. I was invited and accepted the board position. Labe was located at the corner of Elston and Pulaski on Chicago's NW side. Labe had been a mutual until just a few years earlier and when it changed to a stock company, Lowell Stahl made a very smart investment in it. He arranged to buy 50% of the stock at about \$2 per share. Labe was a rather sleepy S&L and had some board members who were not very savvy about banking, accounting, finance or anything business like in particular. I

stayed on the board until we sold the bank in 2006. It was a rocky ride, with regulatory problems, personnel problems, etc. Anyway, thanks to Lowell's determination we greatly improved the quality of the board and top personnel. I once told Lowell that the board was good enough that it could have run the First National Bank of Chicago. We expanded the bank by building two branches and grew deposits from about \$150 million to \$500 million in the 14 years I was there. I had only accumulated 1000 shares of common at \$11 per share and had another 4000 shares of options at an average of about \$25 a share. When we sold the bank, we got \$120 per share. So those of us that had some shares and options made out pretty good.

Visiting Jonathan in San Jose-In 1994 I decided to fly out to San Jose and visit Jonathan. He had hooked up with two other guys from Cypress and had rented a house in a nearby suburb, Santa Clara. The house was a small ranch in a run down area of town and I even stayed with them for two nights. The kitchen was over run with empty beer cans and pots and pans and dishes. You get the idea. They had a big dog that occasionally drank water from the toilet. Yuk. I slept in Jon's bed with the window left a bit open so Jon's cat could come and go during the night. We went golfing up in the hills north of San Jose and as always Jon could just crush the ball.

In 1995, Sandy and I flew out to see him. We got a motel. Jonathan surprised us by taking us up to Napa for a ride on the Wine Train. This is a slow moving train that only goes about 20 miles north through the wine country and then turns around for the trip back. We had lunch and various wines on the train. The trip takes maybe six hours, but a lot of fun. Another day we drove out SW of San Jose to the coastal city of Santa Cruz. We golfed at a very nice and well-known country club up in the hills overlooking Santa Clara. On another day we drove out west of San Jose and had lunch up in the hills at a motorcycle hot spot for lunch. It was great. We then drove north on what is like a skyline drive to San Francisco. Jon had a convertible and it was a sunny day. A bit windy, but nice. One of the days we also went into San Jose and saw some of the sights. When we left Jon we drove our rental car down to the Monterey Peninsula (including going thru Gilroy CA, the garlic capital of the world) and from there down the coast on Hwy 1. I think we stayed overnight someplace in Pebble Beach. Hwy 1 is a very scenic drive. We stopped at and toured the Hearst Mansion along the way. That night we stayed at a B&B in San Luis Obispo. This was noteworthy because it was owned by a couple from the Midwest who sold everything to buy this beautiful place and I think were struggling to make a go of it. Each room had a special theme and we liked it a lot. Kind of expensive though. We then drove down to Fountain Valley to see Patty and Charley's house that they had just purchased. At that time, Charley's two children, Christian and Lisa were living with them. We must have stayed in a motel, but I cannot

remember. P&C's house was a very nice three-bedroom ranch on a quiet street in the very quiet bedroom community of Fountain Valley.

Visiting Torrence's in CA-In probably 1994, Dave Torrence left ADP and was hired by a payroll software company headquartered in Thousand Oaks, CA to turn the company around. It was then owned by a venture capital group and they wanted some results. Dave did not want to move out there full time so he got them to lease a very nice house in nearby Westlake Village. They kept their house in South Barrington and would go back to visit their kids, etc. about every three weeks for a few days or so. Sandy and I decided to go out to visit them and also go to Arizona where Helen and Dale had recently bought a house. We flew into LA and drove up to Their home in Westlake Village. It was a very upscale area and about 30 miles NW of LA. We went golfing at their country club where they lived. One day, while Dave worked, Nan, Sandy and I drove their big Mercedes up to Santa Barbara to do some sight seeing. After maybe two days, Nan and Dave drove with us down to La Quinta where we stayed at the La Quinta hotel and played golf. We then dropped Nan and Dave off at the airport in Palm Springs from where they flew back to Chicago. Sandy and I drove off east to Arizona. This would be the first time we visited Sun City West. We came north from I10 on Dysart Rd. and did not have too much trouble finding Helen and Dale's house. It was a typical ranch with two bedrooms and two baths. We played a little golf and just had a good time visiting and exploring the nearby area. Even looked at model homes because Del Webb was still building homes. We enjoyed our visit.

Guillian-Barre Syndrome (GBS)-A few days after Christmas 1995, I caught a cold and to my surprise it only lasted three days and went away as fast as it came. I was working out at the Bally Health club those days and on one visit I noticed that I could not ride the upright bike more than a couple of minutes without being totally wiped out. Next when I went to the weight machines I could not lift hardly anything. I knew something was wrong. When I got home I called my regular internist Dr. Marshall and described the symptoms to him. He said it sounds like Guillian-Barre Syndrome (I never heard of it and could not even pronounce it) and wanted to meet me at the hospital emergency room at 8 am the following morning. They ran all sorts of tests and sent me to a neurologist. The neurologist did all the nerve ending tests and said he thought it was GBS. He did not do a spinal tap to confirm it because he was so sure. For the next month it got worse and I could hardly walk up the stairs. Then for two months it leveled off and the fourth month it got better to the point where I could not notice it at all. I went on the internet and joined a GBS chat room that was depressing because many of the people had very much worse conditions. One woman-Dorothy- was so bad that she had to spend most of her time in a respirator. I felt very lucky. Amazingly, during that time Sandy and I had planned and went on a trip to

California to visit Patty and Charlie in Fountain Valley, CA. We even went golfing at Tustin Ranch Country Club and one time I hit the ground real hard and it felt like I had broken my wrist. On this trip we also drove up to Torrence's one day to show Patty and Charley where they lived.

William Rainey Harper Community College-Sometime in early 1996 I saw an article in the Daily Herald that said due to a resignation there was an opening on the Harper Community College Board. I applied along with several others and to my surprise I was selected to fill out the remaining term, which was a little over one year, and until the next election in November 1998. This turned out to be a very busy job, with various committee meetings, monthly board meetings and other functions at the college. I had promised the board that if they picked me I would run for election to the board at the end of my term. I did run for election and the Daily Herald endorsed me. However the Faculty Union did not like me because I called the shots the way I saw them and would not always agree with the faculty. They endorsed two other completely new and much younger candidates and because these elections were very poorly attended they got their guys elected. I must admit to having been deeply disappointed because, naturally, I agreed with the Daily Herald that I was by far a more qualified candidate. Many good friends of ours help in the election campaign, but we were no match for the Union. As it turned out this was a blessing in disguise because the terms were for six years and our plans to spend the winters in Arizona would have meant many trips back north. It would have been expensive and very inconvenient. In addition Sandy suddenly said that she was retiring from her job and that meant she was free to travel much more. Actually this is what gave us the motivation to spend the winters in AZ.

Eleventh grandchild born-John Hoyt (8/1/97)-Patricia had a very difficult pregnancy with John. I remember when she and Charlie were in Florida for his Master's Degree graduation at the school near Jacksonville, when she was having a very difficult time trying to balance her newly discovered diabetes I(Juvenile) with her pregnancy. Everyone breathed a sigh of relief when John was born on Friday, August 1, 1997. Sandy flew out to help out for almost one week. Later they had John baptized at Holy Family in Inverness. Charlie's mother was there also.



Visit Jonathan in Seattle-In 1998 we decided to visit Jonathan in Seattle. He had changed jobs within Cypress a year or so earlier and that involved his move up to Seattle. Actually he lived in Kirkland just to the east of Seattle and Lake Washington. We got a room at a local B&B with a view of Lake Washington. The place was a bit old and run down, but it was clean and very homey.

One day we borrowed Jon's car and drove down to Mt. St. Helens. I did not enjoy driving Jon's car because it was a very low-slung firebird type car. However the drive was only about two hours and well worth it. We were there on May 18, one day before my birthday and the 18th anniversary of the famous Mt. St. Helens volcanic explosion. Many people do not realize that Mt. St. Helens is about 60 miles east of I 5, so it took almost one hour just to drive in to the observation points. We could not reach the closest observation point because the work crews were still opening up the highway from the winter's snow and mudslides. Still the sight was impressive and difficult to believe. The most amazing thing I thought was the way huge trees were snapped off at the ground and laid right down. There were miles of these trees in the direct line of the blast.

Another fun thing we did was to drive up to Vancouver, BC with Jon and see all the sights there including going up in a gondola to the top of their biggest ski mountain. The views of the city and surrounding area were beautiful. We stayed overnight in Vancouver and then drove down to the ferry dock maybe 20 miles south and boarded the first ferry at 6:30 am car and all. This was a big ocean going ferry and we enjoyed the scenery going through and around the Gulf Islands. We landed at Ladysmith and then drove around on the north route to the Butchart Gardens. They were every bit as beautiful as we had been told. In May many flowers were just starting to bloom. We then drove down to the capital of British Columbia, Victoria. (This is where Costigan's daughter Kathy, now lives and teaches at the University). Victoria is a very quaint city with a very large old hotel stretching along the east side of the

bay. We were 2 hrs early for our ferry so we just bummed around and found a very lively local pub where we had a beer outside and chatted with some American student types. Our ferry to Port Angeles, WA left around 4 pm. It took an hour or so to get over to Port Angeles, WA and then we had to take another ferry to Port Gamble and then one more ferry that took as back over the sound to Edmonds where we could drive to Kirkland. It was a full day and a lot of interesting things to see and do. We were very fortunate to be able to see Mt. Rainier everyday we were there. One day in Seattle we just bummed around and went up the space needle, down to the markets along the water and drove around the north side of Seattle to see older parts of the town and Green Lake.

Hope Now-After the Harper experience I thought that there must be some non-profit organization that could use help from someone like me. Out of the blue, in about 1997, Margaret Schlickman called me and asked whether I might be willing to serve on the board of Hope Now. Margaret, divorced wife of Gene, was on the Board. This was an independent local charity that provided counseling and other help to homeless people. They worked closely with, but independent of, PADS which worked with maybe 13 churches in the area to provide overnight sleeping and light meals in the evening and in the morning for homeless people. I questioned her a bit about the organization and agreed to come to their next meeting and be considered for election to their Board. The Board was meeting in the AH Village Hall because the current President, Ed Geiss, was the head of a village department which provided similar services. I had a difficult time staying quiet about the way they were handling meetings and other matters. No member of the board had any real business or other organizational experience. Still they were all very good and well-intentioned people.

I finally volunteered to get involved in a project that they were starting to acquire a more permanent site for their operations with the help of a government grant and an offer from an anonymous person who would "contribute" as much as \$300,000 to this project. At the present time they were using a very small storefront on the far south side of Arlington Heights next to Arlington Heights Road. The terms of the federal grant said that the required matching funds for this project had to be contributed funds, with a signed statement to that effect from the donor attached to the application, and not loans. Ed told the board in sort of double talk language that he had promised the donor that we would somehow repay him the money. Now the organization had a local lawyer (now on the village board) who sort of went along with Ed's comments. I was on the ad hoc committee to deal with this matter and I did not go along with this approach at all. We had a meeting of the ad hoc committee at the lawyers office and it got a bit heated over this issue because some people were afraid we would not get the "contribution" if we insisted it be a contribution and at the same time were concerned that we might not get the federal

grant money. I persisted and got the lawyer boxed into saying it would be illegal for us to sign a fraudulent document like the application. Finally it was decided that Ed and I would contact the donor and explain our predicament. The donor was not real happy with this, but went along and said we should contact his lawyer in Oak Park. It was getting close to our deadline for applying for the grant, so Ed and I drove down one snowy afternoon to the donor's lawyers office to get the documentation straightened out and to get the check for \$300,000. We got it done and the application for the federal grant got filed before yearend and we got our money shortly thereafter.

The next job was to actually buy the building on Northwest Highway in Palatine that had been selected. This was complicated because of the way it had changed hands and the real estate agent's conflict of interests in that deal. Finally we had to get the Palatine village board to go along with rezoning the area so we could operate. This was very controversial in Palatine because there was a small, but vocal group opposed to having the homeless come to their town. There were a couple of contentious public meetings with the board, but eventually they agreed, subject to various conditions that we could easily meet.

The main fundraiser for Hope Now was an annual art auction. I somehow got to be chair of the fundraising committee. After trying to get someone to chair this art auction one year, Sandy and I agreed to chair it. It was a lot of work. We held it in Latoff Chevrolet's showroom and it went off very well. We invited many friends who came and one friend, Warren Hansen, donated \$1,000.

