S. W. Black September 20th, 1953

Since I have been asked to write down some of the more or less important happenings during my nearly four score years, I will start the narrative by stating that my father told me many times that I was born on a bright moonlight night January 10th, 1876. That the country roads were dusty, something unusual for that time of the year in a midwestern state. The place of my origin was a rather large farm two and a half miles southwest of Bridgeport, Illinois. The town, then a small village, became an important oil center around 1910 when oil in large quantities was discovered. This oil deposit did not extend to my father's farm so I would not have become an oil magnate even if I had remained at my birthplace. A midwest farm in those early days was an interesting place for a small boy, with its horses, cattle, sheep and hogs, as well as domestic fowl. Modern farm implements had not been invented to any great extent by the 70's but binders for cutting the wheat and mowers for the grass were coming into general use. I can still remember my father cradling wheat with a hand cradle. He was a very good hand with this implement and could cut as much as three acres of wheat a day. In those days a work day extended from sunrise to sunset. We had not then heard of the forty hour week. Before the day of the self binders, the wheat was bound into bundles by hand. This was quite an art and a good binder was paid as high as two dollars per day for twelve or fourteen hours work. I am perhaps wandering too far afield so I will get back to some of my earlier recollections.

At the date of my birth our family consisted of my father and mother and a sister, Amy, who was just past three years of age. My grandfather and grandmother Black lived by themselves in a small addition to the

farmhouse that had been built for them. My grandfather when I first remember him was getting too old for hard farm work, but he always kept a very sharp ax with which he cut the stove wood for my grandmother and the wood for the fireplace with which their room was heated. My grandmother often baked biscuits in a dutch oven in the open fireplace. She would place the biscuits in the oven which was about ten inches across and three inches deep. It stood on short iron legs and had a heavy iron lid. After placing on the lid the dutch oven was covered with hot coals and ashes and in about twenty minutes the biscuits were nice and brown and ready to serve. There was also a crane in the fireplace on which pots were hung to cook anything that needed to be boiled. In those days they believed in cooking the food for a long time. They did not have any cook books giving the number of minutes and the degrees of heat for cooking the various types of food. The cook just used the common sense she was endowed with plus experience and the family usually thrived on the food produced.

I remember my grandmother was a small woman with black eyes and a sharp tongue. She smoked a clay pipe, having been told by her doctor that smoking would be good for her eyes. My grandfather was a quiet easygoing sort. He chewed small quantities of star tobacco and it was said that he never spoke a slighting word about anyone. A fine trait that we might emulate with profit. My grandmother died when I was about seven years old. I well remember her funeral held in Shiloh Baptist Church, of which she was a member. When she joined this church, the ice was broken to baptize or immerse her, rather a chilly experience, but the converts in those days had a great deal of fervor, and it did not seem to hurt her.

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After her death Grandfather Black came to eat at our table though he occupied his own room till he died in 1887. We found him one morning lying down in the barn partially unconscious. My father and mother with my help carried him to the house in the old black rocking chair I have and the next morning he quietly passed away. Probably a brain hemmorhage. At the age of three or four I began going to the field at noon and riding to the barn on one of the work animals. My first remembrance of this experience is riding Tipsy, a bay mule, and holding onto the hamess to keep from falling off. I had plenty of experience working mules on the farm later on.

Children living on a farm in those days began having work to do at a very early age. When I was four or five years old I began helping drive the sheep, of which we had quite a flock, from one pasture to another. My mother used to say the only way she could tell when I was among the sheep was by my straw hat, I was the same height as the sheep.

I was six and a half years old when I started to school. I walked a mile and a half with my sister to Washington school, a one room building painted red, with double seats and desks for about thirty-five pupils. As a child I was very timid and my first day at school was a frightening experience. I can still see the teacher at his desk making out what seemed a mammoth sized register of the children. I do not remember his name, but only that I stood in fear and awe of him and was almost afraid to move for fear he would pounce upon me.

The teaching in those days was all from the school books. A child started reading in the first reader and progressed as fast as his ability permitted. I finished my third reader by Pebruary the first year and then remained at home the balance of the time, owing to cold weather. We were also given our first lesson in writing with our first reader, the first

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characters were pot hooks. Since I was born lefthanded I began writing with that hand but in a week or two the teacher told me it was time to change over to my right hand, which I did, and so far as I remember I never used the pen in my left hand again, for which I am very glad. They had not learned in those days that changing hands would cause "frustration," a lot of foolishness in my opinion, like a great many other new ideas.

