

CHAPTER TEN  
United States Navy  
(My Marriage)

Once again I was airborne to New York courtesy of United Airlines. I had a tight schedule to return the 3,000 miles by car to San Diego following the Oct 12<sup>th</sup> wedding. I arrived at LaGuardia Field in New York on Saturday the 10<sup>th</sup>. Mom, Dad and brother Bill picked me up and we spent the night at their apartment in Rockville Centre. We drove out to Montauk after mass on Sunday where I joined Dolly in backtracking by car to East Hampton (about 18 miles). Her dad had arranged for she and I to pickup our marriage license there by special handling on Sunday afternoon. Back to Deep Hollow Ranch where our families were staying. A wonderful evening of dinner and refreshments with our extended families. I really hadn't seen many of them since 1951, prior to my joining the navy.

My bride-to-be was just beautiful. Dolly at the time was a little over 23 years old with the most gorgeous red hair, alabaster white complexion and a beautiful figure. God helped me make this choice because we just seemed natural together. At this time I stood fairly straight at six foot two inches and was fairly skinny at 165 pounds... very much like my father as a younger man.

I had been away so much for the past two years that I was to meet a number of Dolly's relatives for the first time at the wedding. My promise to her is to separately assemble her life's JOURNAL following completion of my effort in early 2012. At this juncture I would mention that her dad, Peter John Bohler was fifty-three years old. He was born in Luxembourg, near Germany and France and migrated to the United States at age sixteen. I called him "PB" (Pa Bohler) at his request. He was a lifelong master baker and by 1953 had built and developed Bohler's Open Kitchen in Montauk. This was a combination restaurant and bakery with apartment living quarters on the second floor. P.B. was universally respected and loved by his peers in the Montauk and East Hampton communities. He had owned and operated a bakery in East Hampton, Long Island during Dolly's high school and junior college years.

Dolly's mom, Charlotte Hedwig (Hattie) Linder Bohler, was forty-seven years old. She was born in Germany, when her parents returned there from Queens, New York in order to permit her father to serve his mandatory military service. She returned to the United States and was the beneficiary of dual citizenship. Hattie asked me to call her "Mom" and it became a natural thing to do. She was a beautiful woman, the mother of not only Dolly, but two older brothers. Alexander "Bob" Bohler was born in 1925. His parents signed for him as an underage marine during the early part of WWII. Bob fought on

Guadalcanal and in many other of the fierce fighting engagements in the south pacific. Peter (Jr) was born in 1927. He joined the service in the latter portion of WWII and saw action with the army as it invaded the northern part of Luzon in the Philippine Islands as part of General MacArthur's famous "I shall return" trek.

Bob Bohler and Jimmy Walsh were my two ushers at the wedding. Jimmy was Mary Lee Murphy's husband and my buddy back during my freshman and sophomore years at Fordham University. I had served as his best man in his marriage to Mary Lee in January, 1949.

My best man was my brother Bill who was in his second year at New York Medical College. Bill was a wonderful choice since during my first twenty years he and I were as close as two brothers could be.

"PB" in his generosity gave Dolly and me a new car as a wedding present. We chose a 1953 Studebaker Champion, ivy mist color, with large white walls. This was a two door coupe and a brand new rather radical and racy design for Studebaker. Commencing late Sunday Dolly's family began to pack our car for the trip west to San Diego.

I bid my bride-to-be good night on Sunday evening about 10:30p.m. Man, with everything going on, and me slightly on San Diego time, I found it difficult to sleep. Up early on Monday the 12<sup>th</sup>, which was Columbus Day and a holiday in the eastern part of our country. The Catholic church in 1953 (pre Vatican II Council of 1965) required complete fasting of food and drink from the previous midnight in order to be eligible to receive Holy Communion. So, no breakfast, just the preps of getting dressed for the ceremony. I was at Deep Hollow Ranch about three and a half miles out from the tiny village of Montauk. Montauk supported a small Catholic church called "St. Therese of the Little Flower" just a block from the surf club and Atlantic Ocean frontage. This church was quaint and small, but beautifully kept. The Bohler family had previously donated one of the stained glass windows.

I was to be married in my dress navy blue uniform, which now sported one and one-half gold stripes since my recent promotion to lieutenant junior grade. I earned four campaign ribbons in the far east: National Defense, United Nations, Korean Defense (3 stars) and China Service. These adorned my jacket above the left breast pocket. Brother Bill brought me down to the church for the ceremony. Meanwhile, Dolly was dressing at a small house the Bohler's maintained near the beach. Theresa (Terri) P. Hayden, her best friend and Maid of Honor was assisting, as was Dolly's mother.

Our mass commenced at 10:00a.m. Was I nervous? Yes! Excited? Yes! Committed? Yes! Yes! Pauline Kraft, the organist, commenced the bridal march and my gorgeous bride came down the aisle on her father's arm. Just an aside: Dolly was always the apple

of her father's eye. While happy for her, I don't think he ever envisioned losing his daughter to California and possibly the Philippines... Those areas in 1953 were a very long way away. "P.B." and I got along just swell, and that helped the moment. I'm sure that his heart tugged a little as he handed his baby over to me. Father Adam L Weber officiated. He professionally handled the double ring ceremony. This, I might add was a slight surprise. In 1953 the custom of two rings was really just becoming accepted. Dolly's dress was beautiful and just a little daring in the bodice cut for the times. When asked much later about her thoughts at the altar she frankly related that she was worried about showing too much to the priest, let alone her husband-to-be.

We exchanged our vows, kissed and were now Mr. & Mrs. I remember taking Dolly back down the aisle following mass to a full church. A lot of shared love flowed around St. Therese' Church that morning.

Our reception followed at the Deep Hollow Ranch. Here we were to visit and share for a final moment until our subsequent return from the Philippine Islands in September, 1955 about two years away.

We changed to informal clothes and departed later in the afternoon for San Diego. This was late Monday the 12<sup>th</sup> and I was due back to the USS Twining by 0800 on Monday the 19<sup>th</sup>. We passed through New York City and over into New Jersey before dinner. Our wedding night was spent in the upstairs of a large boarding house in Pennsylvania. As an aside, the Federal Highway Program would not commence until the late 1950's under President Eisenhower's administration. At this time (1953) there were no interstate highway systems. Most of our 3,000 miles ahead would be over two or three lane roads and principally through small and large cities.

Our first night accommodations were sort of unique and certainly worthy of comment. This was the era before motels. Our boarding house had a large bedroom with about four double beds with the Quigleys as the only occupants. Writers have some poetic license and degree of censor, so I will leave this scene to your imagination.

The miles rolled by as the week unfurled. We had this brand new eye catching automobile. There was no such thing as a credit card or gas card in 1953, so we paid cash for everything as we drove along. Gas was 29¢ per gallon, a first class stamp 3¢ and a decent automobile \$2,000. However, the minimum wage was 75¢ per hour and the average family income \$3,500.

We picked up the famous highway 66 (two lanes) for a large portion of our journey and for the first time ever drove through the desert and large stands of cacti. I had my Argus C-3 camera and we took slides to capture the memories. To me this exploratory time

with the opposite sex was all I had imagined and more. I can't help but think of all those who miss this opportunity to see and do for the first time with their life-partners.

We rolled into San Diego on schedule by Sunday afternoon. Dolly was just delighted with my choice of 2910 ¼ Ingelow St.. Somehow the officers of the Twining had gained access in our absence and humorously decorated the apartment. They did leave to their credit some wonderful chilled champagne and delightful goodies to eat.

My new bride and now navy dependent saw me off to the ship early Monday morning, the 19<sup>th</sup>... I received a lot of good natured kidding and one wonderful wedding present surprise. Cdr. Miller had interceded and obtained for me a month's delay in my departure for the Philippines. At his request I was sent for four weeks to the Navy Instructors' School at the San Diego Naval Base. Over a lifetime I have attended three universities, matriculating through a Masters Degree, but never attended a better grounded and more useful course than that school. I prepared lessons with gusto, practicing on Dolly and really learned instruction techniques that would serve me well through the years of my later chosen career. Dolly played golf for the first time at the Navy Base executive golf course. We swam in the ocean at La Jolla, dined around and just enjoyed ourselves. The officers' from the Twining hosted us for a celebratory party and presented us with a sterling silver cigarette case enscribed "From the officers of the USS Twining DD 540 October 12, 1953". This beautiful memento still adorns my living room now fifty eight years later.

Back to the earthly side. Our Murphy Bed as could be expected came up and down regularly and at all different hours. At the time we didn't know, but another young officer couple shared a similar setup next door. He served on an LST (Landing Ship Tank) and about 45 days later after we both shipped out his wife Leslie and Dolly shared our apartment and Dolly's parents on their trip out to see her in January 1954... At that time they all visited Boulder now Hoover Dam and Las Vegas in its infancy – Dolly's Dad and Mom loved to gamble and had time off in the winter to follow the horses and other similar pursuits ... Back to Dolly and Leslie ... They were both able to share with each other that the wall between the Murphy Beds was thin and sounds did carry. So, who really cared?

Three events sparked my memory of the period leading up to my departure for the Philippines in early December. First, the brief exposure to the naval training school, which I have already mentioned. Second, my departure from the U.S.S. Twining and the third, our first holiday as a couple on Thanksgiving. Cdr Miller invited Dolly to join the Twining which was tied up to a nest of destroyers in the mid stream of San Diego Harbor and then stay aboard as Twining got underway and steamed up the lengthy harbor to dock at the repair facilities. Miller had a daughter about ten years of age and Dolly chaperoned

the daughter as they both were guests on the ship's conning bridge. My underway station was on the bridge so I became a first hand spectator to the events which followed. A fairly stiff breeze was blowing down the harbor. Cdr Miller waived off the customary services of an outside ships pilot service. He decided to handle the close quarter maneuvering situations himself. Almost immediately we were caught in the wind and the busy harbor traffic. Dolly's bright red hair was a beacon for anyone to see on the open bridge and the Destroyer Forces' admiral for the San Diego area was stationed on the destroyer tender we had just left. Cdr Miller had to ditch the two women in his sea cabin immediately behind the bridge and light chaos prevailed as the ship floundered down the harbor. The final insult was our inability to breast (turn) the destroyer around into a narrow repair slip at the end of our brief voyage. Twining had some previous damage from sea trials to one of its two large propellers (screws) so this accentuated the problem. We ended up hanging in mid stream and radioing for a pilot and tug to come to our rescue. Almost as soon as we were tied up Miller had me disembark the two women, as we didn't know what naval visitors to expect.. I do recall that Cdr Miller was informally chided for his non regulation guests, but Dolly had a wonderful episode to remember.