The remodeling of the building went fairly well and was on budget and on time. It turned out very well. About this same time we had been having talks with PADS about merging. This finally happened and when it was time to merge the two boards we needed some people to resign to make it workable. I felt that I had done enough so resigned at the time of the merger in 1999. It was a busy, but satisfying two years.

SCW Rental-1998-Sometime in mid-1998 we were talking to Dave and Devada about possibly renting a house out in Sun City West, AZ for the winter months. Helen and Dale had owned a home out there for several years and we had visited them several times for a week or so each time and we liked the area. Anyway we agreed that Devada and Dave would rent the house we were to rent for January and February and we took it for March and April. Helen and Dale did some scouting around and found a couple of houses and we finally settled on one at 13518 Spring Meadow Drive. It was a two-bedroom two-bath ranch and on paper it seemed just fine. The rent was \$1,900 a month, which was reasonable. We did not know any better and because it was not owner occupied, but rather an absentee owner from CA, it was very tired and needed a lot of fixing up. While we were there I prepared a page and a half of

items needing repair and gave it to the rental agent. I think we got visits from Susanne and Steve and family and from the Larkos. Maybe others came, but I cannot remember. We had pretty good weather and had a good time. We even had a brief visit from Janelle Arendt and her husband. They lived in Sun City and we got together thru Lois.

One day Steve and family decided to visit the White Tank Mountains to the west of us. I looked at the map and suggested they take Cotton Avenue from Bell Rd south. Little did I know that Cotton was just a two track bumpy dirt road from Bell to Citrus about two miles south. When they got back they were in stitches and overnight it turned out they also had a flat tire on their rental car.

Another highlight of our stay was to learn that Kathy and Ed Theisen and Carolyn and Frank Jung had also rented a house in SCW. I had roomed with Ed Thiesen, Sandy's first cousin, for one semester at St. John's. Carolyn was originally from Watkins and I knew her during my three years at Kimball High School. She was a cheerleader and very attractive. However I never dated her. While at St. John's I did date Erma Oberg, one of Carolyn's best friends at both Kimball and St. Cloud State. Erma invited me to a Sadie Hawkins dance and we double dated with Carolyn and her date. I had not seen Carolyn since then and had never met her husband Frank Jung. Kathy and Ed invited us, Helen and Dale, Carolyn and Frank over to their house for dinner. We had quite a reunion and since then have seen Carolyn and Frank many times. Kathy and Ed rented another much larger house the following year (1999), but Ed came down with renal cancer and that pretty much consumed them.

Second trip to Branson-In May of 1998 we decided to repeat our fun trip to Branson, MO. There were only three couples because Kurt Bostrom had a last minute medical problem and could not join us. We followed the same routine, but did more exploring of the surrounding area. We went south to the Bass Resort on the water and had lunch and just looked around at all the stuffed animals from all over the world. Also stopped at the Bass sport shop in Springfield, which takes in over one whole block. They had all sorts of interesting things there. Can't remember all the shows we went to but they were wonderful. Probably not as impressive as the first time.

SCW Rental-1999-When we decided to go back to SCW and rent for two or three months the next winter of 1999, we talked to Kathy and Ed and found that the house they rented was going to be available because they were going to rent a much bigger house. We were very surprised to find out that the rent was only \$1300 a month. It was on the 11th hole of Trail Ridge golf course. The address was 12600 Sky Hawk. We had a great time there and Willie and Ermie decided to rent a place for one month also. The highlight of our rental was Jonathan's visit in April before he took on the PCT hike.

Jonathan's hiking Pacific Coast Trail-1999-Probably in late 1998 Jonathan told us he was quitting his job at Cypress Semiconductor Company to hike the Pacific Coast Trail (PCT) from Mexico to Canada. It was to take 5 months and he had no plans after that. In early 1999 Jonathan started shipping supplies to us at our second rental house in SCW. His plan was to come out to AZ toward the end of March, get his supply packages all made up and leave from Campo, CA early in April. He even drove up to the Grand Canyon one day and hiked to the bottom, half way up the other side and then back, just for some training. I drove him down to Campo, about 6 hours away. We stayed nearby in a motel and then were up before dawn so we could be at the border near Campo by daybreak. Sandy and I had many misgivings about his doing this all alone, in view of the illegal immigration problem, etc. We were somewhat comforted by the fact that there were others doing the same thing and he could kind of join them, at least part of the time. We shipped those few packs that he needed for May and early June and then took the rest back to Palatine where we kept shipping them to him at various intervals.

In July I flew out to Reno, NV, rented a car and drove up to Sierra City in the mountains in eastern CA to meet him as previously arranged. This is about 2 hours NW of Reno. At this stage of the trip he was hiking with a young female lawyer from Washington, DC. I got two rooms at the only decent motel in this small mountain town. They had a great restaurant though and we really chowed down that night. The next day we drove down the mountain and took in some local sights, his traveling companion had to stop at a health clinic and we just bummed around. They both picked up their packs at the local PO, which was just flooded with similar packs for the many hikers who came through there. The trailhead was only about 2 miles east of town and even though they hiked in to town to meet me I drove them and a few others out in the morning. What a motley group they all were. A number were from Europe.

In September Sandy and I flew to Vancouver, BC, rented a car and drove about 3 hours east to the place where the PCT ended. I think it was called Manning Park Ski Resort. Being off-season it was not hard to get rooms in sort of a ski chalet. The next day we waited for several hours west of the trailhead because a sign said the trail was closed there. Well when we got frustrated we drove back into the main park area and here was Jon and two buddies that he was hiking with. We immediately went to their very nice restaurant and the guys really ate. (The woman that Jon was hiking with left the trail about two weeks after I saw them and she met her Mom and went to a family wedding. Later on Jon heard she got married to some guy from back in DC.) We made a collective decision to drive back to North Vancouver that evening and got a couple of motel rooms and everyone showered. We ate dinner at a very nice restaurant nearby and everyone crashed from a long day. The next morning Sandy and I

dropped the guys off in Vancouver and then we went to the airport and home. Jon wanted to visit some friends in Seattle and he came back to Palatine later. We have movies of all parts of this trip. (Movies)

Trekking party for Jonathan-1999-In early November we invited maybe 50 or so of our friends to a Trekking party for Jon at our house. It was a blast. Oh I forgot to tell that I let my beard grow from the time I dropped Jon off in Campo. Jon had not shaved either. Anyway we had a great time with some live German music, etc. We did have it catered. Some of our family from MN even drove down for it. They have been just great to come to various functions we have had-weddings, etc. We have movies of this party. (Movies)

Fourth cruise-Far East-1999-In mid November 1999 we flew to Patty and Charlie's place and then after a few days we flew up to San Francisco for our flight to Hong Kong and then to Bangkok, Thailand. It was a very long flight and we arrived in Hong Kong at about 6 am. Not much was open yet in their new and very modern airport. We next flew to Bangkok and arrived there about noon. It was hot in Bangkok and it took a little longer than normal to exit the airport because my luggage was damaged in route and we had to make arrangements at Cathy Pacific's offices before departing for the hotel. CP was very good about it and arranged to pick up my bag at our hotel and get it back to us the next day. We took a taxi to our hotel, the Oriental. This was a fine hotel and the service was outstanding. That evening we took a boat across the river to the hotel's restaurant on the opposite side and we were both so tired we almost fell asleep at the dinner table. The next day we had made arrangements for a guided tour of Bangkok with a private car, driver and young women guide. Our main destination was the Grand Palace, which it took several hours to tour. Very elegant and spacious. We also had time to explore on our own and found our way to a jewelry store (like all good tourists) where Sandy bought a very nice ring. One of the interesting things about Bangkok was that the expressways were all elevated so as to avoid tearing down buildings.

The next morning we took a hired car down to the ship, which was about one hour away. It was a Princess cruise ship, but not a real large one. Maybe 800 passengers. Our first two nights were at sea and as we cruised around Singapore it was interesting to see how busy it was. They told us that something over 200 ships a day sailed around Singapore each day. Our first port of call was Kuala Lumpur, Malaysia. There we toured some of the local factories (weaving), a temple in a cave up in the hills, and looked at the twin PETRONAS towers, the tallest buildings in the world. From there we sailed down to Singapore and docked for two nights. We had dinner at a very fine Chinese restaurant with another couple from the ship, visited the beautiful and impressive bird park, the island across the waterway (took

a tram to get there and met two young women from Europe who were backpacking to Australia) and toured the downtown district which had transponder activated tolls all over.

From Singapore we sailed to Ho Chi Minh City (Saigon). This was on the Saigon River and we had to dock way down stream and take buses up to the city. It was very poor. However, half way to the city we stopped at a very large and modern supermarket like a super Wal-Mart. The city was interesting and we saw a water puppet show in very local style. We also saw all the sites that we heard so much about during the war.

The next day we went up along the coast to Tra Nang, a resort city maybe 200 miles north. Went thru a local market and then along the coast where we were protected by police from all the vendors. We had about a two-hour delay docking in Tra Nang because of a dispute with the local pilot who wanted to dock different than the captain of the ship. We never found out who won, but I would guess the captain because other wise he would have just skipped this stop and the local merchants would have lost out. We were met by a local band that played as long as they could before they had to leave.

From Tra Nang it was on to Manila and a day at sea. Half way there the captain informed us that one of the engines had failed and they had to decide on either Manila or another city along the Chinese coast that we were scheduled to visit. We could not do both with only one of three engines. The third engine was down for routine scheduled maintenance. Everyone seemed to want Manila and the crew especially because they had a lot of family there that were looking forward to meeting them there. We had arranged to be met by one of Jonathan's friends who was living there and worked for his company. We had to call him from the ship and tell him that we were going to be one day late. We finally did meet up with him and he took us to his club at the top of a nearby hotel and downtown to see the sites in the center city. Only certain vehicles could drive in the center city so it was not real crowded.

We left Manila late that evening for Hong Kong and made it there on time. This was our embarkation port, but we could stay on board overnight. This gave us time to look over the city pretty well including going over to the other side of the island and having lunch on a big boat anchored in the harbor. We also took the tram up to the top of the mountain just like I did many years earlier. It was fascinating to see the tens of thousands of people take the subways, ferries, etc. across from Kowloon to the island in the am for their daily commute. They also had hundreds of people doing Chi Cong in the square in the am. The city had very modern infrastructure and an express trains from the island and Kowloon to the airport. We could check our luggage at the Kowloon station hours before our flight and walk over town till it was time to leave for the airport. We flew back to San Francisco and then after change of planes on to Chicago. We have movies of this trip. (Movies)

SCW Rental-2000-Kathy and Ed Theisen had rented a fairly large (3 BDR) and new house on Desert Trails golf course in 1999. We had seen it and during the following summer contacted the owner and rented it for three months in 2000. Sadly, Ed Theisen had succumbed to his cancer in the summer of 1999. We went up for the funeral and it was a big one. Ed had just retired from being President of Northern States Power Company and was very active in various community organizations including St. John's University where he was on the board.

Purchase of home in Sun City West-Sandy and I thought that it was going to be a drag to keep driving out to AZ. As long as we rented we had to drive to take so much stuff back and forth. If we owned a home we could leave almost everything and fly back and forth. We contacted the same real estate agent that Helen and Dale used, Sam Ratliff, and made arrangements to spend a week out in SCW looking at homes in October 2000. We looked at a lot of home and even made an offer on one that we later that day withdrew after thinking about it. We made an offer on the present house for \$290,000 and about \$5,000 less than what they were asking and the Civales accepted it. We closed on the house sometime in mid November and then came out in early December for a week of shopping for furniture, etc. Helen and Dale were wonderful to let delivery people in while we were gone until late in January.