One of my recollections of the district school was the Friday afternoon Literary society. One of the older pupils was president and the program consisted mainly of declarations. On my first appearance I recited a second reader selection beginning "I like to see a little dog and pat him on the head." The amusing thing was that the boy who preceded me spoke the same piece. He was a big overgrown fellow named Bob Griffry. When I recited, either from excitement or timidity, my voice always trembled. One day a visitor asked one of the pupils if I wasn't going to cry. She replied to the visitor, "No he isn't going to cry, he is always like that." It took me many years to overcome the tendency to tremble when I rose to speak.

The games we played at the recess periods would be considered very primitive by modern pupils. The girls and boys all took part in the ball games played with homemade balls and bats. Shinny was a little too strenuous for the girls but they played base three cornered cat which took a lot of base running. We knew nothing of football or basketball, The latter had not been invented. When the first warm days of March came the boys played marbles and spun tops. The latter was played with wooden tops wound with a string. It was quite an art to be a good top spinner, and to be able to knock out the other fellow's spinning top.

The country school in those days was ungraded and the pupil could go along through the school books as fast as he was able to master them and

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if the teacher was willing he could take up any line of study that suited him. As an example, my sister Amy learned to read before she was old enough for school, so at seven years she started in the fifth reader.

School generally began the first of September but the older boys did not enter till October as they were kept home to help with wheat sowing and other fall work on the farm. This arrangement did not seem to cause any trouble as they would just drop into the classes at the point they were studying at the time. Modern teachers would be horrified at such lack of system but in spite of it all we learned our reading, History, geography and arithmetic much more thoroughly than the average pupil does today. We just kept going over it again and again till we learned it. During all my career in the country school I remember my father would say every morning as we were leaving, "Hurry home Son." There was so much work feeding the stock, milking cows and other chores that it was necessary for the children to get home in time to get the chores all done before supper. Our home work was done in the evening where the children gathered around an oil lamp and in winter close to wood stoves. By eight o'clock everyone was sleepy and we were off to bed rising in the morning by five o'clock so breakfast was on before daylight and then an hour or two of chores and we were ready to start to school by eight o'clock, and the mile and a half walk sometimes through snow or mud, but all in all it was a very pleasant life. I remember my sister Amy was always slow in getting ready for school and I kept nagging at her continually to get started. We always carried our lunch in a tin bucket and during the fall and winter supplemented it with a large school satchel full of apples.

I finished all the studies that were available when I was fifteen. That last year I took the central examination open to all students who had

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finished the grade work. I made a good grade so was allowed to compete in the final examination held at the County Court House in Lawrenceville. I received the highest grade of any of the contestants and was given a certificate signed by the County Superintendent.

That summer my father received a letter from the President of the Vinc ennes University saying he had learned he had a "bright son" that he might want to send to the University. That flattered Father and after considerable discussion it was decided that I should enter in September. Thus began the most important period of my life up to that time.

The Vinc ennes University was an old school which received some State aid as it prepared its students to enter the junior class at the Indiana State University. Most of the teachers were graduates of Indiana State and were very well qualified and competent. At the time I entered in the fall of 1891 there were around one hundred fifty students, nearly all recruited from the town and the surrounding country. One of the advantages of this school was its military department which was compulsory for every boy that entered. An officer graduate of West Point was detailed by the Army to act as drill master and it was fine training especially for boys from the country such as I. After one year's training I was made a Corporal and during my senior year I was last Lieutenant of my company and wore a dress sword of which I was very proud. I remember during the latter part of that year, the Captain of the company committed some infringement of the rules and was suspended from his office for several weeks, during which time I acted as Captain and conducted all the drills.

One thing I almost forgot to mention was a cavalry troop that was organized about my junior year by Lieutenant N. G. Kempt the officer in

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command who had belonged to the cavalry in the regular Army. We rented our mounts from the local livery stable and being all colors and sizes they did not make a very impressive appearance, though it was a lot of fun for the boys as they all wore regulation Army sabres and went through numerous maneuvers and drills. I remember the expense was light as the livery stable only charged us twenty-five cents for the horses for an hour's drill, and this included saddling and unsaddling the horses. All the boys were fairly good riders as at that day automobiles had not been thought of and horseback riding was common in the towns as well as in the country.