Thanksgiving dinner. I married the daughter of a baker and owner of a restaurant. Yet, wonders of wonders, Dolly couldn't cook! This was prior to the micro wave era, so somehow we existed on love, carry-in, canned food some frozen foods until the last Thursday in November. Who notices when you're just married? On Thanksgiving day Dolly roasted a turkey for we two. Our first meal where everything came to the table at the same time. Boy, did we enjoy our feast! The only negative was our inability to easily open a plum pudding can. We finally succeeded and spooned our delicious dessert onto our plates. The memory is that over our 57 year lifetime together Dolly became an excellent cook and we learned that the vibes from P.B. the master baker were in her genes, after all.

Early December wrapped up my tenure on Twining. Dolly and I drove the 500 plus miles north to the Travis Air Force Base located just north of San Francisco, where I was to catch a long flight to the Philippine Islands. Again, no highway 101 or I-5 freeway back then, so we followed coastal Route One along the ocean up through Big Sur to San Francisco and finally to Travis Air Force Base. It was very difficult to part ... I had no real assurance that Dolly could join me on the base in Subic Bay and just eight years after the Philippines were liberated from the Japanese at the end of WWII there were no living quarters off base.

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## REPRISAL

*I experienced the wonderful Sacrament of Matrimony with a person chosen for me by God. Considering my relative inexperience with women as I grew to maturity, I couldn't have chosen a better mate.*

*We were to spend 57 plus years together. As in the wedding vows we experienced richer and poorer, in sickness and health and just the wonderful sorrows and joys of lives shared together in love.*

*I believe we lucked out spending the first two years together far removed from family. It permitted us to make mistakes and mold our lives by trial and error. We were sort of "old marrieds" when next the families got together with us in 1955 ... two years after the wedding.*

*So, now on to the next chapter ... the Philippines and further involvement with the U.S. Navy.*

## OUR ENGAGEMENT IS ANNOUNCED



**LT AND MRS ROBERT C QUIGLEY**

Miss Dorothea A Bohler, daughter of Mr and Mrs Peter Bohler of Montauk, and Lt Robert Charles Quigley of Rockville Center were united at Nuptial Mass in The Little Flower R C Church, Montauk, on Monday morning October 12. The marriage was solemnized by Rev Father Weber.

The bride, given in marriage by her father, looked radiant in a gown of imported chantilly lace over white nylon tulle and carried a bouquet of white Pom Poms and Talisman rosebuds.

Miss Theresa Hayden of Montauk, her maid of honor, wore a coral colored cocktail dress of silk

over net and carried a bouquet of mixed chrysanthemums.

William Quigley of Rockville Center, brother of the groom was best man. The ushers were Alexander Bohler of Riverhead, and James Walsh of East Meadows.

The bride's mother wore a blue silk cocktail dress trimmed with nylon tulle and a corsage of pink tea roses.

Following the ceremony, a buffet brunch was held at Deep Hollow Ranch attended by 75 relatives and friends.

The couple are motoring to San Diego, California where Lt Quigley will attend school and then proceed to his permanent station in the Phillipine Islands.

### **ENGAGEMENT**

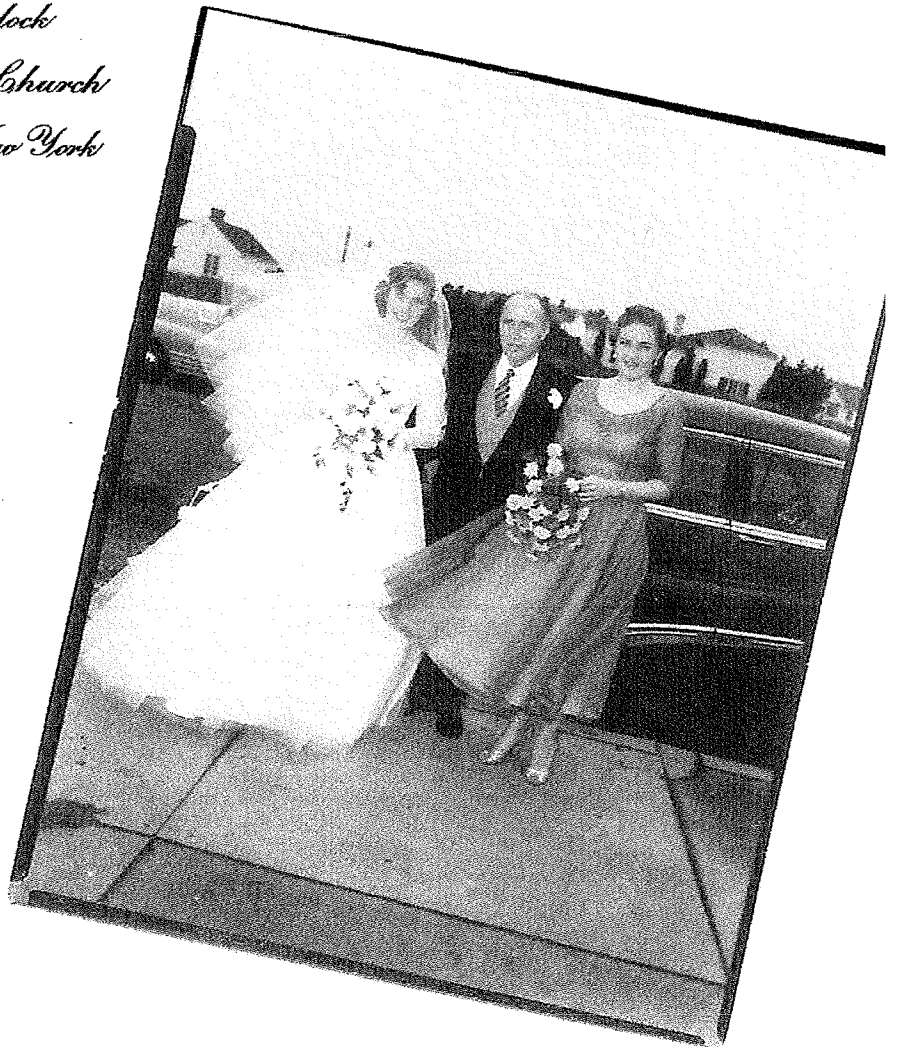
Mr. and Mrs. Peter Bohler of Montauk Point announce the engagement of their daughter Dorothea Agnes to Ensign Robert Charles Quigley, son of Dr. and Mrs. John J. Quigley of Rockville Centre.

Miss Bohler is a graduate of East Hampton High School. She attended Berkshire Hills for Young Women and graduated from Bergen Jr. College.

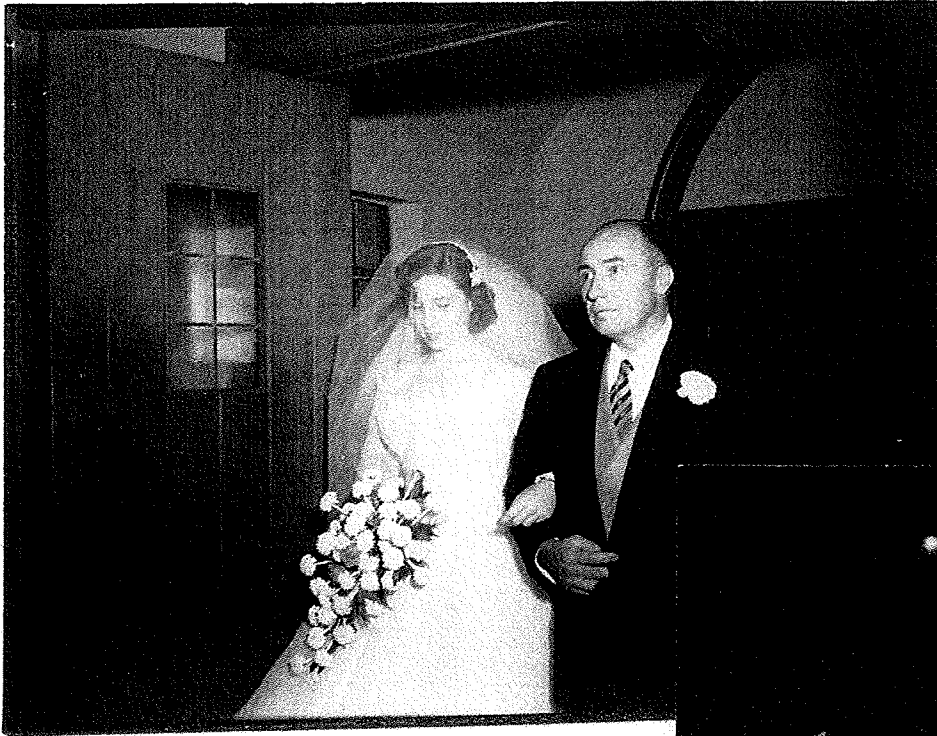
Ensign Quigley attended Fordham University and is a graduate of N.Y.U. Washington Square College. He graduated from the Officer Candidate School at Newport, R. I., in May, 1952 and is at present serving with the U.S.S. Twining (DD540) at San Diego, Calif.

A fall wedding is planned.