2001-Present

Gillens-Sandy and I had known Anne and John Gillen ever since my early political days in AH. They had five children, three boys and two girls. The oldest two boys, John and Ken, played football for the U of I and eventually played a little pro ball. In about 1975, John was moved up to Neenah, WI the headquarters for Kimberly Clark. They bought a very large three-story brownstone house just off the lake. It had been the home for KC's original Treasurer. John was in charge of national sales, which meant he personally had all the big accounts, like P&G, K Mart, etc. It was a big job, but John was never happy unless he ran things. It took him ages to get Kimberly Clark to go along with things like his plans to sell K Mart truckload quantities of pre packaged large bundles of product for sale in their parking lots. When John was 59 he decided to take early retirement and took out all of his retirement money in lump sum. He, with much help from Anne, started a telemarketing company in Neenah. For three years he lost money and he was almost broke. We visited him during these tough times. Finally his business started to click and he made some money. His strategy was to get, say P&G to give him a geographic area or other market sector where it did not pay for them to have a sales force. He would then call the potential customers by phone and through various means involving high tech and sending them samples by mail, sell them some of the product. He did this for many, many large companies and his people built up a relationship by phone with the customers. When we toured his operations he had almost twenty people

working on a 3M-product line and they had access to 3M's inventory records, etc. To make a long story short he grew this business from scratch to one that employed about 1200(now 1600) people in two locations in Appleton and Neenah. He became the largest employer in the area. Sales in excess of \$2 billion. In about 2001 he sold the business for many millions of dollars to a large outfit from Omaha, Nebraska. Until very recently the Gillens owned four homes. The big one in Neenah, which they spent hundreds of thousands of dollars remodeling, etc.; an apartment on the lake in downtown Chicago, to which they made major renovations; a large A frame house in door county which they doubled in size; and finally a very nice large home in Sedona.

One day in the early am while we were in SCW we got a call from John to ask if we could come up to Sedona for lunch that day. He and Anne had some big news to tell us. We met at a very nice restaurant on Oak Creek and they told us that they had just bought a house the night before in Sedona and wanted us to be the first to see it. They had looked at a number of other homes, but none were right for them until they saw this one. They had been there for several days and were just about ready to leave without finding something. They had never been to Sedona before and when they saw it they just fell in love with it. Anyway we went out to see the house and it was in a gated section NW of town, built into a hill overlooking a large southern pine forest. It was gorgeous. Oh yes, almost as if it were an after thought, he told us they were selling the business to this Omaha outfit. He was going to stay on for a few years at a very good salary and then just fade away. We visited them often in Sedona, up in Neenah and in their Chicago apartment. We still have not seen their Door County home, but almost went up there this year. Maybe next summer. We have gone sailing on their boat in Lake Winnebago, attended their big 50th wedding anniversary party and done a lot of other things with them. Their health is not good these days and we have not seen them since spring of 2009. One of their recent projects is to build home for the Navajo Indians in New Mexico through the Gillen Charitable Foundation. The original idea was that the Tribe would match their funds. This has not worked out well. The Indians are very difficult to help for a variety of reasons.

Trip to Florida-2001-We knew our house in AZ would not be ready until late January because much of the furniture was not scheduled to arrive till then. Helen and Dale were wonderful and agreed to let the furniture people in whenever they had a load to deliver. Accordingly, since several of our close friends had only recently bought homes in Florida, we decided to visit them over a two-week period in mid January 2001. We flew into Ft. Lauderdale and drove to Naples. Stayed with Costigans in Winberry for a night or two. Played golf on their course and also visited their community's gulf beach property. They had a boat that shuttled people over there about 20 minutes away. They had a very nice condo

apartment right on the golf course. We then went to Torrences were we stayed two nights also. They were in a golf community called Kensington. Their home was a three bedroom one on the golf course also. It was furnished very nice. Had a good time with them and played golf at least once. Also got together for dinner with them and Costigans. From there it was not far to Drazba's place in Vanderbilt Beach. Their house was of similar size to Torrrences and again on a golf course. We played golf there and also drove down to the gulf and went walking along the coast. From there we drove up to Venice and visited the Frerks. We were going to play golf, but it was too windy and cold. Went to an art show in town and also to church Sunday morning where we met someone else we knew, but I forgot their names. Finally, we drove up to Sarasota where we stayed with the Martensens on Siesta Keys. We did try to play golf once with them, but it was a bit windy and cold there too. It just started to warm up when we had to leave for the Tampa airport and back home. (Movies)

Jonathan's Continental Divide hike-After Jonathan's PCT hike he returned to the Seattle area and did not seek full time employment. We do not remember just what he did for the next couple of years, but his needs were very modest and he had saved money while working. He told us in early 2001 that he was going to hike the Continental Divide trail from Canada, near Glacier Park, to Mexico, at Antelope Wells, a very small border station in New Mexico. He started in May and completed it in October a total of about 5 months. This time he sent his own food packs from various places on the trail so we did not get involved in that process. His full diary of the hike is posted on his web site. We arranged to meet him on our way out to AZ in Pagosa Springs in central southern Colorado on October 3. To get there we had to cross Wolf creek Pass on Hwy 160. This is where the continental divide trail passes through. We got a couple motel rooms on the east end of Pagosa Springs on Hwy 160. We found Jon at a self-service laundry in town. On the next day we drove over to Durango and explored the area a bit. We also visited some of the hot springs around Pagosa Springs. On the third day we drove Jon up to the trailhead and he took off all-alone. We felt a little heavy hearted to see him go, but we also knew he was very experienced at this and took some comfort in that. We agreed to meet him in Antelope Wells in about six weeks.

One of the interesting things that happened to Jonathan on this next part of his trip was that he lost his camera in a van on a ride he accepted from the trail to Chana, NM. Jon called us and described the couple, etc. I called the school in Chana where they taught and the Superintendent was very cooperative and eventually tracked down the teachers who sent Jon's camera to his next supply point. It was a small miracle. I sent the story to their local newspaper and they printed an article about it and it was on their local radio station. Antelope Wells is about 60 miles south of I 10 at the end of Hwy 81-a

very remote area. Thankfully it had just been paved a couple of years earlier. We had left SCW very early in the am, but it took longer than we expected to get there. Finally we arrived around 2 pm and Jon had already been there for a couple of hours. The only thing there was a small border control building and one house. Across the border the road was dirt. There actually was a van coming north that was being inspected when we arrived.

We left shortly thereafter and drove north on Hwy 180 thru Silver City and then across the border to AZ and Eagar. From Eagar we drove east on Hwy 260 about 15 miles to the turn off for Greer, a very small town at the tip of a plateau overlooking the Mogollon Rim. The reason for this destination was that Jonathan's former boss at Cypress Semiconductor in San Jose, CA and his wife had retired early and purchased a small resort on the outskirts of Greer. We arrived after dark, about 7 pm. We stayed with them in their big log cabin house. Had dinner that evening at their sports bar on the property. The next day we explored the place and left about noon for SCW, via Hwy 260 and Payson into Phoenix area from the NE. Jonathan stayed a couple more days in Greer, with his friends, and they drove him to Show Low where Jon caught a bus to Phoenix and we picked him up at the Greyhound station near the airport. Jon then flew back to Seattle after a few days. (Movies)

Fifth cruise-Alaska-2001-Sometime in 2000 we agreed with Martensens, Bostroms and Drazbas to take a cruise to Alaska. We did some research and eventually agreed to do it in August 2001 on the Princess Regal. Last cruise of the season for them. We flew to Vancouver, Canada and caught the ship there. It was just a seven-day cruise and we had a great time. The weather was very good, but that does not mean 70s or 80s. A lot of sun and no rain. Visited Juneau, Skagway, Glacier Bay, and Sitka before returning to Vancouver. In land locked Juneau we went whale watching. Some of our gang took a helicopter up to the glacier. In Skagway we took the train up to the top of the pass and only road to Canada and Alaska Hwy. Glacier Bay was spectacular and rather cool near the glaciers. In Sitka Jack Drazba and I went salmon fishing early in the am and caught several nice salmon that we had shipped back home. Only problem was, the salmon they shipped us were not the ones we caught, or else they cut them up because we specifically tagged them to remain whole. Saw a few sights in Vancouver, B.C. also. What a lovely and scenic city. (Movies)

Terrorist attack 9/11/01-I remember going down to the kitchen to get some breakfast before heading off to a Labe audit committee meeting. It was about 8 am and the TV in the kitchen was on. Neither Sandy nor I could believe what we were seeing. One of the towers of the World Trade Center was on fire from a plane collision. At that time they did not know what was going on and thought it was just a horrible accident. There was a frantic attempt to rescue people high up in the tower. I watched for

a while before driving down to Labe for our 9 am meeting. By the time I got to the bank the second plane had hit the second tower and a third plane had hit the Pentagon. Also they knew there was a fourth plane that was highjacked and headed for Washington, DC. They also knew that the high jackers were Muslim terrorists. Because we had a Muslim reading room/temple just across the street from Labe we put the entire staff on alert. Lowell Stahl, our chairman, gathered the staff to try to give them some words of comfort and assurance that we would do whatever necessary in case we were attacked. I tried to conduct our meeting, but after about 15 minutes I gave up and we adjourned so that everyone could go home or to their offices. I went home and Sandy and I just watched TV almost the entire rest of the day. The events were so horrific that we were in shock. Even the next day, Friday the 12th I believe, was sort of wasted because of what was on TV.

Mom Theisen dies (12/29/01) Shortly after Christmas, Ermie called and said Mom Theisen had passed away. She had been going down hill for some time and could barely recognize anyone. We had been up there that fall and we knew she could not hang on for long. We left the day after we heard the news. Five of her kids flew home and her funeral was planned for Saturday, December 29 in the nursing home chapel in Cold Spring. I gave a short eulogy and Harold read a poem he had written. There were maybe 50 or 70 people there. I cannot remember which of our children attended, but I think Margie and Tom came up. It was a difficult time of the year to travel although I think the weather turned out to be rather decent. Mom was buried in the St. Boniface cemetery right next to her husband and our Dad Steve. Ermie took care of all the arrangements as she had taken care of Mom's affairs for many years while she was in the nursing home, etc. We are all eternally grateful to her for doing that.

Member/Guest Golf tourneys-Sometime around 2001, I started to invite son Steve to play in our Member Guest golf tournament at Rolling Green. This is a three-day event, but the first day is just a practice round and we did not play in it. Some years Suzanne and some of the kids came up with Steve and sometimes he just came alone. We had fairly good luck in this tournament and won our flight maybe three or four times in eight years. We never won the overall event. Many members and their guests got to know Steve fairly well over the years. Steve also invited me down to their club in Springboro to play in their Member Guest. Theirs was always in early June and ours was in mid July. Sandy always came with me to Dayton. At Rolling Green there was always a big cocktail, heavy hor 'devours and dancing on Friday night and then a big sit down dinner with awards, etc and dancing on Saturday night. A similar routine was followed at Steve's club-Sycamore Creek County Club. We only won our flight at Steve's club one time-2007. These events were always a lot of fun. We did not play in 2009 because of my knee problems, but plan on doing so in 2010 and thereafter as long as possible.

Golf in SCW-After we bought our house in SCW I started to play a lot more golf. Maybe 4 or 5 times a week. I broke 80 three times and on the toughest courses we have. My all time best was a 76(42-34) on Trail Ridge. I was playing against Al Lundsberg and as we always did we played scratch for \$1 a hole. I could do no wrong on the back nine and had seven pars and two birdies. The best I ever played at Rolling Green was an 83 which I felt pretty good about at the time. My lowest handicap in SCW was 16 and at Rolling Green a 19. In SCW I won my flight of the classics twice. The first time I won by one stroke on the 18th hole when I rolled in a 15-foot par putt. The other time there was no contest. Some years I came in 2nd, 3rd and out of the money a few times. Now in 2009 my handicap is around 25 and going up at both courses. My neuropathy is just too much to cope with and I can only hit a drive about 160 yards vs. about 220 only six years ago. So it goes. Still fun, but if I don't play another round I will be satisfied with all the golf I played over the years.

Rolling Green SW Golf Tournament-Sometime around the year 2000 someone started a golf tournament for rolling green members living or vacationing in the Phoenix and Tucson area. This tournament was originally held at the Orange Tree County Club in northern Phoenix and then a couple of times at the Wigwam and the last two years at the Briarwood Country Club in Sun City West. Warren Hansen organized it for a few years and then a few years ago Bernie Gill and I sort of co-chaired it. Bernie and Ruth Gill had been members at Rolling Green some years ago and now live full time in SCW, but rent a condo in the AH area for a month or two in the summer. There are about 15 couples that participate, but we need new players because everyone is getting too old and have too many aliments. We had the same event in March 2010, but I don't know how many more years.