I think I shall digress here and go back to the day I left home for this great adventure in higher education. Up to that time none of the boys or girls of my acquaintance dreamed of going beyond the country or village schools, except my sister Amy who had one year at Shurtleff College in upper Alton, Illinois. I well remember the morning I left home as a very green and timid country boy. It was around September 10th and the air was fragrant with the smell of ripening corn and the other country smells which I still remember after these many years. My father and I after bidding my mother and brothers and sister goodbye fared forth in the one horse buggy for the fifteen mile drive to Vincennes. The road was dry and it was pleasant driving through the country and seeing the nice well kept farms with big barns and herds of cattle and sheep. Our road reached the Wabash river, a lovely stream, several miles from our destination and followed the west bank till we reached the covered bridge that spanned the stream and ended at Main Street in Vincennes. My sister and I had been taken to this city one time several years before as a reward for cutting the mullain stocks from one of our pastures. Arriving in Vincennes in the late forenoon my father and I went to the office of Prof.

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E. A. Bryan, the president of the University. After a pleasant interview I was registered for entry in the freshman class. This was early September 1891. The next important item was to secure room and board. Professor Bryan recommended a Mrs. Hodgen, a widow lady who lived about a half mile from the school. We visited her and she agreed to give me room and board for three and a half dollars a week, the room to be shared with a boy from Allendale, Ill., Hite Fox. This proved a very happy arrangement as Hite had already attended the University one year and could give me much needed advice as to the details of college life that a country boy needed to know. Hite and I became fast friends and continued to room together for the entire four years. We graduated together in June 1895.

Before my father left me on this eventful day he purchased a Waltham watch, a bible and a small trunk. I had brought all my belongings in assmall hand bag so the trunk gave me ample storage space. After father left I went out to Mrs. Hodgens where I met her daughter Mattie, who was near my age but not very attractive as she walked with a stoop and her feet turned out too far when she walked. However we were always good friends and she helped me get acquainted. The other members of Mrs. Hodgen's family was a maiden lady, Miss Eva Collins, a niece and a very strong Presbyterians. On the naxt evening Hite Fox arrived from Allendale and after getting acquainted I believe we went to church, it being Sunday. On Monday we started our careers as freshmen and spent four very pleasant and profitable years. I always got along well with my teachers due probably to the fact that I was a good student and always made high grades. Without boasting, I led my class during the entire four years. At the end of the first half year I had the pleasure of having my name read out in chapel as ranking first in my class, also having

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the highest rank in the entire University.

I had hoped when I finished at Vincennes that I might go to the Indiana University for two years to finish my education, probably majoring in chemistry for which I had a likeing, but owing to inability of my father to finance me further, I was not able to make any plans for further college work. After I graduated in June 1895, I went home and worked on the farm a month or two and one day Father told me he could get me a position in the Hospital for the Insane in Jacksonville, Ill. I thought this might be a good experience but had no idea as to what my work would be. I rather thought I would have a place in the office, but I was disappointed as when I reported for duty I was placed as an attendant's assistant on a ward, where I was given charge of the dining room and the clothing room. The salary was very small, only about \$24 per month, but board was included which made a fine salary at that time as a dollar had a great deal more purchasing power than at the present time, 1956. I did not enjoy my work, though I acquired some valuable information regarding mental defections and it was interesting to observe the many mental quirks of the patients. In the summer of 1895 my sister Amy being in poor health, at the advice of her doctor went to Bryson City, N. C., as it was thought the mountain climate would be beneficial. This circumstance was the beginning of what later proved to be the determining factor in establishing me in the career as a lawyer and later as a banker. It is a good illustration of how a small event can shape the life and career of a person and can set in motion the series of events that govern the entire life work of an individual. This, briefly, is what happened and the manner in which my entire plans were changed, and my career shaped along lines that I had never thought of.