*Mr. and Mrs. Peter John Bohler  
request the honour of your presence  
at the marriage of their daughter  
Dorothea Agnes  
to  
Robert Charles Duigloy  
Lieutenant, j. g., United States Navy  
Monday, the twelfth, of October  
at ten o'clock  
St. Theresa's Church  
Montauk, New York*







**DOLLY AND HER  
FATHER, PETER  
BOHLER**

**BOB AND DOLLY  
ST. THERESA'S CHURCH  
MONTAUK, NEW YORK**





(LEFT TO RIGHT) TERRY HAYDEN, JIMMY WALSH, BOB, DOLLY, BILL QUIGLEY, BOB BOHLER (DOLLY'S BROTHER)



(LEFT TO RIGHT) BOB, DOLLY, HATTIE BOHLER, PETER BOHLER (DOLLY'S MOTHER AND FATHER)

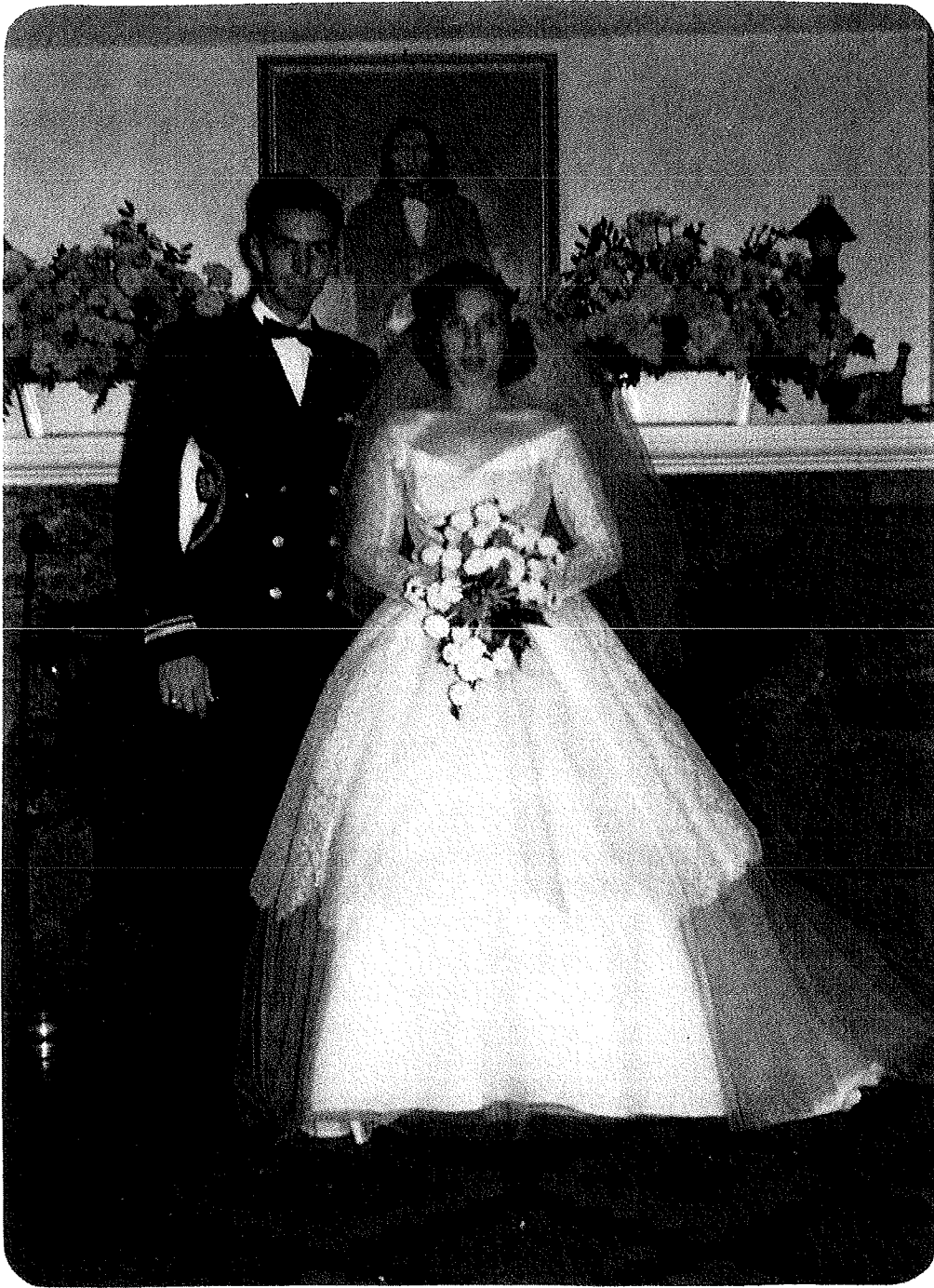


(LEFT TO RIGHT) BOB, DOLLY, ALMA QUIGLEY, JOHN QUIGLEY



**OUR RECEPTION WITH BROTHER BILL QUIGLEY  
TOASTING THE NEWLYWEDS  
DEEP HOLLOW RANCH**





**DOLLY QUIGLEY**  
**2910 ¼ INGELOW STREET**  
**SAN DIEGO, CA**  
**1953**





CHAPTER ELEVEN  
United States Navy  
(Subic Bay Naval Base  
Philippine Islands)

Dolly and I said our good-byes at Travis Air Force Base. She to return alone by car to San Diego, while I boarded a four engine DC-4 piston air force plane for transportation to the Philippine Islands. My enroute accommodations were bucket seats facing across the center aisle. The trip would be long and for me very lonesome with frequent short stretching stops while refueling at Hawaii, Wake island, Guam and then on to the Philippines. These were all prominent battle sites during the recent Pacific War.

The temperature and humidity rose. We finally landed at Clark Airforce Base north of Manila in the Philippines. I then switched to a navy C47 (DC-3 airliner type used by the armed forces) to complete my journey to Manila. There I boarded an interisland naval vessel which connected the Manila area to Subic Bay naval Base via a one hundred mile sea route in the South China Sea.

The Philippines is a huge archipelago whose largest island is Luzon in the north. The nation's capital of Manila is located on the southwest portion of Luzon and Manila Bay exits after about 30miles into the South China Sea. The former Spanish fortress of Corregidor Island guards the entrance to the harbor. Subic Bay is located yet another 60 miles north of Corregidor. It too exits on the South China Sea and its large harbor is guarded by an abandoned Spanish fortress.

I was to reside in Subic Bay for only eighteen months and Dolly three months less. Yet, our experiences there so moulded our relationship that I want to take a couple of pages to paint a backdrop a backdrop of this foreign station as a prelude to sharing our life there.

Spain had occupied the Philippines since the late 16<sup>th</sup> century. The occupation was loosely controlled and greatly influenced by the presence of the Franciscan Roman Catholic Clergy. By the end of the nineteenth century a nationalist revolution was taking control of the country; this effort reached its zenith during the Spanish-American War 1896-98. The Treaty of Paris in December, 1898 settled that conflict and the U.S. purchased the Philippines from the Spanish for \$20million. The U.S. actually crushed the native Republic and commenced the occupation of the Philippines in 1901. It remained a Republic with a U.S. Governor until it became a self-governing Commonwealth in 1935 in transition to full sovereignty which was promised within another ten years. Manuel Quezon was elected president and a generously popular and paternalistic government ensued.

While all of the events were transpiring in the Philippines, the Japanese army seized Manchuria in 1931 and completed its occupation two years later. Japan then invaded China in 1937. By 1938 General Chiang Kai-shek and his Nationalist Chinese Forces had retreated before the Japanese thru half of China and the war raged on. The Japanese attacked Pearl Harbor and the U.S. on December 7, 1941 ostensibly over oil embargos with the aim of destroying our Pacific Fleet to keep us from resisting Japan's further spread throughout all of northern and south western Asia.

The war reached the Philippines on December 8, 1941 with air attacks on Manila, Clark Airforce Base and various military installations throughout the archipelago. Japan followed with an invasion army landing in Northern Luzon at the Lingayen Gulf on December 21<sup>st</sup>. The army reached Manila on January 2, 1942 which had previously been declared an open city by the United States to prevent widespread bombing. The Japanese ignored this declaration and the city was destroyed piece-meal. It's estimated that 80% of the city was destroyed and 120,000 casualties sustained.

Manuel Quezon was ordered out to Australia along with our General MacArthur. General Wainwright surrendered 80,000 US and Philippine forces to the Japanese on June 9, 1942, and the occupation began. However, the continuing guerilla resistance by the Filipinos denied all but the larger population centers to the Japanese. This resistance ultimately came at a horrific price of one million casualties suffered by the Filipinos Peoples; the destruction of 80% of Manila; loss of 75% of the railroad infrastructure and 50% of the nation's permanent crops.

General MacArthur did return as promised. He landed forces at Leyte in October 1944 and then in the Lingayen Gulf in January 1945. Manila, once again was bombarded as the Japanese made a resistance fortress out of the original walled city. This area was severely damaged and I will comment on this at a later point in this narrative. Manuel Quezon died in 1944 while in exile in Washington, D.C., and Sergio Osmena, his successor, formed the Commonwealth government in 1945. Manuel Roxas became the first elected president in 1946 and the Philippines on July 4, 1946 would receive their independence and become a sovereign nation.

The Chinese Communists finished the occupation of China in 1949 and drove Chiang Kai-shek's Nationalist Forces across the Formosa Straits onto the neighboring Island of Formosa, later to be called Taiwan. At this juncture the Communists controlled and occupied the whole of China.

The Chinese merchants historically had been the backbone of the Philippine economy. Much more so than their Filipino counterparts. Their economic revival following WWII fueled the Island's prosperity, but the swamps and mountains of Luzon and Mindanao

teemed with the Filipino guerrillas from WWII now heavily influenced by the Chinese led Hukbalahap forces (HUK for short). The HUKs originally rebelled against the Filipino government and the agrarian civilian population during the early 1950's. Congressman Ramon Magsaysay became the Secretary of National Defense in 1950 and by 1953 had weakened the HUKs. In 1954 Magsaysay would be elected to the presidency in a landslide and his administration reduced corruption and introduced agricultural reform in the rural barrios (villages).