Sixth cruise-Western Mediterranean and Vacation in Southern France- Although Jack
Drazba had Parkinson's disease for some time, he and Loretta wanted to go on a trip with us. We found
it easy to pick a place because we had been to so many other places and already had plans to go to a few
more. So in September 2002, we took a one-week cruise of the western Mediterranean aboard the Royal
Caribbean Voyager of the Seas sailing out of Barcelona Spain and returning there. We also rented hotel
rooms in Avignon France for about 5 days. In addition we stopped overnight in Carcassonne France and
stayed overnight in the old walled city. Loretta and Jack came over a few days before us and stayed in
Barcelona. We met on the ship as we went right there from the airport. Our first stop was in Monte
Carlo. We took buses all over and saw everything we could, including the changing of the guard in
Monaco. Next stop was on the Italian coast just west of Florence. Loretta and Jack took a tour to
Florence and we took a tour of the Tuscany countryside because we had been to Florence. The highlight
was a huge lunch at an Italian farmer's house. From there we went down the coast to a port just west of

Rome. Loretta and Jack had also been there like we had, so we just explored the coastal city and had a leisurely day doing that. The fourth day we docked at Naples. We all took a bus tour of the Amalfi coast and that was spectacular. Nothing quite like it anywhere we had been. The fifth day we went to Malta and just explored the main city there on foot. The sixth day was at sea and then back to Barcelona.

We had rented a car (suv) at the airport so we all went there and picked it up. Drove north then to Carcassonne and got there mid afternoon. We had to park outside the walled city because they only opened it up for a short while around five pm so people could drive into their hotels. All the hotels were very small and the streets were barely one way. I was the driver and when I went to park in the hotels car park I could not find it and had to back up on one of those narrow streets, which was loaded with people. They all helped me and finally I found it. From there we drove up to Avignon and amazingly found our little hotel in the outskirts of town. From there we made day trips to all parts around there including Marseilles. We had lots of fun bumming around. It was a good formula. On the last day we drove back to Barcelona and were to drop Drazbas and the car off at the airport. The only problem was that we got right next to the airport, but could not find a way in. Instead we got on a highway that took us to the northern part of Barcelona and then over to the coast. From there we could drive south to where the ship had been and follow signs to the airport. Thank goodness Drazbas did not miss their flight.

Sandy and I had made plans to stay in Barcelona a few more days and had a very nice hotel directly across the plaza from a big church. Little did we know that this weekend in September was the annual Santa Maria holiday for the Catalonia section of NE Spain. They had big parades that started at about 9 pm and went right past our hotel room until the wee hours of the morning. There was dancing, fireworks, etc. This went on for two of the three nights we were there. Fun, but tiring. We saw a lot of Barcelona including a bullfight, the last of the season. (Movies)

Fourth house and selling Palatine house-2003--We started to think of looking for a downsized home in mid 2003. Owning a house in SCW and taking care of this big house in Palatine was just too much. We looked all over and nothing seemed right. Either it was too expensive or too small. We wanted a master bedroom on the first floor. Then out of the blue, Alvina Schroll told Sandy that the widow living in a house just a few doors down from her was thinking of selling and moving to New Mexico to be near her son. She lived in a section of Lake Arlington called the Village. It has about 45 living units with 13 stand alone homes. We called the widow and she agreed to let us look at the house. She had not even contacted a real estate agent so had no idea what price she should ask. We liked the house because it had many features we were looking for. There already were four couples from Rolling Green living there. Anyway she finally said she wanted \$450,000 for the house. Everyone we talked to

said do not pay more than \$400,000. Well she would not budge and we then talked to her son in NM. She finally settled for \$435,000. It was a sellers market. We closed in November and moved in on December 8. We used Mayflower movers. Naturally we needed a bridge loan to close the deal.



We still had not sold our Palatine home. We had put it up for sale in August and based on what our real estate agent friend Patty Ancona told us we started by asking \$720,000. Well, we were selling it ourselves and got three unrelated offers for around \$570,000 each. We declined each of them. Ours was the biggest house in Forest Estates and the other home sales sort of dragged the market down. We then listed the house with Patty Ancona and we told her it did not matter what she sold the house for as long as we would net \$570,000. On Christmas Day Patty called and said we had sold the house. What a relief. We closed in February while we were in SCW.

Seventh cruise to the Baltic Sea-2003-Sometime in late 2002 we got together with Torrences and Costigans to plan a Baltic Sea Cruise which we had tried to take several years earlier. We settled on the Regal Princess, same ship we did the Alaskan cruise on a few years earlier. This would be a ten-day cruise out of Copenhagen, Denmark. It was their last cruise of the season in August 2003. We all made our own flight arrangements, but stayed at the same hotel in Copenhagen. We flew on Polish Air via Warsaw, Poland. We met up with the Torrences at our hotel a day later and then met the Costigans on the ship. We saw a lot of things in Copenhagen, including the Tivoli Gardens. I had heard a lot about

this place from my many Swedish friends and it was everything they said. Sort of a Disney world, European style.

Our first stop was Stockholm Sweden. I had made arrangements for a private mini bus and English-speaking driver. Well the bus seated about 20 people and the driver knew very little English. That morning Dave reported in sick and he and Nan stayed on board and after visiting the ship doctor, were quarantined for 24 hours. We got two other couples to share the bus and cost with us. We saw everything one could in one day in Stockholm. The weather was gorgeous.

Next was Helsinki, Finland. We also had a private car there, but this time there was an English-speaking guide with us. Dave and Nan joined us here. We had lunch at a very authentic Finnish restaurant and the guys all had osso bucco reindeer. It was delicious. We got to see the big Finnish icebreakers that were used to go to the Arctic Circle, etc. One interesting tid bit the guide told us about was that fines for traffic violations were based on ones taxable income. The police had access to your tax returns.

Next was St. Petersburg, Russia. We had two nights here. One day we went to Catherine the Great's summer palace and had lunch at a very rustic Russian restaurant. Each table had a bottle of vodka, one white wine, one red wine and some seltzer. There must have been ten courses of very good and totally different food. We had a ball. Some people had too many "Na Zdorovia"s, which means "to your health". The next day we toured the huge Hermitage Museum. We got in an hour earlier than the general public because it could get crowded. This was very impressive and we only saw a tiny bit of it. Too big. The first night on ship we had a Russian song and dance group for entertainment.

Next was Tallinn, Estonia. Very clean and quaint. From there it was Gdansk, Poland where Lech Valinska hailed from. They also had a very large completely brick church that they said held 25,000 people. It was a holy day of some sort and the church was crowded. The service was just finishing when we got there, but still it was interesting.

Our final destination was Oslo, Norway. It was an overnight trip there. Oslo was very clean and picturesque. We went to the top of their biggest ski hill, which is a big thing there. It must have been Sunday, because it was very quiet in the city.

Back in Copenhagen, we all went our separate ways. Sandy and I went to Zurich, Switzerland. The next morning we took a fast and very quiet train to Geneva and then another train to very near Zermatt, our main destination. There we transferred to a cog railway train for the climb up to Zermatt, where cars were not permitted. We got there early enough to take another cog railway train to the top of a mountain nearby where we had very excellent views and pics of the Matterhorn. Back in town it was

both eerie and strange to find a small cemetery filled with unsuccessful climbers of the Matterhorn. Zermatt is very touristy, but colorful and quaint. The following morning we took the "top of the world" or "Snow train" from Zermatt to near St. Moritz where we transferred to a high-speed train back to Zurich. This top of the world train was very slow and went through countless tunnels high up in the Alps. It was very sceinic and well worth the time spent. From Zurich it was back home. (Movies)

Eighth cruise-Australia & New Zealand-2005-Sandy and I decided to take a cruise on the new Sapphire Princess out of Auckland, New Zealand in late January 2005. We were able to use Mileage Plus for this trip. We flew from Phoenix to LA and stayed with Patty and Charlie for a couple of days and then we were off to Sydney from LA. This is a very long flight-maybe 13 hours. Most of the flight was at night. We arrived in Sydney the second following morning because we lost a day going over the International Date Line. We walked from our hotel to the Opera House and it is quite a structure. Sydney is beautiful and very interesting. There is water all over. The next day, Sunday, we walked to their Catholic Cathedral for mass and low and behold we ran into Emily Costigan. We knew they were on a trip over there, but had no idea that we would run into them. John was climbing over the big bridge they have over the bay. As part of our pre-cruise package we went on a long cruise around the various bays of Sydney and just generally explored the city and suburbs.

On Monday, we left for the Sydney airport and our pre-cruise trip up to Cannes (3 hours north) where we stayed two nights and went out to the Great Barrier Reef. It was quite hot up there as it was in the middle of their 'July' and not far from the equator. The reef was a bit of a disappointment because a storm had riled the water up a bit and we could not see down as far as normal. Following day we flew back to Sydney and went right to the ship. It left that night amid much fanfare by the city of Sydney, because it was the maiden voyage for this fairly large ship. Maybe 3000 passengers, fireworks on the bridge and thousands of people lining the shore.

We next went to Melbourne, where we took light rail from the ship to downtown where we rented a private car there to see the sights. Even took a drive out west along the coast to see a very unusual coastline. Then on to Hobart, Tasmania, which is an island province south of the main part of Australia. We only spent about 6 hours there so only saw the market and a few sights all in Hobart. Then it was off to New Zealand and we sailed for two nights to get there. We started on the mountainous SW side of the south island and went into a few fjords. Very picturesque. Spent all day and overnight going around the island and then to Dunedin, Christchurch and Wellington. Spent a day at each place and took train up into the mountains, visited a sheep ranch and also some pioneers' mansions. There were a number of other sights and all was very interesting. Finally we got to Auckland and spent some time on

the west coast at a very interesting beach of black lava. In Auckland itself we saw the very high tower (forgot name) where people bungee jump. No one did it while we wee there. We caught our plane late that day for San Francisco and then home. (Movies)

Children In Need-In mid 2005 we heard a talk given at mass in St. James Parish, by a young Indian couple about their work in India to help the poor in an area about two hundred mile SE of Hyderabad. Hyderabad is a major city in the center of India and has a population of 4 million. The couple's names are Dr. Geetha Yeruva and Tom Chitta. They are devoting their lives to helping the poor people of SE India. She is a medical doctor in India and Tom is an engineer. They spend about 6 months each in India and the US. In India they have started and are maintaining about 20 different facilities, including schools, hospitals, medical clinics, nursing homes, food pantries and related projects. In the US they spend their time traveling to a number of major cities around the country, giving talks and recruiting more sponsors of children, etc. They do not engage in outright fund raising and asking for money. They have about 1500 sponsors of children. You can learn a lot more about them at www.fcindia.org

Sandy and I were both very impressed with what Geetha and Tom were doing and decided to become sponsors of a young man to help him go to school. His name is Shiva Prasad Reddy Eragamreddy or just Shiva for short. He writes us about twice a year. We gather from his letters that his is a very good student. He was 12 years old when we first became sponsors and, of course now is 17. His father is a very small farmer using leased land and his mother is a homemaker. He has two older sisters. Their family income is about \$300 a year. Two pictures of him are below.



Shiva age 12 Shiva age 16

I also give Geetha and Tom rides to and from O'Hare whenever I can. They do not own a car and live in a house owned by St. James which is for future parish expansion. Over these last few years we have gotten to be good friends of Getha and Tom. One time I asked them what we cold do to help Shiva's family and after some thought they said maybe we could buy a Brahman cow for them. They said the cow would stay in their house with them. Well when they went to India next time they found out that this would not be a good idea because the other villagers would be angry with them for having something that they do not have. They then said that it would be better to give the cow to the nursing home they run. It has over ten acres of land for the cow to graze on and a small shed for shelter. The caretaker and his wife would take care of the cow. I asked them what we should name her and the laughed heartily and said they do not name cows in India. I told them to name her Mary and they agreed. Next year they said someone else donated a cow so they now have two. Mary had a calf this year and we also bought another cow for them. They told us they could accommodate maybe ten cows and the nursing home would use all of the milk. They still have to buy some now.

Fiftieth Wedding Anniversary-In mid 2004 we started thinking about having a 50th wedding anniversary party or family get together in 2005. Our first thought was to just invite our immediate

family. We had been to the Osthoff in Elkhart Lake, WI a couple of times before and thought it was a very nice and appropriate place. Just to be sure we did not overlook anyplace else, we took a trip up to the new Blue Moon resort on Lake Michigan in Sheboygan, WI. We also looked at the Olympia Resort in Oconomowoc, WI and Lake Lawn Lodge, the Grand Geneva and other resorts around Lake Geneva, WI. Everything considered it appeared that the Osthoff would be best. It has one, two and three bedroom apartments, was on a beautiful fairly private lake, had golf and just about everything else we could ask for. It was a bit farther away than Lake Geneva, but well worth it. We told the kids we were doing this and planning on maybe the last weekend of July 2005. All they would have to pay for was the cost of getting there. To our surprise some of the families had already made some plans for those dates and so we had to jockey the dates a bit, but we managed to work it out.