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While my sister Amy was in Bryson City she met a young lawyer. Thad D. Bryson, who was recently out of law school and had opened a law office in his home town. They became interested in each other and in a few weeks became engaged and in the late fall they were married. My sister had returned home in the early fall, having regained her health and the marriage took place in our home in the country near Bridgeport. The young couple left boon after the wedding and set up housekeeping in the old Bryson home in Bryson City. In the early spring of 1896 I received a letter from my sister and brother-in-law suggesting that I come down to Bryson City and read the North Carolina law course under the tutelage of my brother-in-law, and when I received my license to join him in the practice of law. He further stated that he had all the text books covering the law course and since he had so recently finished the course at the State University that he could coach me and I would get about the same training as if I went to the law school. This idea appealed to me and as I had no money and no prospects of a better job than the one I had, so I wrote them I would be glad to try out the proposition. I gave up my position in Jacksonville about June 1st and after a short visit at home I left for Bryson City on June 30th, 1896. My cousin Edith Johnston who lived in Olney, Ill., met me in Vincennes, Ind., and we traveled together to North Carolina, she to visit my sister and I to launch out in a new and untried sea of adventure. We traveled in a day coach on the B & O Ry. to Cincinnati and then by the Q U C and Southern, arriving at Bryson City about six o'clock on the evening of July 1st. We were met at the station by Amy and her husband and she was overjoyed to see us as it appeared she had been quite homesick. I lost no time in beginning my new studies and fortunately the folks lived in a big old country house and there was room and to spare

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for a few extra guests. This was fortunate for me as I had no money and no source of income but at that day living was very cheap, so my moving in did not add materially to the family expense. I helped around the place and tried to make myself generally useful and in this way I about paid my board and keep.

During the next few months I devoted all my time to an intensive study of the law course required by the North Carolina Supreme Court as a requirement to being granted a license to practice law. Although at that time, 1896, it was required that an applicant for license should read law for at least one year. I covered the course in about seven months, and after an extensive review my tutor suggested that I go to Haleigh and try the oral examination before the Supreme Court. I liked the idea and knew if I failed to pass the February examination that I could try again the next August. Acting on this rather uncertain line of procedure. I went to Raleigh in Early February 1897 and was one of around fifty young men who registered for the examination before the Supreme Court, which at that time consisted of the Chief Justice and four associate justices. The Court met at ten o'clock in the old Supreme Court building, which is now occupied by the State Banking Department and some other State agencies. The applicants for license were seated before the members of the Court who in turn propounded a few rather simple legal questions to the applicants. After looking us over we were directed after a short recess to go to the Clerk of the Court and he would make out the licenses to the successful applicants. This was quite a trying period waiting to see if our names would be called. Finally my name was called and the Clerk handed me my license ready to be Jigned in turn by the Chief Justice and his associates. It was a proud moment as I marched before the

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members of the Court and each in turn affixed his signature to the paper that permitted me to begin my career as a North Carolina lawyer and one that I have followed with pleasure and some measure of success for more than sixty years.

## Interlude

Since writing the foregoing account of my story to the date I began my legal career, eight years have passed bringing pleasure and happiness but the greatest of sorrow into my life. My oldest son has passed away in the prime of life and at the height of his career as a leading North Carolina banker. The date, March 9th, 1958. Then less than two years later death again entered our home and took from me the grandest person I have ever known, a devoted wife who had stood by me over the years and the mother of our four children. This was on December 1st, 1960, and now I am making the best I can of a rather lonely life but I shall continue to carry on during the years I have remaining as I know she would want me to do since it was never in her nature to give up. There is still work for me to do and I can still gain some pleasure in remembering the happy days and associations of the past sixty years. And now with a tear not really of sorrow but of rememberence, I will take up this narrative where I laid my pen down eight years ago.

## The next chapter

After receiving my law license I returned to Bryson City and was congratulated by Thad and Amy over my good luck. Thad very generously said we will form a legal firm under the name of Bryson and Black. This partnership was to continue for twenty-two years and was recognized as one of the leading law firms of Western North Carolina.

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In 1897 the outlook for legal business was rather dim so in 1899 I decided to go to Tupelo, Miss., to see what the prospects were there for a young lawyer. Shortly before that time my father had moved to Miss. and he had suggested my coming there. I stayed about a year but made little progress, and at the urgent suggestion of Thad I came back to Bryson City and we resumed the former partnership. The legal skies began to brighten and from then for many years I gained in experience and began to realize some profit from my profession.