Dear readers, you now have the backdrop for my humble entry into this recovering nation. Follow with me as I journeyed for the first time from Manila to Subic Bay. The small approximately 125 foot U.S. Navy ship that acted as both a personnel transport and supply vessel sailed three times a week between the U.S. Navy station near Manila at Sangle Point and Subic Bay. It traveled thirty miles from Manila to Corregidor Island, rounded the Bataan peninsula and continued another seventy miles to Subic Bay. The entire trip of roughly 100 miles took about eight hours. Our transport vessel reminded me of a larger edition of the 'African Queen' in the movie of that name with Humphrey Bogart and Kathryn Hepburn. We passengers sat under a canvas in the awning covered stern and enjoyed the many passing sights. First, I was absolutely flabbergasted at the great number of sunken ship hulls still littering the inner harbor from Manila to Corregidor; giving testimony as to the destruction rained down upon Manila both during the Japanese invasion in 1942-43 and then our retaking it during 1944-45. We could see the destroyed shore battery gun emplacements and barracks structures on Corregidor Island. This was a fortified island which effectively denied the Japanese access to Manila Harbor during the period December 1941 thru April 1942. General MacArthur's headquarters were located there in the bowels of the Malinta Tunnel. At the time the island was still strewn with unexploded munitions and closed by the Filipinos to all outside access.

The entire route around the Bataan Peninsula was lined by dense jungle vegetation. Finally, we arrived at the entrance to Subic Bay, also guarded by an old and now decrepit Spanish Fort. The U.S. maintained a small naval repair facility in the harbor prior to WWII. The key feature was a floating Dewey Drydock. This was a 375 ft. by 256 ft. platform with opposing side walls. It could be sunk and then refloated to lift vessels up for hull repairs. This drydock was originally installed prior to WWII and also used by the Japanese during their occupation of Subic Bay. It would stay in active use through the 1980's.

The civil war of Nationalist versus Communist forces in China following 1945 demonstrated the importance of the western Pacific to the national security of the United States. This led to a permanent commitment of US Forces in the Philippines as Subic



Bay returned to its status as a small naval station in the immediate post WWII years under the command of navy Captain Coffin. The Seabees Construction Unit Battalion One (CUBI) started about 1952 to carve out the eastern benchmark of the mountain leading from Subic Bay to the Bataan Peninsula. This would by the 1960's become a major naval airfield and with the Subic Bay Harbor a large navy base. It would be used to support both the fleet and air operations for the Vietnam War during the 1960's – 1970's. However, at this point in 1953, the Navy Base was but a small, small facility surrounded on three sides by jungle and to the west by the South China Sea. There were no permanent buildings. All structures were either metal quonset huts or metal butler buildings. The base was guarded by a company of marines, since the guerrilla HUK forces were still a definite threat to remote posts such as Subic Bay. There was a two lane poorly maintained road overland to Manila. This 120 mile link was guarded by periodic machine gun guard posts. Just prior to my arrival the Subic paymaster was robbed and killed while transporting the monthly base payroll overland from Manila. These types of errands would be supplanted by air delivery following the initial opening of the runway at CUBI POINT. But that would be after our time in Subic.

My Underway Training Unit (UTU) had the status of a ship in the harbor, so we in effect sub-leased working and living quarters on the base, but reported for direction and training not to the Subic Base Commander but to the Far Eastern Underway Training command located in Yokosuka, Japan. In actuality they had all but disbanded our unit following the June, 1953 Korean War Armistice. My skipper was LCDR Bonham, newly arrived himself from San Diego, Calif. Bonham was a mustang, i.e. former enlisted promoted to officer near the end of WWII. His wife did not accompany him to Subic. Bonham saw his assignment as keep out of trouble and serve the balance of his thirty years to a pension. He had a problem with liquor which would eventually be his undoing while at Subic. Lt. Robb, another mustang, was our executive officer and Operations Instructor, if needed. He and his wife Sophie had been in Subic prior to the realignment of our command. The other mustang lieutenant was McCool, our Engineering Instructor, who like Robb lived with his wife on the base. Bonham saw me as his Gunnery Instructor, which was quite a reach, since my sole qualification was classroom experience at OCS in Newport, Rhode Island and casual observance on the Twining. I did have practical experience in Anti-Submarine-Warfare (ASW) and its weaponry.... We had four chief petty officers to complete our command. Two were Filipinos who only in recent years had received general naval exposure. Up to this time, most sailors of Filipino heritage were utilized in mess hall or steward assignments. WWII began their transition to general shipboard duties.

Here we were so to speak all geared up and nothing to do. Bonham was befriended by Lo On, a Chinese businessman offbase in the neighboring barrio of Olongapo. Lo On

owned the Chocolate Bar and various other investment properties. During this era the barrios each had annual fiesta celebrations capped with the crowning of a beauty queen. Bonham asked me to conduct a campaign to promote Lo On's teenage daughter for queen. Big first assignment after journeying halfway around the world! However, it turned out to be fun and our candidate won!

Olongapo was just outside the navy base. You will recall that U.S. Naval personnel were forbidden to reside off base to this point. So, I had Dolly's name on a waiting for living quarters on the base, but my separation date from active naval duty was only about 17 months away, so actual prospects looked dim. Lo On owned a brand new wooden duplex home in Olongapo which he had constructed as an investment. He offered to rent one unit to me and Bonham went to bat with the base commander, Capt Coffin, seeking approval. It worked, and Dolly prepared to join me. She had to duplicate the car trip north to San Francisco, place our Studebaker in line for shipment from Oakland, Ca. to the Philippines and then ship over herself in dependent quarters on a navy troopship. This latter took a full month after one ship broke down shortly after sailing from the west coast and another was substituted.

I'll join Dolly in the narrative after one brief remaining comment about Lo On, Capt Coffin and the Fiestas. I was invited along with Bonham, Capt Coffin and some other officers to attend the native banquet in the downtown Olongapo square. I think in retrospect that too many of our post war naval representatives succumbed to the temptations of boredom and the late afternoon cocktail hour. This evening we officers were all in dress whites at the banquet. Captain Coffin was the guest speaker. He led off with "follow Olongapians, and I consider myself an Olongapian because"... then nothing. We all had the impression that he couldn't recall an instance of why he was an Olongapian. At the time Will Lederer's book "The Ugly American" was a staple on the "must read list". Talk about your Ugly American, we felt shame for our naval leader.

I met Dolly in Manila about March or April. We had a second honeymoon in this exotic place, although one had to overlook the signs from wartime destruction and reconstruction. We particularly enjoyed a male singer called Taboy who knew all of the current mood music. We picked up our car and took the guarded overland road to Subic Bay. I do believe that we took great risk on every such journey, but who can convince a 25 year old of this?

I delighted in seeing each scene through Dolly's eyes. I had built some of the furniture for our condo and the initial experience in Olongapo were really something! Just a few were bugs, geckos, ants, hostile neighbors and a red light house next door. Dolly and I made our initial call on Capt & Mrs. Coffin, leaving our calling cards. We understand that this centuries old custom is now no longer practiced.

There were other young officer couples like ourselves on the base. We formed a close relationship with an ensign supply officer, Marsh Thompson and his wife Peggy. Also the marine lieutenant Clare Wilcox and his wife Jodi, the Glennons in legal and others. Marsh, Peggy, Dolly and I made many trips to Manila. We attended the opening session of the Southeast Asia Treaty Organization (SEATO) and met the US Secretary of State, John Foster Dulles and thru Marsh met the western pacific division manager of Singer Sewing Machine Co. He and his wife were interred during WWII by the Japanese in the Santo Tomas University prison located in the old walled city of Manila. They sort of adopted we four and we avidly absorbed the culture and history on tours with this wonderful couple.

I reciprocated with Marsh. I worked with the Filipino Navy in our Underway Training Unit, and was able to arrange a full day tour for the Thompson's and ourselves of Corregidor Island and the Bataan Peninsula. Also the city of Mariveles, where the 1942 death march originated. A Filipino navy gunboat picked us up in Subic and brought us to Sangley Point near Manila. Since Corregidor was still formally off limits to outsiders, our hosts brought gasoline and provisions and we docked at Corregidor, boarded Filipino army trucks and under their watchful eye toured this former fortress. Everything was probably just about the way it was upon retaking this Island from the Japanese nine years before. We couldn't tour the inside of the Malinta Tunnel, where General MacArthur and later his successor, General Wainwright directed the defense of the Philippines from December, 1941 to April, 1942. We fished from native outrigger canoes off Corregidor, attended church services in a bombed out church building in Mariveles and became students of the epic struggle endured during early 1942.

On another occasion, we took our wedding gift Studebaker north of Manila to the shores of Lake Taal, a lake within a volcano. I temporarily misplaced the car keys and we had some anxious moments since these outlying areas were officially off limits after sundown due to the guerrilla HUK threat.

Marsh and Peggy joined us in Baguio. This delightful barrio was at about 5,000 ft in the mountains of northern Luzon and about 150 miles from Subic Bay. Since Subic only had a volcanic sand swimming beach it was a periodic refresher to get to the US Army's Camp John Hay resort at Baguio. This sported an 18 hole golf course with sand greens and we took advantage of the opportunity to tour some of the old gold mines at the lower attitudes interspersed in Negrito headhunter regions.

Our nearest rest area to Subic was Clark Airforce Base located near the Mt Pinatubo volcano, and about 50 miles north of Subic. On occasion we would go to Clark for long weekends with the Glennons and Wilcox's. The men would play the 18 hole golf course, again outfitted with sand greens. To this point I have mentioned but little about golf. I

do recall playing a one under par 71 round at Clark and at the dinner dance afterward at the officer's club you would think I was celebrating a US Open Victory. Mt Pinatubo would erupt during the early 1990's and the lava slides would bury Clark Airforce Base and the surrounding agricultural region.

Back at Subic, I became the scoutmaster of Foreign Boy Scout Trooper #1. I forgot to mention, but I had previously served as a scoutmaster in Freeport, Long Island, New York, while attending New York University. Although dubbed "Foreign", the scouts were actually the dependent children of naval personnel in Subic Bay. We had some interesting campouts, utilizing navy "M" boats and camping in the jungle. Again, with the HUK Movement, we probably tempted our fates, but the only challenge experienced were ones of acquainting young boys with flora in the jungle that could at times "fightback".

Dolly and I used the Subic Bay officer's club as our place to hang out. We learned to play duplicate bridge, although my frequent partner was Father Reardon the Catholic LCDR chaplain who played the more ancient game of whist. It's a wonder our bidding didn't ruin a generation of new contract bridge afficiandos ....