Everyone arrived on Thursday, July 28, 2005 and we had a great time. Golf, horse back riding, swimming in the lake and two pools, cruising the lake on a big pontoon boat, outdoor barbeque, tennis, sailing and a few other activities. The big finale was on Saturday night when we had a very nice dinner in a private dining room. The kids had decorated things up and Jonathan and Tom had prepared some slides to put up on a big screen. Jonathan took the last family portrait we have. Somehow he got back into the picture in time to be included. We also had his girl friend and future wife, Nancy Knowlton, with us. Charley's mother, Margo Moser, also joined us. The only one missing was Charley's son Christian.



We also had two other small 50th parties. One was at Rolling Green CC for about 40 of our best friends, other than the bridge club, about four weeks later. The other party was a very informal dinner

after our annual bridge club golf outing. This was held at the Arboretum golf club in northern Buffalo Grove about two weeks later.

Right knee arthroscopic surgery-2005-During the member/guest golf tourney in 2005 I was really in pain from my right knee. I had problems with that knee off and on for years, but it always went away after a week or two. This time it was worse and I could hardly walk on it. At our closing dinner Dr. Mike Grear, an orthopedic surgeon told me to call his office on Monday and he would arrange for an MRI ASAP. He did this and told me that there was significant torn cartilage and arthritis. He thought surgery was needed. I was reluctant to have Dr. Grear do it for a variety of reasons. Kathy told me that she often worked with a Dr. Palutsis, an orthopedic surgeon with Il Bone and Joint Institute. She thought he was good and she also thought she could get me in very quickly. All this was true and my surgery was scheduled for late August. Before that though, Dr. Palutsis said I needed a basic physical from my internist, Dr. Marshall.

I could not get in with Dr. Marshall right away, but one of his associates saw me. She gave me a routine electrocardiogram and thought I should see a cardiologist. She recommended Dr. Spiegel at NW Community Hospital. He told me I had atria fibrillation (a fib) and put me on blood thinner and another heart medicine, Cartia, that was to help smooth the heart beat. Afib is where the heart beats irregularly and causes the upper chamber of the heart not to completely empty. This can cause clots and if they release it could cause heart attacks or strokes. We tried several treatments including medicine, cardio version treatments, etc. but nothing worked. I also met with a cardiac electro physiologist, from University of Chicago, Dr. Lyne, and he confirmed everything and said that there was a 50/50 decision as to whether I should have ablation. This is where they thread a small wire up into the heart chamber and cauterize the nerve causing the a fib. This works 75% of the time, but is not without risks and because my a fib was so mild we decided against it.

None of the above interfered with having my knee surgery, other than having to go off blood thinner for one week. Thus at the end of August Dr. Palutsis operated on me at Evanston Hospital. This was just out patient surgery so I went home from there with a big bandage around my knee and crutches. I healed fairly quickly from this and in about two weeks I even played golf with our bridge group, even though I only hit half strength shots. I did go through physical therapy for four weeks and that helped. The pain was gone and my knee was back to near normal.

Ninth cruise-South America-2006-Sandy and I had always wanted to visit South America and keeping with our thoughts that we might not get to travel like this in a few more years, we booked a trip on the Princess Regal to go from Santiago, Chile to Buenos Aires, Argentina, a two week trip. We used

United Miles and had to go from Phoenix to Houston and then to Santiago. On the return trip we arranged to go from Buenos Aires to Rio de Janerio and then to Miami, Houston and back to Phoenix. We left toward the end of January and returned three weeks later around the middle of February. In Santiago, we rented a car and driver to visit the coastal cities of Valparaiso and via del Mar. These cities have populations of several million, but it is very seasonal. Santiago is the capital of Chile and has a population of several million. It is in a valley about 50 miles from the ocean and surrounded by beautiful mountains. One evening we met with a Chilean businessman and fellow Kellogg School graduate and he took us up into the mountains to his country club for a cocktail. He also took us to his house to see his two small children. All very interesting.

We sailed out of Valparaiso and our first stop was about 400 miles south (Chile is well over 2000 miles long and Santiago is about in the middle) at Puerto Montt. This is at the southern end of what they call the "Lake country" so we took a bus trip up into part of it. Very scenic. Next we sailed down toward our next stop Punto Arenas, the southern most city in Chile. This took two days and we went into various fjords along the way. We visited a penguin colony near Punto Arenas. We then sailed through the Magellan Straits and to Ushuaia, Argentina, the southern most city in the world. One of my teeth broke the day before we landed and the ship arranged with a dentist in Ushuasia to fix it on Saturday morning. The dentist's assistant drove down to the ship and picked me up. The dentist was very affable and his assistant was our interpreter. He charged \$65 for his work. His assistant took me back to the ship. The next day we sailed around Cape Horn. The Captain said this was the first time in maybe ten trips, due to bad weather, that he was able to sail around the island rock called Cape Horn.

Our next stop was the Falkland Islands. We were blessed with good weather and went to shore in tenders. One week earlier, a Holland American cruise ship sent passengers on shore and it took over two days for them to get back. There is absolutely nothing on these islands. Hardly a tree. We wondered what these people saw in living there. From there we went to Bahia Blanca, Argentina, a resort town on the Pampas. We bused out about one hour to a relatively small city/town for brunch and singing by local choral groups. From there it was on to Montevideo, Uruguay. We visited a cattle ranch where among other things they fed us a huge barbeque. There were a number of young children and their friends staying at this ranch. All rode horses and they came out to meet us maybe a mile from main road. The last stop was in Buenos Aires. We stayed there a couple of nights on our own. Visited a tango bar and show, Eva Peron's grave, a steak house, etc. One of the moving sites was a square where maybe only twenty or so years ago a large group of women dressed in white, gathered and paraded peacefully at

great risk of physical harm from the regime (many were arrested and punished, even killed), until finally the regime fell and more normal times returned.

We then flew up to Rio and stayed in the very nice Marriott Resort Hotel on the Copacabana Beach. We took a car and driver up to the Corcovado Mountain with it's huge cross on top. The cross was built by the French for the help Argentina gave them years earlier. The views from this 2500 ft mountain were spectacular. One of the other main things we did was taking the tram up to sugar loaf peak. One tram goes to a midway point on top of a big rock and then the second tram goes all the way up. On the huge Copacabana beach they were setting up for the big concert on the beach by Mic Jagger.

We left Rio for Miami in the evening and arrived in Miami in the early am. While changing planes in Miami I tried to use my cell phone and I got a message that it had been disconnected. I called Verizon and was very upset with them. They explained that their monthly bill had been refused by our credit card. I reminded them that I had been a loyal customer for many years and why could they not wait at least a few weeks to find out why this was happening. They apologized and turned it back on. When I called Master charge to find out what happened they explained that there were some unusual charges on my account and when they tried to reach me they could not get through. Therefore they cancelled my card and issued a new one. I was furious and explained that we were gone and why couldn't they have just put those charges into suspense until I got back. Lesson learned to call credit card before leaving on long trips. (Movies)

Nancy Stahl dies(11/18/06)-When we arrived at O'Hare from our fall stay in AZ, I got a cell call from Rita Shiltz, telling us that Nancy Stahl had died on Saturday, two days earlier. She had a heart attack at their home in Florida. What a shock this was to everyone. She and Lowell had been married maybe 45 years and we got to know her fairly well in the ten or so years we knew her. She was about 70 years old. The funeral was big.

Loretta Drazba dies (11/28/06)-Also when we got home in AH we learned that the Drazbas had also just returned from Florida. We knew that Loretta had been ill, but she never told us how ill she was. She checked into Northwestern Memorial Hospital immediately and we drove Jack down to see her as soon as we could. She looked to be in bad shape and we only stayed maybe ten minutes. Jack spent a little more time with her alone. She had cancer over most of her body. A couple of days later their daughter in law, Shirley called and told us Loretta had died. We had known Drazbas for over 30 years and had done many things with them. She was about 75 years old. Loretta was one of Sandy's best friends. This was a very sad funeral. I and Kay Sweeney gave brief eulogies. I was also a pallbearer. It was cold out and there was snow and ice on the pathway we had to carry the casket.

SCW Choir-Many times when we went to church in SCW, someone would come up to me and say that I had a good (loud) voice and should be in the choir. We had really enjoyed the choir and it was good. I had some misgivings, but in January 2007 I finally called the choir director, Mike McGraw, and made arrangements for a try out. One of the songs I sang was Oh Lord It's Hard to be Humble. He told me I could come to their next practice, but I should wait a few weeks before joining the choir at mass. Anyway, I made it and have been singing with them ever since. Mike is a very talented guy. He has perfect pitch, knows and can sing all parts of every song we sing from memory, is very religious, speaks at least three languages and has a great sense of humor. At first he was on my case for singing too loud, but I have adjusted. The choir members are all fairly experienced and music smart. I enjoy the singing a lot. We practice for two hours every Thursday evening and then it takes about two hours each weekend on either Saturday eve or Sunday am.

Neuropathy-In 2007, I had a routine physical from Dr. Marshall and told him I had developed foot drop within the past year. He said he thought I had neuropathy and should see a neurologist. I went to see Dr. Adajar and she confirmed that I had Peripheral Neuropathy in both legs and that there was no cure for it. Only hope that it does not get any worse. She did all sorts of electrical shock testing, etc. At the second visit she said there was nothing more she could do for me. In addition to foot drop by now I could tell my balance was not real good and I was losing strength in my legs. She agreed that I should try to see another neurologist, preferably one that specialized in peripheral neuropathy. I did a little research and found a Dr. Allen at Northwestern Memorial Hospital in Chicago. I have seen him maybe three times and taken a lot of additional tests, but still he has no treatment for me. I have now contacted a doctor at the Barrows Neurological Institute in Phoenix and have an appointment with him on Tuesday, January 5, 2010. In the meantime I have increased my physical therapy, but I think the weakness is getting worse. I can still play 18 holes of golf, but not very well and not very often. If this continues I don't know how much longer I will be able to play golf. I am also trying to reduce my weight from 230 lbs to 200lbs in the next few months.

Kurt Bostrom dies-May 2007-We had just gotten home from AZ when we heard from Bob Bostrom that his father, Kurt, had suffered a massive stroke of the brain in southern Illinois while he and Elle were driving home from Florida. He was in the hospital in Carbondale, but the prognosis was dire and they soon pulled the plug and let him die peacefully. This funeral was also very sad. We all knew that Kurt was living on borrowed time and we always kidded him that he was the bionic man. He had both knees replaced, prostrate cancer, a pace maker for congestive heart failure, shoulder replacement, shingles, etc. Kurt was a talented athlete in his younger days. I, and his long time buddy, Ralph

Lindgren, gave eulogies. How painful it was to have lost two very close and dear friends within such a short period of time.

Karen and Kim move to Portland, OR-2007-Early in 2007 Karen told us that she was planning on moving out of the Hammond area. She had graduated from Purdue at Calumet University the year before and had tried a year at teaching, but decided it was not for her. That summer she worked for Russ at his office in downtown Chicago. At first she thought she might move to Phoenix, but later in the summer she decided to move to Portland, OR. Kim had just graduated from high school and decided to go with her. Karen had put her house up for sale early that year and had a few nibbles. Late that summer she had a buyer who had been pre qualified for a mortgage and it looked like the sale would close on September 30. That was the day that Karen and Kim decided to move. At first she was going to rent a truck and I would drive with her. Thankfully she changed that later and hired a moving firm. As the closing was approaching, I kept asking Karen's real estate agent what was going on and if everything was set for the closing. He was a bit vague about everything and in the end it turned out that the buyer's bank backed out of the deal a day or two before the closing. They claimed that the appraisal was not based on comps in Karen's appraisal area. This was true because there were no sales to use from her area. Anyway, apparently that gave the bank a way out and they took it. The RE market was just starting to change about then. Karen had the house listed at \$95000, which was realistic then. We were to leave for AZ in a few days so we just had to leave the house vacant as it was.