I shall insert here the most important event of my life. In the spring of 1898 Marianna Fischer who had been a classmate of Amy's at Shurtleff College in Upper Alton, Illinois, came to Bryson City to visit Amy. I had casually met this pleasant girl one day on the train to St. Louis as Amy and I were going there for the day, but I had no idea at the time that the future would knit our lives together for almost sixty years of married life. As the days passed, we soon found that our chief pleasure was being together and before the month's visit was over we had become engaged and made plans for our future marriage as soon as I felt I could support a wife. Fortunately youth is optimistic and does not worry too much about the future, which is fortunate for the progress of the world. After the rather unsuccessful venture in Mississippi and my return to Bryson City and after I had paid O' Fallon, Illinois, and gotten to know her family, Marianna a visit in we decided to risk our fortunes together and we married in O'Fallon, Illinois, on March 6th, 1901, came to Bryson City and set up housekeeping in the small house which we rebuilt in 1910, in which our four children were born and where I am now sitting trying to write my memoirs.

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One of the most important decisions we made at the outset of our married life was to always live well within our income. A young married couple today could scarcely realize with an income of just four hundred and eighty-eight dollars the first year we did just that and were able to acquire some simple furniture and take out our first life insurance policy. Our first year was a busy one and the small adjustments we made meant much toward our building a happy and successful home. I shall never forget the remark of an old friend, Col. Bason, who was the Railroad attorney and approved my appointment of local counsel for the Southern, which appointment continues to the present day, over sixty years. He had met Marianna and was fascinated by her beauty and intelligence. He remarked to me, "Young man you always do what she says and you will never go wrong," and how true it has always been. Time passed swiftly along and in our second year our first child was born June 13th, 1902, but unfortunately though perfectly developed he never lived. This would not have happened today with our hospitals and improved technics. This was a sad experience for a happy young couple but time is a great healer and fourteen months later we were happy to have a little daughter arrive August 15, 1903, that we named Ellen Engelman for her two grandmothers. Ellen was always a source of delight to her parents. Aside from being a beautiful child, she showed remarkable intelligence and tractability. In her school work she led her class, graduating with first honors which continued through college and now with a Doctor's degree and other honorary degrees. She occupies the most responsible position of any woman in North Carolina, now entering her seventeenth year as Commissioner of Public Welfare of her State. She married a young professor of sociology in State College when she was

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twenty-five and they have led a happy intellectual life together since 1928. They have no children of their own but they have both had a wonderful influence over the students that have had the benefit of their training.

On September 15th, 1905, our first son was born, or rather our second, and naturally named for his father. He was a sturdy child but with a will of his own that contributed to his future successful career as a banker. His Aunt Amy remarked when he was a year old that he was a beautiful child. He was not guite the student his older sister was but as one of his college mates in the University remarked, "He didn't study much but he always knew the answers." After doing college work at Davidson and later at the University of North Carolina, where he later had a position in the Business Department. One day he wired his mother and me that he had been given a position with the American Trust Company, one of the leading North Carolina banks in Charlotte. This work seemed to fit his qualifications and he continued to rise steadily until he became Executive Vice President, but shortly after he contracted the malignant malady that attacks so many responsible executives and which resulted in his death on March 9th, 1958, at the age of fifty-three. I must tell more of his career in Charlotte during his thirty years with the bank.

Stanley like all normal young men had his romance and in 1930 he married Julia Wilkes, who was a member of one of the old Charlotte families. Their married life was a good example of a successful partner's life, each one carrying his own share of the responsibilities of the family. grand They gave us our first grandchild, a/little daughter that was named Julia Marianna, which I shortened to Judy Ann, which sweet name she bears

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to the present time. Later on came Stanley W. III, and shortly after Charles Wilkes. We are exceedingly proud of these grandchildren and they all love to visit their father's old home that I still occupy in Bryson City.