Our fellow officers at the Underway Training Unit (UTU) partied nightly and pretty intensely. We reciprocated at times and had to learn in self defense to dilute martinis and manhattans. Actually, my favorite beverage was San Miguel Beer which was a real hot weather delight and brewed locally in Manila. I never had the courage to contemplate where its running waters flowed in the teeming metropolitan city of Manila.

Two other social events come to mind. Cardinal Spellman from New York City toured Subic around Christmas, 1954 and we met and had a short audience at a Base Officer's Reception. Also, Queen Elizabeth II and Prince Philip toured the Far East on a British Cruiser during 1954. She had replaced her father in 1953 and was touring the world. We had a brief audience at a reception when the HMS Cruiser visited Subic Bay.

Dolly and I spent our first wedding anniversary in Hong Kong on October 12, 1954. We departed Manila in an oriental DC3 airline, which reminded me of Chopstick Charlie in the old Terry & the Pirates comic strip of the 1930's and 1940's. Chopstick Charlie was Chinese and robed in the customary floor length gown with a pill box hat. His planes had a small ticket counter outside of the plane's single door. Passengers purchased a ticket there, climbed aboard and the crew brought the counter into the plane and away they went. That's exactly what happened in our flight. We were the only Caucasians aboard and since we, after a one day delay were following a typhoon into Hong Kong, the trip over water to Hong Kong was bumpy and at times downright scary. We dropped into the Kai Tek airport in Hong Kong. This was the old airfield and not unlike Lindberg Field in

San Diego or Midway in Chicago where you drop right over the houses onto the field. I understand that today the true international airfield of Lan Tou Island has taken its place.

Hong Kong in 1954 was still a British Crown Colony at the time of our visit. It would remain so until 1997 when the lease with China expired and it was turned over to the Communist Chinese. Dolly and I spent a week in Hong Kong. We initially stayed at a wonderful very British Hotel on Victoria Island, but later changed to the Peninsula Hotel across the Harbor on the Peninsula entrance to the New Territories. We awoke on our first morning to the sound of bees humming. It turned out instead to be the U.S. aircraft carrier Kearsarge pinwheeling in the harbor. For some reason this ship while at anchor lined a number of piston engine aircraft sideways on the flight deck and ran the engines so that the propellers pulled the ship at anchor around to a different direction. Why? I don't know... The point of the recollection, we had both previously seen the Kearsarge during Dolly's 1953 trip to San Diego; so this was a true moment of remembrance.

Hong Kong in 1954 was still a land of mystery and intrigue. I had previously visited Hong Kong over a weekend while on the USS Twining, so knew a little about what to visit and what to avoid. We greatly enjoyed the floating barges at Aberdeen and dined with a sumptuous dinner of fresh fish. We were rowed to and from the floating restaurant by a Chinese woman and her family who lived on the tiny sampan used as our water taxi. Land is such a premium that the graveyards were tiered plots on the mountain side where the remains of loved ones were later replanted into small urns at the burial plot. Families tilled small plots for food on nearby terraced mountain sites. Our day trip to the far edge of the "New Territories" brought us to the guarded entrance to Communist China, manned on our side by British Soldiers and on the far side by Communist Chinese. The British were on constant patrols with tanks, armored vehicles and infantry troops. We did tour an ancient Chinese walled city on our way back to Kowloon, or as much as our sense of smell would permit with open trench sanitation ditches snaking throughout the narrow walled streets to the inner city. Finally, the poor were massed everywhere with rough lean-to covered with roofs of scrap corrugated steel panels.

The supply officer at Subic Bay ran the Subic base Commissary (store). He appointed me as his temporary representative to visit some of the wonderful Chinese Tailors in Hong Kong to purchase bulk woolens, silks and other materials for later shipment to Subic Bay. We also made arrangements with two of three tailors in Kowloon who made suits and dresses by mail order for navy base personnel. This enabled Dolly and myself to purchase on our own a small civilian wardrobe.... My two suits would later become my started wardrobe when first employed as a banker at the Northern Trust Company in Chicago during 1957.

Back at Subic. My early duties at the UTU in 1954 were to work in classroom situations with the Philippine Navy and also at sea with the Nationalist Chinese Navy out of Formosa. We also formed some wonderful friendships with the Philippine Navy out of the Sangley Point area near Manila. One of our rewards was the previously mentioned Corregidor and Bataan Peninsula weekend. I well remember my first visit to a Chinese vessel. It was a Landing Ship Tank (LST) gifted by America following WWII. I'm guessing, but this vessel was three hundred feet long, flat bottomed and about thirty feet from the waterline vertically up to the deck. You'll recall that these vessels were utilized during WWII to drive up on an invasion beach, drop the bow area and then tanks, trucks and troops would be offloaded onto the beach. At sea the only way aboard was up a rope and wood staired Jacob's Ladder from what we call an "M" Boat to the upper deck. Since the LST was flat bottomed it easily rolled from side to side even in the relatively calm water of the Subic inner harbor. Scared me half to death using that ladder to enter and leave the LST. Also, the vessel was dirty and smelled of oriental cooking. Quite an experience, especially with the language difficulties as we conducted practice gunnery exercises offshore from Subic Bay.

Each of these involvements was a separate adventure. They provided some justification for our existence in Subic Bay following the Korean War Armistice.

The French Indochina War in neighboring Vietnam was to conclude with the French surrender to the Communists at Dien Bien Phu on May 8, 1954. This happened while we lived and worked at Subic Bay, so we at the UTU had been closely following this conflict. I remember giving some overview talks to the base officers at Subic Bay. At about the same time some units of the US Seventh Fleet, including the USS Twining were diverted south from Japan and Korea to Subic Bay. We had limited dockside facilities, so 7<sup>th</sup> Fleet vessels anchored mid stream in the harbor. The USS Midway, a giant aircraft carrier at the time came in for steam catapult repairs and reprovisioning. In order to supply them water all of our base water facilities were turned off at night to replenish ships in the harbor. Somehow I got the use of a small sailboat and the Thompsons joined Dolly and myself on a day when USS Midway actually launched an AD Skyraider propeller plane while at anchor and standing still in the harbor. This to test the repaired catapult. Imagine our surprise to witness this unannounced event while only a few hundred yards away in a small sailboat. By way of comparisons, today after the USS Cole bombing by terrorists, no small vessel such as ours can approach a US Man-of-war in a harbor.

We entertained Commander Miller and the officers of the Twining at the Subic Officer's Club. What fun to rehash names and events! I would see the Twining once more about

1965 when she paid a July 4<sup>th</sup> courtesy call to Eureka, Ca.. More about this at a later time in this chronology.

Dien Bien Phu in Vietnam was to become a turning point in colonial history. This battle and the defeat of the French was to end French colonialism there after almost 100 years and the victory by the Northern Communists was a stepping block to the U.S. committing troops to Vietnam in 1965 and the much later suffering ending with the fall of Saigon in 1975.

At the time of Dien Bien Phu Vietnam was divided into two countries: North Vietnam, a poor country run by the communist Ho Chi Minh, and South Vietnam, also a poor country run by the brutal dictator, Ngo Dinh Diem, who would be later murdered in a coup in 1963. The military subsequently ran the country until the final communist victory in 1975.

I add this background as a backdrop to my 1954-55 activities in Subic Bay. Our UTU did very little with the surface ship navy of the 7<sup>th</sup> Fleet due to the lack of Naval Base Facilities. Cubi Point would be finished in time for the Vietnam War, but in 1954-55 was a facility in the initial stages of construction. I did work with some of the air units of the 7<sup>th</sup> Fleet. I would take an "M" Boat crew of observers out to the uninhabited island at the entrance to our harbor. There were some abandoned fortifications and we would set up observation equipment to visually triangulate a drop zone off the coast at sea. Then AD Skyraider planes off a aircraft carrier would be in radio communication with us as they came in low and dropped dummy mines in this specified areas, practicing mining exercises such as were used earlier in Wonsan Harbor during the Korean War. The biggest moment here was wearing rubber hip boots and carrying shotguns to ward off possible deadly green bamboo snakes. These varmints hid in the old fortress buildings and we approached bouncing loud rocks off of metal, etc. No one was bitten, but we were always on guard.

You might presume that I drew the less-than-desirable jobs in our unit which would have been standard operating procedure for the junior officer, although I must add that Robb & McCool were to be helpful in my next assignment with the Thai navy. LCDR Bonham had by late '54 early '55 developed a health threatening drinking problem. He was severely hung over each morning and the drinking started earlier each afternoon. He was always looking for a daily drinking buddy. Thank goodness I had Dolly and later my Thai Navy responsibility. Bonham would ultimately end up with the D-T's, be relieved of command and be shipped back to the naval hospital in San Francisco about April 1955 and before we left Subic. Lt. Robb then assumed temporary command of our UTU.

Shortly after Christmas, 1954 our UTU received word that three U.S. Reserve Fleet subchasers were to be shipped to the Philippines, turned over to the Thailand Navy transfer crews, and trained by our UTU. I was named the UTU officer-in-charge of this program and in the old Ed Sullivan early T.V. days my “really big moment” was about to happen. This was to become one of the really big adventures of my lifetime.

Why me and not Lt. Robb? First, Robb was busy now acting as our Commanding Officer. So, either it looked like too much work by my associates, or they did by this time see me as a competent teacher. In any event the program was mine! Each subchaser, Patrol Craft Submarine (PCS) of the type in mind was 267 tons, 136 ft. long & 24 ft. wide. It was wooden hulled, powered by two General Motor diesel engines and had a full force complement of 57 sailors. Armament was one Hedge Hog Rocket (ASW), one 3 inch dual diesel purpose gun, one 40 millimeter and two 20 millimeter anti-aircraft guns, and many depth charges. I go into detail so that you can draw a mental picture of the vessel. By comparison a PT Boat (President J.F. Kennedy) was 80 ft. long and a Fletcher class destroyer such as the Twining was 300 ft. long.

The three PCS's in question were hull numbers 1417, 1419 & 1420. They were built in 1943. They would be shipped one at a time deck loaded on a huge freighter. We arranged for a heavy duty floating crane to be towed from Manila which would then lift the PCS off the freighter into Subic Bay. When #1417 arrived it was my baby. About the same time Lt. Pravit Bohdipalla, Royal Thailand Navy and a transfer crew of about 25 officers and enlisted arrived at our base. I arranged for sleeping and eating arrangements and we commenced our program.