Nancy and Jonathan wedding (11/13/07)-On our way out to AZ in early October 2007 we decided to fly via Portland to visit Jonathan, Nancy, Karen and Kim. One night we had dinner with Nancy and John and they announced that they had become engaged and were going to get married in November. They said at first that they might get married someplace in the Caribbean and most of Jon's siblings thought that was just fine and they would be there. This was not what Jon and Nancy had really planned. They wanted a very simple quiet wedding ceremony and then said they were going to Hawaii to get married-alone. No family or friends would be present. That was fine, even though in our family it was unusual. We settled on getting them to fly to Chicago after their wedding and we would host a small reception of friends and family for them at Rolling Green. Everything turned out just fine and several of our family from Minnesota attended. There were maybe 75 people in all. We had a great time. We had a small combo for background music. This was on the same weekend as Thanksgiving, so the immediate family swarmed all over Kathy and Russ's place for a big turkey dinner. There must have been 25 of us there. (Movies)

Knights of Columbus-In October 2007 a neighbor and good friend of Ermie and Wille by the name of Don Fitzgerald, was killed in a golf cart accident at the corner of RH Johnson and 128th street. We knew Don a little bit. He was very active in the KCs and other things. He was a retired lawyer from Milwaukee. At his funeral there was a huge turnout of Knights. I was impressed with the color guard and drill team and decided to look into getting back into the Knights. I had gone through the first degree many years ago back in Arlington Heights, but dropped out when I did not like the initiation for second degree. I checked into it and before long in January of 2008 a couple of guys showed up at our house and I signed up. It was no big deal and soon after that I was going to the initiation in Glendale for 2nd and 3rd degree. It had changed a lot over the years and I thought it was handled very well. I asked about the fourth degree and before I knew it, on April 12 Sandy and I were headed to Tucson for a weekend of 4th degree initiation, dinner, etc. By the fall of 2008 I was in the color guard & drill team. They don't fool around with waiting periods, etc. when you get to be our age. I had to buy all the clothes for this and the sword, etc. I had my first performance in early 2009 and when I got half way there I realized that I forgot my sword so had to rush back home and got there late. It was a big deal being the 50th anniversary of a popular priest's ordination over in Sun City. The fourth degree knights belong to what is called an Assembly. This includes several councils like the one in SCW for all Knights. I have now been in a number of "call outs" as they name the times when we dress for color guard and drill team. The Knights are mostly guys who have been in the KC for many years back up north. I am a true new kid on the block.

Ireland-2008-Our granddaughter Margie and Tom's Johanna was going to school at the University of Minnesota. She was a sophomore and had the chance to spend a semester in Ireland. We had never been to Ireland so naturally we saw this as an opportunity. In late April, we flew to Dublin, Ireland via Chicago. We used a travel agency in Ireland for part of our trip while in Ireland. They also got our hotel for us. We met Johanna at our hotel on day of arrival, after we had taken a short nap. Went to dinner at a pub and had fish and chips with Guinness beer. Johanna had final exams for the next few days, so we went on our tour of SE Ireland arranged by our travel agent. Somehow we also saw Johanna's apartment, which was very modern and almost cleaned out because she and her roommates had to leave by the end of April. We took a train to Killarney and stayed there for three nights or so and during the day toured the Dingle Peninsula, Ring of Kerry, Blarney Castle, etc. When we got back to Dublin Johanna stayed with us in our hotel room. We took a city bus tour and visited the huge Guinness brewery among other things. The next day Johanna went with us to the airport. She was going to Denmark and Sweden for a few days to visit friends and then when she returned to Chicago we were just

coming back from Arizona and we met her at O'Hare. She stayed overnight with us and then she went back to Minneapolis. (Movies)

Jackie Lundsberg dies-May 2008-When we got back from AZ we got a call from Al Lundsberg who was in St. Louis, MO. He said that Jackie had a massive heart attack while they were driving back from AZ. and died. Al told us that Jackie was not feeling well in AZ and he tried to get her to a doctor out there, but she said she wanted to wait until they got back home. Jackie was a good friend and golfing partner of Sandy's. They had a house in Sun City and we got together with them every so often to golf and have dinner. It was a total shock to us. They had a lot of friends in Park Ridge and the NW suburban area. They were members of Rolling Green

Fourth European Vacation-Croatia-2008-We and the Costigan's had made plans back in early 2008 to visit Croatia on a Vantage tour in October 2008. Torrences had originally planned to go with, but they changed their minds. This time we flew together on United Airlines. Vantage usually sells their tours with air included and at very reasonable rates. We flew first to Frankfurt and then to Ljubljana, Slovenia, the capital. Then by bus for an hour or so NW to Lake Bled. This is a very scenic place on a relatively big lake. We stayed there maybe three nights with side trips up into the mountains near Austria. We then bused to Zagreb, Croatia, with a few hours stop in Ljubljana. In Zagreb, capital city of Croatia, we toured the whole city and found it very delightful. We stayed at a top-notch hotel. From there we bused down to the Adriatic Sea shore and a very nice resort city on the NW coast. We took tours of the surrounding countryside, all of which was mountainous and scenic. We worked our way down the coast and made two more overnight stops before getting to Dubrovnik on the SE coast. One of the highlights of this city was our going out into the country to have dinner at some local homes. They were all musically inclined and we joined in. Good times by all. We flew back from Dubrovnik to Frankfurt and home. About a two week trip. (Movies)

Acapulco, Mexico-December 2008-Maybe a year or so earlier, Lowell Stahl had announced that he was going to celebrate his 75th birthday by having a party in Las Brisas, Acapulco, Mexico. Sandy and I had never been there and naturally agreed to go. Lowell picked up all the expenses except for the air fare. We had to fly via Houston on the way down and via Mexico City on the way back. We were housed in a large villa with several other couples. Las Brisas is a gated area on a mountain overlooking Acapulco. It is totally developed with villas large and small. Our villa hosted the first night's dinner for all of the 60 or so guests. There was dancing to a Mexican band and professional dancers trying to teach some of us (not me) how to do Mexican dances. We had a complete staff at our villa and anything we wanted 24/7 was available to us. Our room was no.1 and right across from the large pool. The view was

overlooking the whole city and the bay and ocean. The next day we golfed at the Princess golf courses. Then we had dinner at our villa with the other occupants. The following day we had a small bus take us to the cliff divers on the ocean side of Acapulco. That night there was a big BD party at the top of the mountain in a very large villa. Actually out on the large patio. We had a band, etc. Rita Schiltz had asked me early on to sing Oh Lord It's Hard to Be Humble. We got a big Mexican wrap and hat for me to use and the band picked it up right away. I guess it was successful. They had even arranged for fireworks to be shot across the bay for Lowell. The next day it was back home via Mexico City and much walking inside this very large airport to get from the domestic side to the international area. (Movies)

Tenth Cruise on the eastern Danube-We had never been on a river cruise, but had heard a lot about them-all good. Costigans and us were joined by two of Costigan's friends, Kelly and Art Leisten. Art was general counsel of Borg Warner and that is how John met them. We planned this for May 2009, partly because of my planned knee surgery and because we did not want to miss so much of the golf season. This was a Vantage tour and we flew to Bucharest, Romania via London. There we toured Bucharest and then headed about one hour south to the Danube, where we boarded our Explorer riverboat. There were only about 180 passengers so it was cozy and we got to sort of know everyone. There was always open seating so that was nice. Food was great. We headed east for the Black Sea for our first stop. The Black Sea is called that because it is basically a dead body of water with very little oxygen and very few fish. We then went back west to a stop in Bulgaria. Our bus trip inland to some cities was very interesting. We did not know that Bulgaria was a very poor country. It did not seem that way. Romania is not too well off either. Both, and all countries in the region, are still suffering from decades of communist rule. We were depressed with the many factories and apartment buildings that were abandoned and all shot up (literally). We next stopped in Croatia and the highlight was a visit for lunch at a local B&B. Only eight of us were there and we found the owner very interesting. He had spent a number of years in a sort of concentration camp when they were invaded. He was lucky to be able to return to the family home, which had been trashed by the occupying forces. He was able to borrow enough money from the local bank to fix it up and he now has a thriving business. From there we went through some locks and a mountainous area called the Iron Gate Gorge. We also went through the northern part of Serbia including a stop in Belgrade. I am skipping some of the sights we saw because of time and length. We ended up in Budapest, Hungary. Did a little touring there and flew back home via London again. (Movies)

Left knee arthroscopic surgery-I began having a lot of trouble with my left knee sometime during the winter of 2008-9. I had a hard time playing golf and on several occasions I had to quit before finishing the round. I went to an orthopedic doctor in SCW and he took cat scans and confirmed what I guess I knew all along and that was that I had a lot of arthritis and torn cartilage in this knee. I even got some cortisone shots and that helped a little. I called Dr. Palutsis back in Glenview and made an appointment to see him. He confirmed everything and we scheduled surgery for as soon as I got back from our trip on the Danube. Had the surgery on Tuesday June 9th. Everything went just fine, but it took a lot longer to recover than it did four years earlier. In fact I did not feel 100% until about August. As a result of this and my neuropathy I did not play much golf in the summer of 2009. Maybe I averaged once a week and sometimes that was just nine holes with Sandy.

Zion and Bryce Canyon National Parks-On Thursday, October 29th Sandy and I drove up to Zion and Bryce Canyon National Parks in southern Utah. We had never been there and have heard so much about it that we just had to go. Helen and Dale were going to go with us when we had it planned for one week earlier, but Sandy was still not over her cold, which she got after our trip out here via Portland. It was 400 miles to Zion and we had not realized how far it really was and that we had to drive through some mountainous roads with switchbacks, tunnels, etc. to get there. The park is truly beautiful with many, many peaks of shear rock and various colors. Also because the season was over we were able to drive up the main canyon about 6 miles through all of this beauty. Very impressive. We had made Springdale, which is at the southern end of the park, our base for this trip, but then realized that we would have to drive through those mountains three more times to get home so we moved the next day to Kanaba UT which we had driven through on the way up. On Friday we drove up to Bryce Canyon, a little over an hour north on Hwy 89, and it too was beautiful, but almost the opposite of Zion in that we drove high up on the plateau to look down at the canyon. At the south end of the park, about fifteen miles from the entrance, we got to the end of the road at 9100 ft. The canyon is 8000 feet deep and it was tough to see the bottom because of all the outcroppings, etc. There was snow up there and it was a beautiful day. Windy at times though so my movies are filled with that some of the time. On the way back to Kanaba we drove west of there to the Desert Pink Sand Dunes, a state park. These were large sand dunes formed over ions of time from the sandstone bluffs to the SW. They allowed four wheelers and motorbikes there and it was neat to watch them rides the crowns, etc. We saw a lot of mule deer and open range cattle on this part of the trip. We also stopped at the Glen Canyon Dam on the way back on Saturday. Many people do not realize that this dam, which forms Lake Powell and is very remote, is actually in Arizona, right by the town of Page. (Movies)

Meeting Phil and Jo Arendt-On about February 4, 2010, I got a telephone call from a childhood friend of mine, Phil Arendt. Phil and his wife Jo were still living in Fresno, CA where we last saw them in 1969 on our California trip (see above). I had seen Phil one other time in maybe the early 1970s when he was visiting Chicago on business. We had dinner near Aurora. Phil and Jo were planning on coming to AZ to visit his sister Janelle, who was and is in an assisted living facility in Peoria, near the end of February. Janelle was married late in life and she and her husband lived in Sun City back in 1998 when we were renting in SCW for the first time. They came over to our house to visit for a couple of hours. Phil was one year behind me in school and we were very good childhood friends. He had an older brother Bob who was a dentist in Alexandria and married to Rose while he went to school in St. Louis. Phil had four older sisters, Alice, Renee(who married Don Bober from Watkins), Janelle and Mary. All four girls went to Mount Mary College near Milwaukee. When I was the business manager of the St. John's Chorus, I had to go to Milwaukee to arrange for a concert and I looked up Janelle and we had a cocktail at the Schroeder Hotel in downtown Milwaukee. Our families were very close. Other than Janelle, none of Phil's siblings are living.

Anyway, Phil called toward the end of February, and we arranged to get together for dinner and did so. It was wonderful to see them once again. We promised to stay in closer touch. There was so much more to talk about that we did not get to at dinner.

Part IV-Plans for the future

Europe and Oberammergau-The only trip we have planned as of now is to Germany in September 2010. We want to see the Oberammergau Passion play, which is presented every ten years in keeping a promise the people in that city made back in the 1634 to be spared from the Black Death (the plague). They were spared and thus the play goes on. Only people who live in Oberammergau can be part of the cast. The play takes six hours with time for dinner at the end of three hours. This is the first time they have broken it up. From there we will travel through part of Switzerland and then up along the Rhine river to Cologne and end at Frankfurt. We are going to stay a couple days longer to drive back west to Ahrweiler where my Dad's ancestors came from and with whom he corresponded with years ago. From there back to Chicago via Frankfurt. (Movies I hope)

Other places we would like to see-God willing-Japan, China, India, and Africa are places we have not been and might want to see, at least from a cruise. We also would like to cruise through the fjords of Norway. Another thing we would like to do is drive around Europe. The countryside's of France, Germany, Switzerland and Italy are very beautiful from the little we have seen to date. Once one gets outside of the major cities, however, language becomes a problem.