Our third child, Louise Bryson, named for her Aunt Louise in Illinois and the Bryson for her Aunt Amy. Her birthday was October 17, 1907. Louise was the pioneer of the family. At first she steadfastly refused to eat her oatmeal so we had to carry grapenuts for her when we traveled back to Illinois to visit her grandparents. At eleven years of age she was driving my Dodge car but had to give it up for a few years till she came of legal age as she was setting a bad example to the younger generation in town. Like Ellen she finished high school at the head of her class. Then went on to graduate at Converse College. She later went to New York for a secretarial course and came back to work in my law office till she made enough money for a trip to Europe. In the early thirties when the depression was at its height she announced if I would finance the trip she would go to New York to seek her fortune. She had written to some New York business firms about a job but received no encouragement. However, she said she intended to go anyway so she fared forth as a good pioneer, and despite the depression landed a job on the first day in the Great City. I do not remember just how long she worked at various jobs but before too many months she was given a position with one of the larger New York stores at for that day an excellent salary. In the course of time she wet a young New York Lawyer, Oscar Cox, a Yale graduate who came from Portland, Maine. Their friendship ran its normal course and in 1934 they were married. In due time their first son was born, named Jacob for his father's father

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and Warren out of respect for me. He is now a graduate of Yale School of Architecture and is starting on a promising career. Their second son, Peter Winston, also a Yale graduate is starting his career as a publisher and editor of a daily newspaper in Lake Placid, New York. Peter who is a good mixer and seems to like his fellow men seems destined to go into politics as soon as he acquires a little more age and experience. He is already writing very creditable editorials for his paper and seems delighted with his work. I wrote him recently that being pleased with his work meant a long step toward a successful career.

On January 26th, 1911, we were fortunate in welcoming another son into the family. As a tribute to his mother's family we named him Fischer and his mother gave him the middle name of Sheffey as a recognition of the kind services Mrs. Collins nee Sheffey had performed at his birth. In those days good kind neighbor women assisted the doctors when a child was born. We had no hospital nearer than Asheville.at that time and the doctors had no thought except to bring the babies in their homes, a good old custom that I am sorry to see pass with the affluence and modern hospitals of our time. Fischer was always a satisfactory child with a pleasant disposition and a great favorite with his brother and two sisters. At an early age he showed considerable talent along mechanical lines and after he entered school it appeared he might do well to plan his education along engineering lines. After graduation from high school in Bryson City, he spent a year at Riverside Military Academy in Gainesville, Georgia, and then entered the University of North Carolina, majoring in electrical engineering. He completed the four year course with a successful record, and soon after began work for the Nantahala Power and Light Company. After a few months

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he secured a position with the recommendation of his Uncle Louis Fischer with the Potomac Electric Power Company in Washington, D. C., where he remained eight or nine years. In the meantime he met a young woman from Camden, South Carolina, who had a government position in Washington. Her name was Elizabeth Zemp and she belonged to one of those good old South Carolina families whose roots were deeply imbedded in the soil of that good State. Much has been said and written about the antebellam south and in my opinion it is a heritage to be proud of. After a few months courtship Fischer and Elizabeth in due course announced their engagement and on June 20th, 1936, they were married in Chevy Chase. Maryland. During the next several years they lived in Washington and later moved to a home they purchased near Arlington, Virginia. Their two sons, Fischer, Jr. and Louis Engelman, and their daughter, Janice Blakeney, were born during this period. Fischer is now writing his thesis for his doctor's degree from Harvard. Blakeney is in college in Miami, Florida, and "Lee" is a freshman in Florida University. The family continued to reside in Virginia until about 1948 when Fischer was offered a position with McGraw Hill of New York as editor of the Electrical World, which position he held for eleven years, but which he gave up in 1958 to accept a position with Tampa Electric Company as Vice-President, now Executive Vice-President, and the family moved to Tampa.

Since this brings the family down to date, I will retrace the years and try to give some history of the family and more particularly of the

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activities of Marianna and myself during the period our family was growing up and we were assuming our responsibilities as members of our small community and contributing our part to the growth and development of what has become quite an important unit in a fine progressive state.

Early in our married life we both realized the importance of playing a part in the development of the educational system of our town and county, which in the early years of the 20th century was at a low ebb, there being over forty one-teacher country schools in the county and only one in Bryson City with two teachers. About the date Ellen was born I was offered a place on the local school board and assisted in building a new four-room structure, which was the first step toward what is now an excellent modern school system. I soon became a member of the County Board of Education and served as its chairman for over thirty years during this period. All the one-teacher schools were abolished and with the advent of bus transportation the system was consolidated into four elementary white and one colored school and a central high school in Bryson City. The term was extended from an ungraded four months term to a nine months term of twelve grades, which turns out around a hundred well equipped graduates each year. I have felt considerable

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pride in the part I played in this development which afforded our children among others the opportunity of a high school education at a minimum of expense and the fact that the children were qualified to enter the freshman classes in their various colleges attests to the excellence of the educational opportunity offered them.