Our UTU building had excellent classrooms and training facilities. You will recall that it was constructed prior to WWII for a larger operating purpose. You will also recall that I was a qualified naval instructor. I was like the dean of a small school effort. My relief at the UTU, Lt. Houghton, had arrived and he unlike me was a qualified naval ordinance officer. So we setup classrooms for Operations (Robb), Engineering (McCool), Gunnery (Houghton) and Command/Navigation (Quigley). Pravit was my right arm. He and three Thai officers acted as classroom and shipboard language translators. I'm guessing that each transfer took two weeks for classroom and shipboard underway trails. The former are self evident. The latter were days spent at sea 0900-1700 testing shipboard systems, ordinance and shiphandling skills. Pravit and I manned the bridge and were the safety officers when we worked with U.S. Navy planes towing airborne target sleeves. I can recall three instances with #1417 that stand out: First, the 20 MM AA crews tended to shoot too close to the tow plane. We were warned by the plane's pilot on a few occasions that the towed sleeve would be cut loose if we didn't do a better job with our crew which they did; second, again a 20 MM jammed (misfired). Instead of screwing off



the barrel and dunking it along with the unspent shell in water, the crew unloaded the round through the breech of the gun....this after that round had already been triggered; and third the crew set off a diamond shaped display of four depth charges with too shallow of a setting. The display went off and lifted the stern of our vessel right out of the water....but the hull seams held and we all learned from the experience.

Pravit was an excellent duplicate bridge player, a skilled naval officer and just a great person to be around. We were to entertain him constantly over the 8-12 weeks of our time together. We found out so much about Thailand and regretted that I was to be released from active duty in May so that we wouldn't have time for a visit to Thailand.

Pravit sailed back with #1417 to Thailand and then flew with the next crew back to Manila and Subic. We repeated the process for PCS's #1419 & #1420. I should add that Captain Coffin of Subic Bay Naval base was kind enough to donate an oil painting for the Officer's wardroom of #1417. We have a delightful picture of this dedication ceremony (see appendix).

Well, eventually #1420 sailed for Thailand. Again, this was one of my life's memorable moments. I believe that this experience, even at the young age of 26, had a lot to do with shaping my later life leadership roles.

Lt. Houghton was from the west coast of the United States. I had been planning to attend graduate school for a Masters Degree in Business Administration (MBA) upon returning to civilian life in May, 1955. I had applied at Harvard and had been rejected. However, I was accepted at the Wharton School at the University of Pennsylvania. Houghton knew that Dolly and I had greatly enjoyed our times on the west coast, so he recommended his alma mater Stanford University. To this point Stanford was just a name to me as the football team that had defeated the University of Nebraska Cornhuskers in the Rose Bowl Game on January 1, 1942 while we lived in Lincoln, Nebraska. I inquired further, applied and was accepted at Stanford for their two year MBA program. Houghton also suggested that I request an additional ninety day period of active naval duty so that I could go right from the navy to school in September. Dolly and I would be supporting ourselves for two years at school, so I jumped at the suggestion and the navy accepted.

Dolly and I sold our honeymoon Studebaker automobile at a nice price in Manila. We left our wonderful female native rice hound dog Ligaya with chief Moreno (UTU) and sailed from Subic to Manila in July. This reversing of my entry path was with some emotion. I mentioned earlier that this great adventure had commenced with the leaving of my bride at Travis AirForce Base, California in December, 1953 and a brief nineteen months later we were returning with memories nineteen months times a large multiple. We joined a navy troopship in Manila for the ocean voyage home. I had troop watch

duty every third day, but our stateroom quarters were nice, the food good, as was the company. Dolly and I won the enroute bridge tournament. Card draw was by chance and not set as in duplicate. Dolly apologized to our final two opponents (Colonel & Major in AirForce) by stating that our victory was due to the luck of the cards. Their reply was a tasteless “yes, you’re right”... My bride had to be coached from tears in the state room to the banquet where we accepted our prize.

Our ship arrived in Oahu, Hawaii. We passed the sunken battleship Arizona, while enroute to berthing at Pearl Harbor. The custom is to render passing honors with taps on a bugle and active military lined on the passing ship and rendering a hand salute ... this was a very touching and memorable moment. We were permitted liberty ashore for about twelve hours. Dolly and I rented a car and visited the Punchbowl National Cemetery located above Honolulu in an inactive volcano crater, Diamondhead, Waikiki Beach, the gorgeous mountain pass to the windward side of the island, dinner ashore and back to the ship.

The rest of our trip to California was uneventful. Passing under the Golden Gate Bridge as we entered San Francisco Harbor was even more of a thrill than in 1952, for now were home after a long period away.

Dolly and I berthed at the Marine Memorial Club in downtown San Francisco. This was a wonderful hotel with gym, pool and restaurant. It was located near Union Square. It was owned by a Marine Veterans’ Group and open for membership to active and veteran members of the Marine Corps and Navy. We were to utilize its services many times in the years to come. Best of all it was easily affordable.

Prior to departing Subic bay we were fortunate to sell our 1953 Studebaker honeymoon automobile to a party in Manila for a good price. This particular model was in high demand. Lt. Houghton then introduced us by name to a downtown San Francisco Ford dealer on Van Ness St. This agency did a lot of long distance business with overseas military personnel and at reasonable prices. We ordered a 1955 Ford Fairlane car with the new wrap around windshield, and took delivery upon our return to San Francisco.

I reported to the Treasure Island Naval Receiving Station on Treasure Island in San Francisco Bay. This was halfway between San Francisco and Oakland at the base of the huge San Francisco Bay Bridge. Treasure Island was a small island added onto with filled land from the Bay and had been the site of the 1936 World’s Fair. It was with some regret that I entered the separation process from active naval service on 20 August 1955. I had served three years nine months and thirteen days on active duty and had immensely enjoyed and profited from the whole experience. I was then to remain with the inactive reserve where I served as an instructor, first in San Jose, California (1955-57) and later in

Glenview, Illinois (near Chicago) from 1957-60. I would be promoted from Lieutenant Junior Grade to Lieutenant while in San Jose. I was later transferred to the retired reserve in 1967 with 5 years 6 months and 15 days of satisfactory service. I would subsequently be honorably discharged from the U.S. Naval Reserve on 7 July 1983.

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## REPRISAL

*I believe that the reader can sense my enthusiasm for SUBIC BAY and this early chapter of our marriage. Here we were 9,000 miles from the Bronx and New York City. Dolly and I are both strong individualists and we learned to compromise and work with each other and those around us. I couldn't have timed a better career assignment, while learning about the Navy. I was free to workout problems and challenges with representatives of foreign navies, e.g. Philippine, Nationalist Chinese and Thailand.*

*I forgot to mention that I was a member of a Naval Court of Inquiry while at Subic. Among other cases we evaluated the grounding of a U.S. destroyer ship between Formosa and Northern Luzon, Philippine Islands. Sort of like Captain Queeg's trial in "The Caine Mutiny".*

*I also volunteered to captain a small fleet oiler scheduled to replenish a fleet of minesweepers clearing waters near Borneo which had originally been mined by the Japanese during WWII. At the last minute this project was cancelled. I only mention it to record that my navigational skills had progressed to the point that I was seriously considered for prospects such as this. We formed some lasting friendships while at Subic, in particular with the Marsh Thompson's with whom we explored most of the large Island of Luzon. I should mention that the Philippines prospered under the leadership of President Ramon Magsaysay. Unfortunately in 1957 he was killed in a tragic plane crash. The Philippines have since been the victim of continuous political unrest to the present date.*

*Lt. Houghton, though known but briefly, was a tremendous influence on my life. He helped me with the subchaser program and in reality brought weapons knowledge to the party, so to speak. He also introduced Dolly and me to Stanford University and this choice in 1955 would change our lives. Without his input I would have matriculated at the Wharton School in Pennsylvania and we probably would have then settled in the New York area. Instead we chose Stanford and the west coast.*

THE  
President of the United States of America.



To all who shall see these presents, greeting:

Know Ye, that reposing special Trust and Confidence in the Patriotism, Valor, Fidelity and Abilities of ROBERT CHARLES QUIGLEY I do appoint him

ENSIGN

in the Naval Reserve of The United States Navy, to rank from the FOURTH day of FEBRUARY, 1952. He is, therefore, carefully and diligently to discharge the duties of such office by doing and performing all manner of things thereunto belonging.

And I do strictly charge and require all Officers, Seamen, and Marines under his Command to be obedient to his orders. And he is to observe and follow such orders and directions from time to time as he shall receive from me, or the future President of the United States of America, or his Superior Officer set over him, according to the Rules and Discipline of the Navy.

This Commission to continue in force during the pleasure of the President of the United States for the time being.

Done at the City of Washington, this NINETEENTH day of MARCH in the year of our Lord One Thousand Nine Hundred and FIFTY-TWO and of the Independence of The United States of America, the One Hundred and SEVENTY-SIXTH.