80th Birthdays and 60th Anniversary Parties-We had such a great time at our 50th anniversary parties that we want to do a repeat in some form for our 60th. That is still five years off (2015) from when I am writing this, but one has to plan ahead. Hopefully the Great One in the heavens above will cooperate and our minds and bodies will hold up to enable us to go through with it. One must think positively about such things. In addition there is Roland's 80th birthday in 2012 and Sandy's 80th in 2014 We must celebrate those milestones as well. Maybe we need to combine one or more of these events. With our kid's family's growing and getting more involved in their own lives it will be harder and harder to get them together. Still with enough early planning I think we can pull something off.

Next moves in Arlington Heights- We have been considering moving to a ranch in Arlington Heights within the next year or so. So far we have not found anything like that in a "maintenance free" community. As we age it would be nice to have everything on one floor. We can always hire the necessary maintenance people to take care of the place when we are gone. It's more of a headache than maintenance free, but one has to make choices and set priorities. I would not mind a large condo/apartment downtown in Arlington Heights, but Sandy is not ready for that. This is not something we need to rush into, but at the same time as the years go by it will not get easier to make such a move.

After that we are already thinking that down the road in not too many years we might need something with some level of care. We like the Lutheran Home's facilities and quality of care and we have several friends living very independently at the Moorings on the south side of Arlington and they like it very much.

Cataract Eye surgery-As the body gets older one must do appropriate maintenance to stay in shape. Recently I started noticing that my distance eyesight was getting worse. It could be due to the steroids I am taking, but my eye doctor, Dr. Bresch, thought that I should get my cataracts removed and I will be doing that this summer-2010. So many friends and relatives have had this procedure and they all have felt it well worth the trouble and expense. In addition, I better get it done before some beaureucrat in Washington tells me that Medicare will not pay for it.

"In God We Trust" Project-For many years I and many others have felt it a travesty that a small minority of Americans have tried to get any reference to God out of anything having to do with the Government. They would have us believe that the first Amendment "establishment clause" prohibits the long established practice of including references to God in many of our memorials, buildings, etc. In 1956 the Congress passed a resolution making "In God We Trust" our national motto. Our contention is that the belief in God (Deism or Theism) is not in itself a religion any more than agnosticism or atheism is a religion. If the atheists get their way it makes our government support atheism and that, by their own

arguments, would be prohibited by the first amendment. In an attempt to stop these attacks on our use of God it is my plan to gather millions of signatures to a petition to ask congress to start the amendment process for amending the U.S. Constitution to include the phrase "In God We Trust". (See Appendix F for draft of full resolution). I realize that this is a very large project and has long odds of success. Jonathan has volunteered to help develop the necessary web pages and I have a computer geek that will host the web site. I own the url "InGodWeTrust.us", but have to pay \$85 a year to keep it. I could not get the URL without the us because it had been taken several years ago by the very fellow who has volunteered to host the web site. My hope is that some organization like Family Values will take over the project.

Books to write-Over the years I have had several very elaborate fantasies of the non-sexual variety that I think might make good fiction. I don't know if I will ever get the time, energy and ability to move ahead with these projects. I know it is a big job to get even one book written, much less published. Maybe Harold will help me. He has written at least one novel and is trying to get it published.

Here are the subjects in <u>very</u> abbreviated form.

- 1. Building of the largest open-air place of worship in the world.
- 2. Invention and development of a nuclear battery for use in autos, homes, etc.
- 3. Invention and development of a nuclear powered spacecraft using gravitational force.

Part V-Some of My Beliefs

Religious-As the years have rolled by, my religious beliefs have developed alot and I am now pretty settled in my beliefs, although I have not stopped listening to other views.

Starting at the top, it seems inescapable that there is some type of higher order or being. A supernatural level of existence, if you will. To my knowledge, no one has explained the concept of infinity nor what is beyond the boundaries of material existence. If all material is finite by definition, then how can there be something beyond it? "How high is up?" is still and always will be a good question and a true conundrum. This higher supernatural level of existence rightly deserves great respect from us mere mortals. Thus I think the concept of there being a GOD, whether we call it Allah or something else makes no real difference to me, is very logical. There are many events (miracles) recorded in history that cannot be explained in logical or human terms, but can at least be understood from a spiritual or supernatural viewpoint. From this belief it is also logical that this higher level of existence is responsible for the creation of the universe. Call it creationism if you want, but there can be no other explanation. Certainly there has been much evolution over the millions or zillions of years, but I have to reject the idea that evolution or something like the "big bang" theory alone created the

universe. Neither of these theories gives any kind of a logical explanation of what there was before or where all this matter came from.

I believe in virtually everything that is written in the Bible. Not necessarily literally, but substantively. Oh I understand that much of it is probably not completely accurate in quoting the actual word of GOD because, in the early years, men made many changes, due primarily to translations, to the bible and there was a lot of debate over which books should be included and which excluded-primarily in the old testament. In addition, much of the Bible was not reduced into written form until many years later. Still with all its warts it is an amazing document. I thus do believe that there will be a life after this human one we are experiencing.

One of the most sobering passages in the bible comes in Mathew 19:24 where he quotes Jesus to say "Again I say to you, it is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of God." I do not take this passage too literally because I hope it was meant just to warn us that we should not put materialism before spiritualism and that the more material wealth we have the more charitable we must be. I believe there will be a judgment after death about how well we handled the stewardship of our life and in particular our material possessions.

I believe that organized religions have a very important and necessary role in our societies. Of course, many people lead very good lives and certainly can 'saved' without belonging to any particular religion, but they are the exception. The vast majority of people need or are at least helped by belonging to a religion with a set of beliefs and values that help guide them through life. I believe that the Catholic Church is the one and only true religion. When one looks at the history of the Church it is amazing that with all its faults and difficulties over the years it has survived and thrived. Yes there are still problems (pedophilia) in the Church and there probably always will be. After all, it is being run by humans. On the whole, however, the Catholic Church and others stand for the most virtuous (Christ like) beliefs known to man. Do I believe that if one is not a Catholic they can still be saved? Yes I do. Catholicism simply provides more truths about how to be saved. Being a virtuous person is the most important criteria for salvation. All humans are sinners, but God is all forgiving and even sinners, but maybe not all sinners, will be saved. of society.

Political-Politics have been, are and will be part of our society forever. Politics are inevitable because groups of people need leaders and there will be disagreements over who those or that leader should be. Fortunately we have lived in the United States, which by all measures, has the most democratic government in the world. Still it is far from perfect, but what can one expect from a bunch of imperfect people. One of the biggest and yet seemingly inevitable problems with all governments is that

"power seems to corrupt". This is an old adage, but in my experience it is true too often. Accordingly, politics and politicians get a bad name much of the time and that is too bad because we need the best politicians we can get and most of them do honorable jobs and do not get the respect or credit they deserve. This is true at all levels of government and regardless of political persuasion.

My own beliefs have been influenced alot by a book I read and studied in graduate school. "Road to Serfdom" by Friedrich Von Hayek. He was an Austrian economist and philosopher who taught for many years at the University of Chicago. He studied all societies from the beginning of recorded times and concluded that forced collectivism (socialism, etc.) simply never worked. He reported that all societies went through cycles of forced collectivism, then eventually dictatorships, then revolutions and back to some form of forced collectivism, etc. there are so many truisms in this book that I do not know where to start and stop telling you about it. Perhaps a quote from the foreword to this book by John Chamberlin, book editor of Harper's will help. He writes:

"This book is a warning cry in a time of hesitation. It says to us: Stop, look and listen. Its logic is incontestable, and it should have the widest possible audience."

One more quote will help even more and was used by Hayek. It is from a great political thinker, de Tocqueville, who said way back in 1848, that

"...democracy stands in an irreconcilable conflict with socialism: Democracy attaches all possible value to each man, while socialism makes each man a mere agent, a mere number. Democracy and socialism have nothing in common but one word: equality. But notice the difference: while democracy seeks equality in liberty, socialism seeks equality in restraint and servitude."

I thus recommend this book to any serious students of politics. There is a very readable short version published by Reader's Digest that is only about 30 pages long. Hayek himself was impressed by how well this condensed version captured what he wrote at length about in his book. You can Google for it.

Now my father was very conservative, probably because of his traumatic experience with banking in the depression. Still we almost never talked politics that I can remember. In undergraduate college I had many lengthy political type discussions with my roommate, and later my best man, Tom Krause. He was always very well versed on the subject, better than me, but I cannot remember if he was conservative or liberal.

As mentioned earlier, I started getting actively involved in politics back in 1968, when I was talked into going to a political meeting with one of my neighbors. My political beliefs are rather simple and straightforward. I believe that government should only do that which most of us cannot do for ourselves. The framers of our constitution had a very good grasp of limited federal government, but

unfortunately our courts have allowed the federal government and forced collectivism, in general, to grow to unbelievable lengths at the expense of individualism.

Those who believe that the government is the answer to virtually all of mankind's problems are inviting disaster. Hayek points this out. One cannot continually take from the productive sector and transfer wealth to the less productive sectors without destroying the productive sector and individualism. But where is your compassion for the poor people one might ask? There is a role for government to provide some form of welfare or safety net for the truly poor and/or disadvantaged, but it cannot make them equal partners with all the other people. Nor can it give them everything they want and make them dependents of the state and rob them of any individual dignity. That is just the way life is-not always what some people view as fair. One must try to strike a just balance and that is not easy. We need to rely on and celebrate more voluntary collectivism (charity) not forced collectivism to help the disadvantaged. We must be careful because each effort to involve the government more in our lives (e.g. take over of health care) leads us down the road to socialism. One of the scary things about the trend toward bigger and bigger government and socialism is the tendency for those modern liberals to, not surprisingly, adopt the morally corrupt belief that the end justifies the means.

In addition to the many other things, government is just plain inefficient and does not do a good job at hardly anything. This is due to the "one size fits all", "zero tolerance" and "black and white" beaurcratic mentality inherent in government policies. Bureaucracy robs itself of any individual thought or reward based on performance and relies on rules, rules and more rules (i.e. central planning). As former President Ronald Regan is often quoted as saying "government is not the solution to the problem, government is the problem".

Thus, it is not difficult to see that I am a conservative politically and much closer to (actually to the right of) republican rather than democratic political thinking. Maybe I am really a libertarian and not owning up to it.

Church vs. State-Fortunately we live in a country where there is relatively very little conflict between church and state. Two exceptions are on the issue of abortion and capital punishment. Another area of great concern, but not yet put to the Supreme Court, is over the recognition of GOD and whether our government can be neutral on this point. See the above discussion in Part IV and Appendix F on the "In God We Trust" project.

With respect to abortion, the Catholic Church and other religions believe strongly, as do I, that abortion is murder and morally wrong under all circumstances. There are situations where the life (not just the health) of the mother is in danger and to save the mother's life a medical procedure is necessary

that makes it impossible to save the life of the fetus. Here the principle of double effect should be applied. The government's position and that of the Democratic Party is that it is the woman's choice as to whether an abortion is to be performed. Essentially legalizing abortions. This issue was decided by the Supreme court in 1973 when Justice Blackmun, writing for the 5-4 majority in *Roe v. Wade*, 410 U.S.113, 162 and 159 held that the unborn child was not a "person", but did not offer any reasonable proof of this finding. Instead and inexplicitly he stated "...those trained in the respective disciplines of medicine, philosophy and theology are unable to arrive at any consensus...". Even after reading the entire decision I am unable to find any logic, which establishes this 'right' in the constitution.

Since then there has been some science that establishes clearly that human life does begin with conception. The best work I have found on this point is by Maureen L. Condic, Senior Fellow, Westchester Institute for Ethics & the Human Person, Associate Professor of Neurobiology and Anatomy at the University of Utah School of Medicine. Her work was published as "When Does Human Life Begin" in 2008. She reports that after extensive clinical research they have proved that all the genes and cells found in humans after birth are present in the fetus at the moment of conception. She thus concludes that human life must begin at conception. I have tried to find rebuttals to her work, but have found none.