While I was devoting my time toward building up the physical branch of the school system, Marianna was interested in the necessity of providing library facilities for the schools and the necessity of arousing active interest of the parents in working for the development of modern facilities for the schools. About the year 1920 she organized the first Parent-Teacher Association and served as its president for five years and until it was established on a firm foundation from which it has continued to grow and contribute to the growth of our present fine school system. Marianna was also the moving force in organizing the Woman's Club in Bryson City, serving as its president and later as district president. She had the unusual ability of making a success of any organization she helped establish. Probably the most important contribution she made to the county was the establishment of a public library in 1929. This enterprise was started with fofty donated books which she placed in a couple of donated suitcases and circulated through the county schools. From this small beginning the library has grown to around ten thousand volumes with modern equipment and quarters. A paid librarian and a circulation of around twenty thousand annually. At the suggestion of the Woman's Club, the library was given the name of the Marianna Black Library and is incorporated under that name and operated as a free library by a board of six trustees.

When our first child was born and even before we became interested in the Presbyterian Church, being convinced that a church connection would afford us an opportunity for contributing to the religious life of the community

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and also affording our children a church connection which we both felt they as well as ourselves should have. Neither of us have been very orthadox in our views on church creeds and beliefs but we have both derived much satisfaction and happiness from our association with the members of our church. Marianna has served many times as president of the women of the church and many years as a Sunday School teacher, especially as teacher of the adult class which she was preparing to attend when she was stricken with her fatal illness on the morning of November 27, 1960. I also took an active part in the management of the church, serving as superintendent and teacher in the Sunday School for over thirty years and as an elder and clerk of the session for over fifty years. I still hold that position though I am trying to transfer the active management to the younger men on the board. At eighty-six years it is harder to keep up one's enthusiasm, even though one may maintain his interest.

While on the subject of our church membership and the satisfaction we have had in our association with so many people who held similar views to ours, I will pass on a statement often made by Marianna that the more real religion one could have, the better toward making for a happy and satisfied life. Though many of us cannot accept literally the various church creeds, we can all agree that the moral and ethical foundations of the church are sound and are mostly made up of the substance of human experience which over the centuries has been worn into a law of life which if followed sincerely willinsure a profitable and satisfied life. After all the "Golden Rule" is the true yardstick to live by and govern our conduct toward our fellow man.

Time flows on rapidly. My professional business has increased. The small house that we rented at four dollars per month was purchased about 1903,

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was remodeled in 1910 and again added to in 1930. The children all were born and grew up on this same spot where Marianna and I lived for almost sixty years, and where I am now living and writing at the little desk given Marianna by her grandfather on her sixteenth birthday, and on which she wrote literally thousands of letters to her children, grandchildren and friends during the eighty-six years of her interesting life.

As you have read these memoirs, you can understand that after Marianna's death I felt that some suitable memorial should be erected near the place where she had lived and labored for so many years and I suggested that we give to the church the lovely Memorial Building which my children, grandchildren and I have erected and presented to the church in her memory, so that future generations may profit by having the benefit of the attractive educational building in which the simple virtures of life may be taught.

Since I have given brief sketches of our four children and traced their early lives until they were educated and launched out on careers of their own, this rather sketchy history can be taken up by them and new chapters added as events of interest occur in the family. I feel that a chapter dealing with my business and professional life will at least be of interest to my children and some of the happenings as I recall them may be of interest to others and may serve as something of a history of the development of this particular area of Western North Carolina during the past sixty-five years.

As I have previously stated, I came to Bryson City on July 1st, 1896. I found a very small primitive town of less than five hundred people with no surfaced streets or sidewalks, no electricity. In fact this modern necessity was in its infancy even in the larger cities of the state. There was no public water supply and of course no telephone service. There was, however, a Western Union Telegraph office and messages of importance could be quickly

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sent from the office located in the railroad station. I have dealt at some length with the school system heretofore so I will pass it over except to say that at this date, 1962, the town and county can feel justly proud of its fine elementary and high schools, which are preparing and tsending a large number of young people to college where they are giving good accounts of themselves.

