

among them: Marian Olson, Clara Berg, Mrs. Cliff Nemens, Etta Ogaard, Marie Nelson, and Lil Snyder. These members earned that title by being very valuable in their efforts to improve their community and nation. Betty Brecto is our 33rd president.

More progress has been made in the last 50 years than had been made in the previous 5000 years. It is said that knowledge doubled between 1900 and 1950, doubled again between 1950 and 1960, and again between 1960 and 1970. In the business field, we have moved from the hand adding machine to the computer, from the manual typewriter to the electric, and on to the typewriter with a memory. Changes in communication and transportation have transformed our world into a very close community. In our homes, modern appliances, miracle fabrics, packed and processed foods — all have changed our way of living.

We must acknowledge that women did not play a very important part in these modern inventions. When Benjamin Franklin said to his wife, "Come, dear, I'll show you something about electricity," she replied, "Oh, go fly a kite."

Throughout all these years, women have not been able to convince men that E.R.A. means that men and women will have EQUAL RIGHTS, making the world a better place in which to live.

WATER IN THE HOUSE FOR \$12.98 IN 1924

Mrs. Kenneth Greenhalgh

"Elmer" said I to my husband one day last summer, "I've got to have water piped into this house before another winter. He looked at me as if I had asked him to get me the Russian crown jewels. "Yes, I know all about the interest due on the mortgage and the note at the bank, and the price of hogs" I went on before he could answer. "And those things are the very reason why I can't afford to waste my time and risk my health another winter lugging from ten to twenty pails of water into the house and out again every day. All I ask is to have water piped from the cistern —." "Yes, yes, honey", Elmer finally managed to break in soothingly. "You know I'm glad to do anything possible to make you comfortable. But unless you can find about \$100 in cold cash hidden somewhere —"

"One hundred dollars nothing! Why, I saw a statement in some bulletin the other day that a sink and pitcher pump could be installed for as low as \$15.00."

"University extension hot air," scoffed Elmer. "All right" said I rather nettled. "I'll make a bargain with you. If I can get the plumbing supplies for \$15.00 or less and pay for them myself, will you agree to do the plumbing work?" "I will that," said Elmer. "But I warn you my beloved wife, I'm betting on a sure thing."

When I came to take an inventory of my private resources, I found I had the ten-dollar bill Uncle Gibbons sent me for a present and about \$4.50 in loose change. Little Emily's birthday came the following week and I had to save out enough for a treat for her. Thirteen dollars was about all I felt free to spend on my plumbing supplies.

I expect I'd have lost that bet with Elmer if it hadn't been for Charlie Downer, the rolling stone son of a neighbor and a jack-of-all-trades. He heard me telling my troubles to his mother and volunteered to help me make out an order from a mail order catalog. I'd have been quite lost without his help, for I didn't know anything about pipe and fittings and their proper dimensions. We finally picked out a galvanized sheet sink 18 x 30 inches, for \$3.85. I could have gotten a smaller sink or a painted steel one for less, but Charlie advised against it. A pitcher pump which could be used with our shallow cistern was priced for less than \$2.00. Charlie estimated that we needed twenty-two feet of galvanized iron pipe, 1¼ inches in diameter, to connect up the pump, and eighteen feet of black iron pipe 1½ inches, for a waste pipe. With fittings and threading, the pipe cost a very small amount. In all, I won, and got the water in the house for \$12.98 and had \$1.52 extra change to do with as I pleased.

MERCHANTS NATIONAL BANK, 1924

In Mementoes of Dr. Janet MacGregor regarding the closing of Merchants National Bank, Crookston, 1924, this draft, a letter to Congressman Conrad G. Selvig, was found.

February 26, 1925

Dear Mr. Selvig,

I should dictate and put into writing my observation and knowledge of the outrageous and shameful crime that was put over on Mr. A. D. Stephens and the whole Northwest in closing the Merchants National Bank, and the resulting closing of many other banks.

Why was that man Goodhardt (examiner) sent into this district to supercede Harris, who was head of the Minnesota Bank Examiners and who had personally supervised the examination of the bank the previous October?

At the time of examination we were owing considerable to Minneapolis banks in collateral loans, but by the end of the year the "Government Reconstruction" had taken up all our loans secured by our country banks collateral notes so that we were clear.

A couple of weeks after the closing I went down to the Cities to talk with Harris and asked him as to what Goodhardt's report revealed as to why we could be in worse condition or *any* condition to warrant closing. He was candid to say that he did not know. Harris repeated that his report in October was correct, and that it would appear that the Government Reconstruction program should have made conditions much better instead of worse.

Goodhardt picked out notes to the aggregate of \$164,000 which he told C. M. Berg, Lewis Lohn, Al Kaiser and Henry Tarlseth (President of banks in nearby towns) "must be taken up before nine o'clock tomorrow morning (Saturday) or the bank will be closed." Lohn asked if "it could not be carried over until Monday, as it was after 10:00 P.M. then, we were not open Saturday afternoons, and it would not seem as if there was more than we can arrange to take it all up if that is your demand". Goodhardt argued "Why do you hesitate about closing? There is a good deposit, and it will be a simple matter to get your depositors to go along with you." I said something pretty strong about the black eye it would give us, and all so unnecessary. Goodhardt went for me. A. D. Stephens called me to one side to say I'd "better not antagonize Goodhardt. He had us at his mercy, and he has promised to help reorganize." Stephens was white and like a dishrag. I antagonized Goodhardt the next morning when the Directors were called at 8:30. We were to vote to close. I said to A. D. before Goodhardt, "Don't you do it!" A. D. said meekly "IF we do not take this action what will happen?" Goodhardt's strong reply was "I will wire the Comptroller in Washington to give me authority to close you!" My mad words were "Let him do it!"

The motion was made. I as Cashier refused to second it, and Marcus Stephens as Vice-President was asked by his Dad to do it.

Goodhardt was promising that he would do so much in helping, and A. D. was being hypnotized by him.

All the noise of the McNary-Haugen proposal was coming from out of "Crookston", as Paul Leeman of the First National Bank of Minneapolis told me the day I stopped over in Minneapolis on my way to the Agricultural Conference in Washington, February 4, 1924; and he also told me I might as well go back to Crookston as nothing would be done along that line at this conference. I went with Aaron Youngquist (Attorney General) to talk with Governor Christianson that day and the Governor said "By all means, go," — that "it was true that the Grain Commission firms were fighting the bill because it contained the clause requiring the grading of wheat on its *protein* content instead of color and plumpness, and that they had gotten the Minneapolis bankers won over to oppose the bill, and also in turn won the Tribune and Journal over, but not the Dispatch of St. Paul.

by Virgil L. MacGregor
Crookston, Minnesota