Even without the recognition of this scientific work(proof) is the simple logic of why abortion is wrong. See my analysis included as Appendix G that establishes why the lesser of two potential 'evils' is to forbid abortions.

What is really troubling about this debate is that many politicians and others (mostly Democrats and liberals) who claim to be Catholic still support legalizing abortion or as they say the woman's right to choose (to allow murder?). Many of them claim they are personally against abortions, but still support this choice by others. They try to have it both ways, but is this not just plain hypocrisy? Do they not see this or is the political advantage they see from their pro-choice supporters just too much to resist?

In my search for some intelligent arguments against my position I have found, with the help of my liberal cousin, Myron Johnson, a book titled *A Brief, Liberal, Catholic Defense of Abortion,* written by Professors Dan Dombrowski and Robert Deltite (Champaign: University of Illinois Press, 2000), both from the University of Washington in Seattle. Their very scholarly and detailed study of the issue, including much historical study, left me cold because it ignored anything like my logic arguments in Appendix G. They essentially concluded that human life begins at about the sixth month of gestation. Thus they felt that abortion was morally acceptable until the sixth month. They simply ignored the Catholic Church's position. I sent them a copy of my Appendix G and asked them to critic it, but they

declined, claiming it would take too much time. Neither would they give me names of colleagues that might be interested. I have also since sent them reference to Maureen Condic's work described above.

With respect to capital punishment the Catholic Church's position is rather simple and straightforward. They believe, as I do, that life is sacred and that only GOD can make final decisions about life and death. The only time killing another person is morally justified is when one's own life or that of another person is threatened. This argument cannot be used to support capital punishment and none of the arguments like, "it provides a deterrent" or "it is a just punishment" hold water. These are just feeble attempts to have the end justify the means. Maybe the Supreme Court will someday find capital punishment to be "cruel and unusual punishment" under Amendment VIII of the Constitution.

Part VI Reflections-

Unless something really big happens and I need to write an addendum, this is it. As I read and reread back over this document I realize how lucky and blessed I have been.

God blessed me with a certain amount of intelligence that combined with hard work and supportive parents led me into a profession that has been very good to my family and me. I feel fortunate to have been raised a Catholic. Maybe I would have found Catholicism on my own, but that is not likely and does not happen that often.

I met and married the love of my life, a wonderful women with so many virtues that there are too many to name them all. One is her positive attitude about life and not saying or dwelling on negative things. She has tremendous common sense and loves her children and grandchildren more than anyone could ask for. She is a great cook, hostess, golfer, bridge player, caregiver (me), conversationalist and loyal friend to many. On top of that she is very intelligent and beautiful, both in and out. She had and has a tremendous capacity to be tolerant of my long work hours and travel and my involvement in public and, later, religious service. What more could one ask for?

I always struggled with trying to balance my time and energy devoted to work and public service with that of the family and often have felt that I should have found a way to spend more time with or for the family. It could have been done and I regret not doing it.

How many people are blessed with six wonderful children? What a pleasure they have all been along with their great spouses. Then there are the thirteen lovely grandchildren, including two step grandchildren. Each of them is making his or her way into the world in their own way and I see a lot of hard work, talent and beauty in everything they do.

Finally, there are my three fantastic sisters and their spouses (my brothers) and families. Each of them have been an inspiration to me in ways they probably are not even aware of. I also was lucky to marry into a very fine family that gave me four more brothers, two sisters and six spouses. We do not see some of them as often as we would like, especially in these senior years, but stay in touch thru email, letters, holiday cards and phone calls.

There is so much to do and so little time.

May GOD bless each and every one of you, especially if you read this whole thing.

Love,

Grandpa, Dad, Husband and Roland

1

Don't Use Big Words

In promulgating your esoteric cogitations, or articulating your superficial sentimentations and amicable, philosophical or psychological observations, beware of platitudinous ponderosity. Let your conversational communications possess a classified conciseness, a compact comprehensibleness, coalescent consistency, and a concatenated cogency. Eschew all conglomerations of flatulent garrulity, jejune babblement and asinine affectations. Let your extemporaneous descantings and unpremeditated expatiations have intelligibility and veracious rhodomonted or thrasonical bombast. Sedulously avoid all polysyllabic profundity, pompous prolixity, psittaceous vacuity, ventriloquent verbosity, and vaniloquent vapidity. Shun double entendres, prurient jocosity and pestiferous profanity, obscurant or apparent.

In other words, talk plainly, briefly, naturally, sensibly and purely. Keep from slang, don't put on airs, say what you mean, mean what you say and DON'T USE BIG WORDS.

The Modern Hiawatha

He killed the noble Mudjokivis.

Of the skin he made him mittens,

Made them with the fur side inside,

Made them with the skin side outside,

He, to get the warm side inside,

Put the inside skin side outside,

He to get the cold side outside,

Put the warm side fur side inside.

That's why he put the fur side inside,

Why he put the skin side outside,

Why he turned them inside outside.

OH LORD, IT'S HARD TO BE HUMBLE

Back a few months ago, I was headlinin' at a great big nightclub, And they put me up a coupla' days early in what they called "the Star Suite."

Now here I am...headlinin' in one of the biggest nightclubs in the country and

I wake up at 8 o'clock in the morning in this Star Suite all by myself.

Awwwww. Yeah that's what I said...Awwwww

But I did what I've always done to cheer myself up. I picked up my guitar. I sat down and wrote me a little song. Now this is how it feels to be alone, at the top of the hill and trying to figure out why.

(Chorus)

Oh Lord it's hard to be humble when you're perfect in every way.

I can't wait to look in the mirror, 'cause I get better lookin' each day.

To know me is to love me, I must be a hell of a man.

Oh Lord it's hard to be humble, but I'm doing the best that I can.

Verse 1-

I used to have a girlfriend, but I guess she just couldn't compete,
With all of those love-starved women who keep clamoring at my feet.
Well, I prob'ly could find me another, but I guess they're all in awe of me.
Who cares, I never get lonesome 'cause I treasure my own company.

Roland's Memoirs (Chorus)

Verse 2-

I guess you could say I'm a loner, a cowboy outlaw tough and proud.

Oh I could have lots of friends if I wanna, but then I wouldn't stand out in a crowd.

Some folks say that I'm egotistical. Hell, I don't even know what that means.

I guess it has something to do with the way, that I fill out my skin-tight blue jeans.

(Chorus)

Chicago Bears Fight Song

BEAR DOWN CHICAGO BEARS

MAKE EVERY PLAY CLEAR THE WAY TO VICTORY,

BEAR DOWN CHICAGO BEARS

PUT UP A FIGHT WITH A MIGHT SO FEARLESSLY,

WE'LL NEVER FORGET THE WAY YOU THRILLED THE NATION,
WITH YOUR T FORMATION

BEAR DOWN CHICAGO BEARS,
AND LET 'EM KNOW WHY YOU'RE
WEARING THE CROWN.
YOU'RE THE PRIDE AND JOY OF ILLINOIS.
CHICAGO BEARS, BEAR DOWN!!!!!!!!!!!

Our Lady of the Highway

Our Lady of the Highway be my companion from my setting out till my return. Clothe me with your invisible protection. Keep me from all dangers of collision, fire, and explosion, from every sort of bodily harm. Finally, having preserved me from all these evils and especially from sin, guide me to our heavenly home.

Appendix F

A RESOLUTION OF THE PEOPLE'S COMMITTEE* TO AMEND THE CONSTITUTION OF THE UNITED STATES OF AMERICA TO INCLUDE THE WORDS

"IN GOD WE TRUST"

- Whereas, there are increasing attempts at removing GOD from such traditional and patriotic symbols as our currency, the Pledge of Allegiance, public buildings, prayer in school, etc. on Constitutional grounds, and
- Whereas, if efforts to equate the recognition of GOD with the "establishment" clause in the first amendment of the Constitution are successful, it will make our government, not just secular, but godless and atheistic, a belief held by very few of our citizens at the expense of the overwhelming majority, and
- Whereas, our founding fathers made frequent reference to GOD, CREATOR and similar words in various documents such as the Declaration of Independence, the Federalist Papers, and other related documents of their time that support the fact that they believed in and placed their faith in a Supreme Being that they called GOD, and
- Whereas, the first paragraph of the Constitution of the United States of America states that one of the purposes of the Constitution is to "secure the Blessings of Liberty" an obvious reference to the only source of blessings, a Supreme Being, and
- Whereas, Article VII of the Constitution makes a seemingly casual reference to the "Year of the Lord", it nevertheless indicates that the authors of the Constitution clearly recognized the existence of a Lord or Supreme Being, and
- Whereas, the language in the first amendment to the Constitution that states "Congress shall make no law respecting an establishment of religion, ..." (the "establishment clause") is usually the grounds for our government to be a secular one, but it clearly does not preclude the recognition of GOD, and
- Whereas, the belief in a Supreme Being or GOD (i.e. Deism or Theism) does not in itself constitute a religion anymore than the belief that there may or may not be a supreme being (i.e., Agnosticism) or that there is no GOD (i.e. Atheism) is a religion, and
- Whereas, the U.S. Supreme Court held in Zorach v. Clauson, among others, although not a case directly on point, "We are a religious people whose institutions presuppose a Supreme Being.", and
- Whereas, we have a long tradition of using the Bible (the word of GOD) as a symbolic foundation on which oaths are made, and
- Whereas, we have, since 1864, used the words "In God We Trust" on our official currency, and
- Whereas, in 1956 congress made "In God We Trust" our official national motto, and

Whereas, the constitutions of all fifty states make reference to GOD, now therefore,

Be it Resolved: That we the undersigned, or on attached listing, American citizens and members of the People's Committee to amend the Constitution of the United States of America petition the Congress to initiate an amendment to the Constitution of the United States of America that simply states "IN GOD WE TRUST."

*This is a non-partisan and non-religious committee

Appendix G

There has been a lot written about "When does human life begin?". After reading much about this I just became more convinced than ever, that no one really knows, probably because no one can really define what Life is. It is a conundrum. I believe that almost everyone would agree that if Human Life begins at conception, then it would be wrong to kill a fetus. There are many people who believe that life begins someplace in between conception and birth (e.g. when there is a viable fetus, etc.). However, the first question in determining "When Does Human Life Begin?" is, Does Life Begin at Conception? To find an answer for how to deal with this question I must turn to my college courses on logic and statistics (refreshed by some articles on the internet). I am sure most of you studied the same subject-about type I and II errors.

Applying the principles to when life begins consider this.

1. The null (negative) hypothesis is that "Life does not begin at conception". I understand that a null hypothesis is usually a negative and, of course, it is impossible to prove a negative.

A type I error would be rejecting the hypothesis that "Life does not begin at conception" when in fact it is true that "Life does not begin at conception".

A type II error would be accepting the hypothesis that "Life does not begin at conception" when in fact it is false that "Life does not begin at conception" (i.e. Life does begin at conception).

2. Now considering the fact that we humans cannot prove the hypothesis, which type of error causes the greatest or least harm? Logic, and the following example, tells me that the type I error causes the least harm.

Following the type I error scenario the worst result is that we would cause a child to be born into a potentially unwanted situation (e.g. disabled, abusive parent, etc.) and at best into a loving adoptive life leading to a normal existence.

Following the type II error scenario, the worst result is that the child would not be born (some would say the child would be killed) and the best result is that the mother and would be child are spared the potential agony/difficulties that would come with childbirth.

3. Putting the above argument in more simple terms, consider these two cases. In one case we allow abortions because we believe life does not begin at conception. Now assume it is true that life does not begin at conception. Then abortion is simply a medical procedure that removes some unwanted issue (type I error). Now assume it is false that life does not begin at conception (i.e. Life does begin at conception). Then abortion kills the baby (type II error).

In another case we do not allow abortions because we believe life does begin at conception. Now assume that it is true that life does not begin at conception. Then we have saved a life and allowed a baby to be born (type I error). Now assume it is false that life does not begin at conception. Then we have allowed a baby to be born when it is unwanted by at least some people and does cause problems of varying degrees to those people including possibly the baby (type II error).

2

²

4. All of the above excuses the situation where the mother's life is at definite risk and the medical procedure needed to save her life results in the fetus dying. Thus the principle of double effect is applied.

Justice Blackmun, writing for the 5-4 majority in *Roe v. Wade*, 410 U.S.113, 162 and 159 held that the unborn child was not a "person", but did not offer any reasonable proof of this finding. Instead and inexplicitly he stated, "...those trained in the respective disciplines of medicine, philosophy and theology are unable to arrive at any consensus...".

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