Soon after the turn of the century outside capital began investing in the large areas of virgin timber lands in the county, large saw mills were built and the timber cutting proceeded at a rapid rate and the forests were depleted with no provision being made for reforestration. This business was at its height form about 1905 to 1920. During this time there was a demand for a large amount of labor and along with this development there came a demand for legal services in setting land titles and damage claims which naturally arose from the increased employment. My legal business began to prosper along with the enhanced prosperity and I was fortunate in representing a large number of these new industries.

Just prior to 1910 interest became aroused in the electrical development of our mountain streams.

The first company that made extensive purchases was known as the Union Development Company. This company gave our law firm a large volume of business and when they finally sold out to the Aluminium Company of America and its various subsidiaries, we were able to go with the new company as its representative in six western counties of North Carolina, which business proved very lucrative and furnished the means for me to pay the college expenses of my four children. My records show the first work for this company about 1912 and I continued to represent them for around thirty years and

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until all their hydroelectric projects were developed. Now that all this development is completed, land titles settled and the plants under automatic control. Also the insurance companies have taken over the settlement of almost all damage claims; the demand for former legal services has declined to the extent that the average attorney has to rely on his office work for a livelihood. Fortunately there have been many new ideas of business that have come into the lawyer's office to take the place of changing conditions and demands for legal services. Among these new services a lawyer has been called upon to render are the chartering and servicing of corporations to take the place formerly accupied by partnerships and the small individual businesses. Also the great activity that has developed in land acquisitions and transfers in the past few years. This line of activity with the great increase in the value of money has given the average lawyer an opportunity to even greatly increase his income. Strange to say this county and town that was formerly considered in the very low business and income bracket has emerged into a creditor instead of a debtor community and the investments in stocks, bonds and business enterprises now reaches into the millions, due largely to the frugality and business acumen of our citizens.

Time passes so rapidly that there has been quite an intermission in my story writing, but I hope now, October 1st, 1962, to bring this biography up to date so for whatever it is worth it will be a more or less complete story.

Since I have mentioned that the community has emerged from a debtor to a creditor class, it may be of interest to note the part that the Bryson City Bank has played in this development. The bank was chartered in the spring of 1906 with the then minimum capital of \$5000. On June 6 of that year the bank opened in a railed in corner of the D. K. Collins General Store, Mr. Collins

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being the first president. The paid in capital was on \$3,500 and, of course, there were no deposits until sometime later. Money was very scarce. Mr. G. A. Maslin was vice-president and only one employee, Mr. Lee E. Marr. He received a salary of \$100 per month. He had been a school teacher and had a fair common school education. He continued as the sole employee for two or three years as the deposits grew. The bank took an active part in furnishing funds for the business development of the town and its growth continued to contribute to the development of commerce and business in the town. The loans were small and for a number of years the bank experienced no losses due to unpaid loans. About 1919 there was a drop in the lumber market following World War I, which had cut the price of sawed wood on which the bank depended on for much of its income from the neighboring people, its customers. The bank weathered this depression as a bank usually weathers its depressions, by getting by without losing any substantial amount of money, since calls were not made by its depositors in excess of its ability to pay. The bank continued to grow until the resources had reached \$2,400,000 by June 1, 1963, which was progression from depression to great heights for a tiny community in western North Carolina. This tiny community in 1919 which started its one little bank later started another little bank which was called Swain County Bank and was built on the corner of Everett St. This bank was built where Mrs. Stevenson's clothing store for children's clothes is set today. Mrs. S. W. Black was connected with almost all the important cases in this area for more than 30 years. And has let his law practice dwindle as a result of devoting his time to making loans in the bank of which he has been the leader for 39 years, longer than anybody else in the whole State of North Carolina.

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During that period he was associated with the Aluminum Company of America as their attorney, and during that time was able to educate all of his children. He tried cases and examined land titles in the area of the TVA. The cases he tried for Alcoa concerned damage suits, right of way propositions, and the purchase of lands in TVA which Alcoa sold to TVA. The law practice has now been turned over to E. B. Whitaker, the junior partner, and the senior partner's time is practically all occupied by the bank.