By the President

Acting Secretary of the Navy

603861

O.C.S.  
Final average 3.281  
Class Standing was 83 of 1545

# Annunciable Discharge



from the Armed Forces of the United States of America

*This is to certify that*

Robert C. QUIGLEY

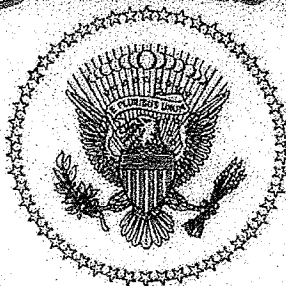
*was Honorably Discharged from the*  
**UNITED STATES NAVY**

on the 21st day of May 1952. This certificate is awarded

*as a testimonial of Honor and Faithful Service*

R.C. Johnson  
R. JOHNSON  
CAPTAIN, U.S. NAVY  
Commanding Officer

THE  
PRESIDENT  
OF  
THE UNITED STATES OF AMERICA



*To all who shall see these presents, greeting:*

*Know Ye, that reposing special trust and confidence in the patriotism, valor, fidelity and abilities*

*of*  
*in the grade of*

ROBERT C QUIGLEY

*I do appoint him a Reserve Officer*

LIEUTENANT IN THE

**United States Navy**

*to rank as such from the* FIRST *day of* JUNE, *nineteen*  
*hundred and* FIFTY-SIX *This Officer will therefore carefully and diligently discharge the*

*duties of the office to which appointed by doing and performing all manner of things thereunto belonging.*

*And I do strictly charge and require these Officers and other personnel of lesser rank to render such obedience as is due an officer of this grade and position. And this Officer is to observe and follow such orders and directions, from time to time, as may be given by me, or the future President of the United States of America, or other Superior Officers acting in accordance with the laws of the United States of America.*

*This commission is to continue in force during the pleasure of the President of the United States of America for the time being, under the provisions of those Public Laws relating to Officers of the*

**Armed Forces of the United States of America**

*and the component thereof in which this appointment is made.*

*Done at the City of Washington, this* TWENTY FOURTH *day of* MAY *in the year of*  
*our Lord one thousand nine hundred and* SIXTY FIVE *, and of the Independence of the United*  
*States of America the one hundred and* EIGHTY NINTH.

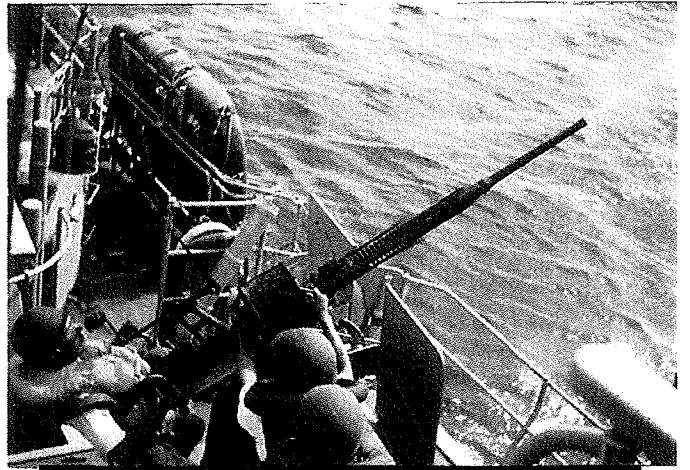
*By the President:*

B. J. SEMMES, JR.  
*Vice Admiral, U.S. Navy*  
*Chief of Naval Personnel*

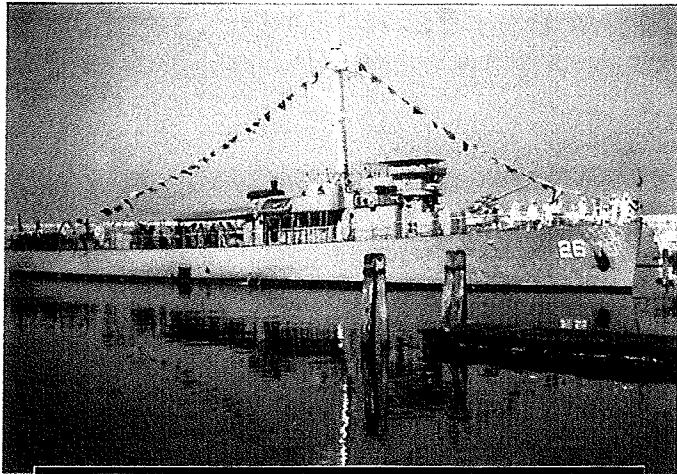
*Paul H. Nitze*  
PAUL H. NITZE  
*Secretary of the Navy*



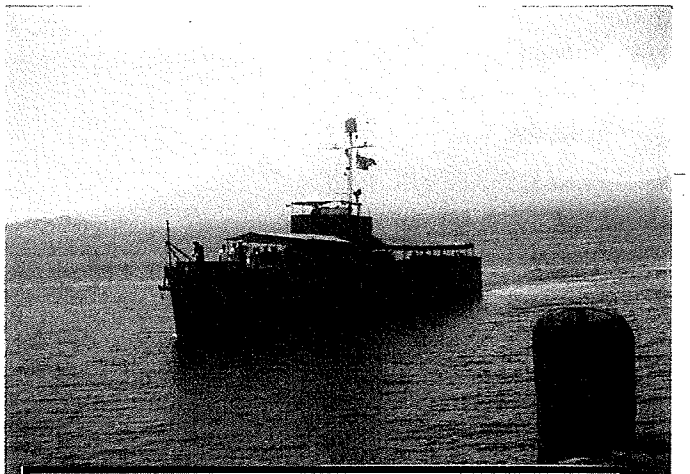
**SUBIC BAY - 3 INCH ANTI-AIRCRAFT GUN ON PC. FIRED AGAINST AIR-TOWED SLEEVE**



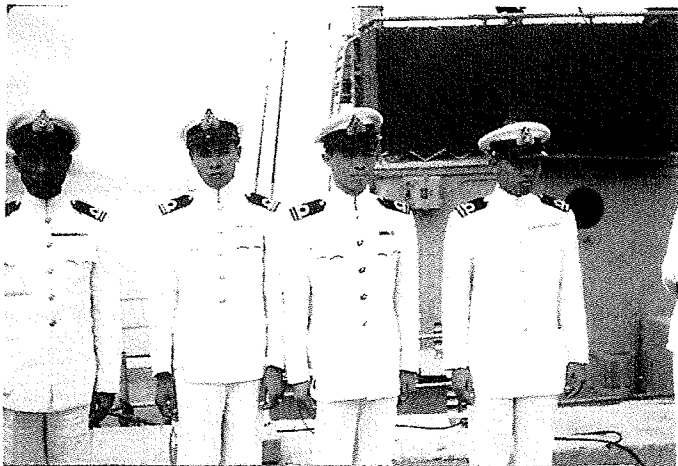
**SMALLER 20 MM ANTI-AIRCRAFT GUN UNDER FIRE FROM PC 1955**



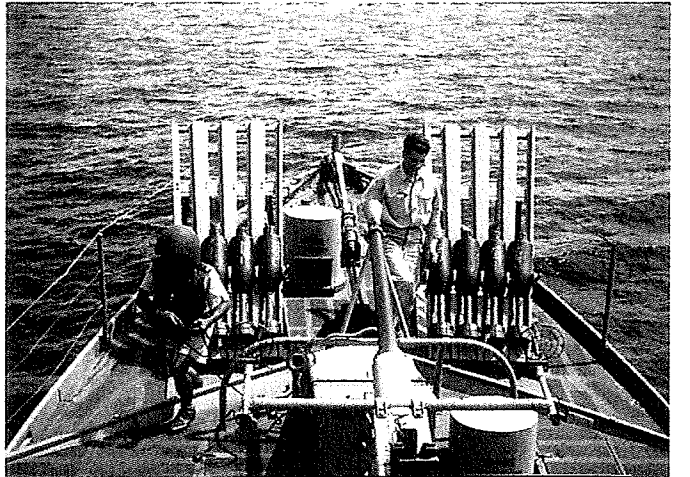
**136 FOOT LONG SUBCHASER WITH CREW OF 57 PEOPLE TRANSFERRED TO THAILAND NAVY 1955**



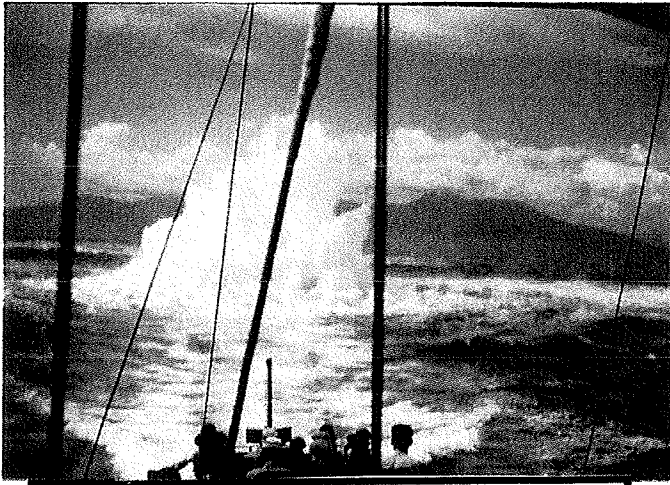
**PHILIPPINE NAVY SUB CHASER. BROUGHT US FROM SUBIC BAY TO CORREGIDOR ISLAND 1954**



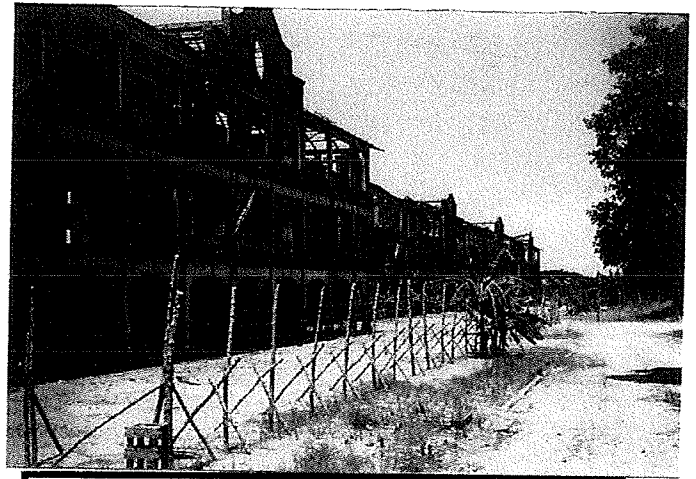
**THAILAND NAVAL TRANSFER CREW 1955**



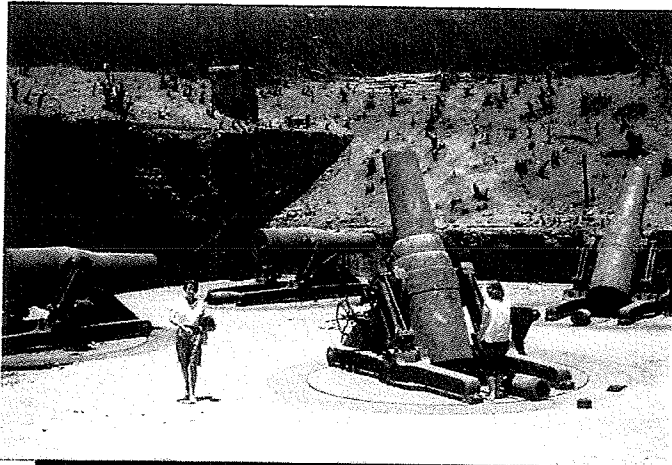
**LT HOUGHTON (USA GUNNERY INSTRUCTOR) CHECKING OUT HEDGE HOGS (ASW ROCKETS) PRIOR TO PC LAUNCH**



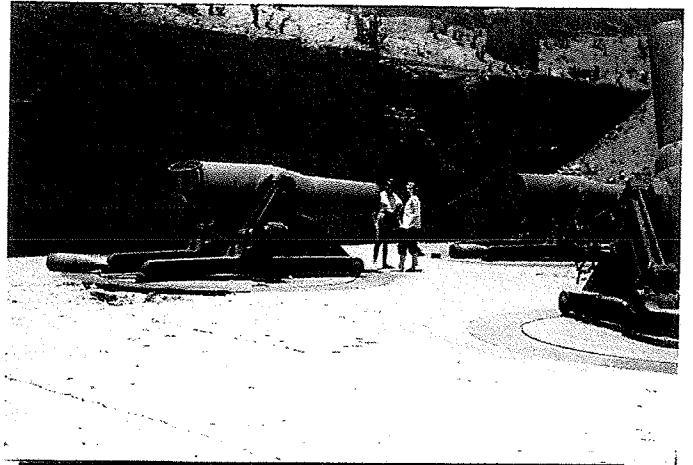
**SUBIC BAY – HOUGHTON SUPERVISES  
FIRING (LIVE) DEPTH CHARGES FROM  
PC (ASW) 1955**



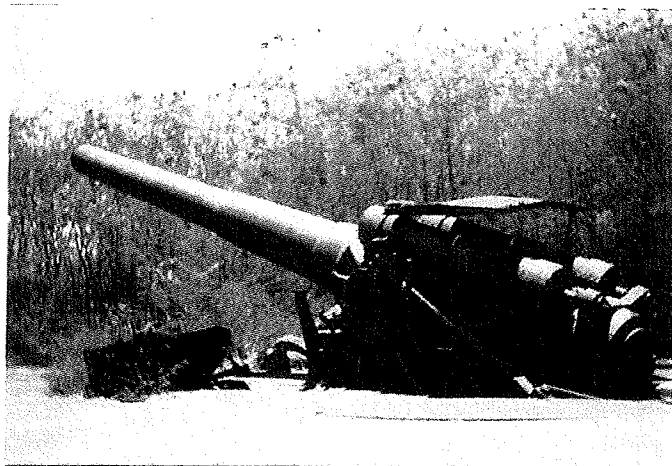
**CORREGIDOR – BOMBED OUT  
BARRACKS**



**DOLLY AND PEGGY THOMPSON AT  
COASTAL GUN EMPLACEMENT  
CORREGIDOR 1954**



**COASTAL DEFENSE GUN. LAST FIRED  
APRIL 1942 (WWII)**

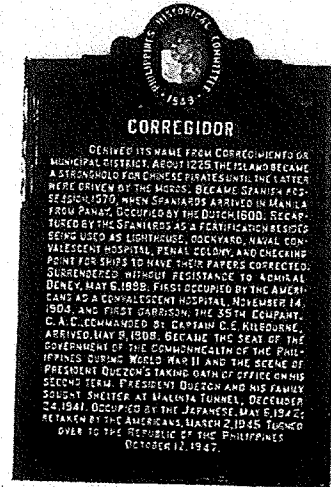


**CORREGIDOR GUN EMPLACEMENT**

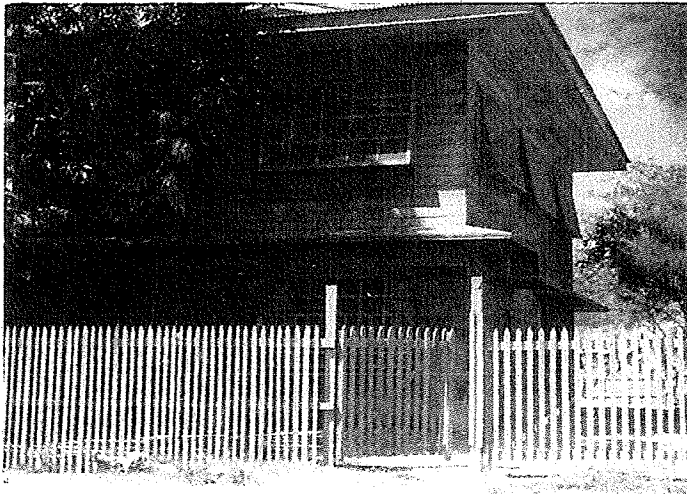




COASTAL MORTAR AT CORREGIDOR  
LAST FIRED SPRING 1942 (WWII)



ENTRANCE AT DOCK TO CORREGIDOR



OUR APARTMENT IN  
OLONGAPO PROVINCE OF  
ZAMBALES, LUZON,  
PHILIPPINE ISLANDS

INSCRIPTION ON THE BACK OF  
THE APARTMENT PICTURE

21-JAN 1954  
SWEETHEART:  
A VIEW OF OUR APARTMENT IN  
OLONGAPO PROVINCE OF ZAMBALES,  
LUZON, PHILIPPINE ISLANDS... WE WILL  
LIVE UPSTAIRS... A LIVING ROOM, DINING  
ROOM, TWO BED ROOMS AND KITCHEN &  
BATH... I LOVE YOU DOLLY!

Bob



**HONG KONG, OCTOBER 1954  
OUR 1ST WEDDING  
ANNIVERSARY  
BOB QUIGLEY**



**HONG KONG, OCTOBER 1954  
OUR 1ST WEDDING  
ANNIVERSARY  
DOLLY QUIGLEY**



**HAWAII ENROUTE TO SAN FRANCISCO  
DOLLY AT PUNCHBOWL NATIONAL CEMETERY  
WITH DIAMOND HEAD IN THE DISTANCE.  
RETURNING FROM THE PHILIPPINES TO SAN  
FRANCISCO BY SHIP AUGUST 1955**

## CHAPTER TWELVE

### Stanford University

My brother, Bill, had met Patricia (Pat) Newman about 1953. They had become engaged and scheduled their wedding for September, 1955. Now in mid 1955 Bill was entering his senior year at Flower Fifth Ave Medical School in New York and Pat, having recently graduated from college was to commence teaching at the grammar school level. Dolly and I planned to drive east in order to attend their wedding prior to my commencing Graduate School at Stanford University in Palo Alto, California.

Mind you, the era was mid 1950's. The nationwide interstate highway system had just commenced construction during President Dwight Eisenhower's first term in office (1952-56). We actually would drive about 6,000 miles round trip within approximately three weeks, including our short stay in the New York area. Most of this would be over two and three lane state roads. The trip east was just fascinating: the Great Salt Lake in Utah, the Mormon Temple tour in Salt Lake City, the Grand Teton Mountains, the Yellowstone National Park, Devils Tower in Wyoming, Mount Rushmore, Niagara Falls and on to New York and Long Island.

We hadn't been "home" since our wedding on October 12, 1953. We hadn't experienced the opportunity of meeting Patricia Newman until the day prior to her wedding. Dolly and I had been away for two years and were a natural curiosity to our relatives, so in effort we became competition to the bride on her day.

The wedding was beautiful. It was also nice to have the John Quigley clan together once again, albeit such a brief time together. Dolly met my cousin Frank Murphy for the first time. He was in Korea with the marines when we were married in late 1953.

We drove to Montauk the day after the wedding. Dolly's father was overjoyed at having his precious daughter home again. The Bohler's had a small bungalow near the ocean where Dolly and I stayed. Her parents spoiled us with food and attention. We visited Bill and Mary Cooper at Deep Hollow Ranch ... sort of sad, since Tommy Ryan, Mary's pet, was killed in the Korean War and in Mary's eyes here I was unscathed and married to my Montauk sweetheart. Bill Cooper was much more the diplomat, as ever, so we did enjoy our visit.

All too soon we had to depart again for California. By means of our new Studebaker in 1953 and now our fancy new Ford. This time we traversed the route a little further north and arrived without event in time to setup our apartment and commence the fall quarter at Stanford.

Dolly and I had rented a small one bedroom second floor walkup apartment near the University. I should share something about our circumstances. We saved a little money while in the Philippines. Our car was paid for and we committed to the two year MBA Program without incurring debt or accepting family support. I would become a full-time student financially paid-for by the G.I. Bill of Rights. Dolly would work fulltime and I would teach one night a week at the naval Reserve Unit in San Jose and also deliver mail for the Post Office during all of the holidays. Stanford was on the three month quarter system instead of the semester (two annual sessions) system. I planned to attend classes in continuous quarters straight through the intervening summer and finish in March instead of June 1957. Our plans at the time beyond then were completely fluid.

Dolly applied for and received a job with the Stanford University Library. I accompanied her on the interview and have never been as proud as I was that day ... the way she stood; so poised while presenting herself and her cause. Interestingly, Dolly had previously applied for a technical librarian position at the Dalmo Victor Company, a regional aircraft electronics business. The position was otherwise filled, hence the fallback to the lesser paying position at Stanford. However, Dolly was subsequently contacted by Dalmo Victor and did receive that job after the other woman didn't work out.

Stanford at the time vied with Howard and the Wharton School of the University of Pennsylvania for the position of the nation's best two year graduate business program. I understand that this type of education in 2010 dollars would cost \$150,000 for the two years, including plus living expenses. I don't recollect what the G.I. Bill paid, but even in 1955 dollars it was substantial. I had no specific goal in mind, such as pursuing a major in marketing, or engineering or finance. So, Stanford with a fixed curricula was an excellent choice for me. Just as at Gonzaga, my studies were outlined for me. At Stanford I was to study marketing, finance, accounting, engineering, management techniques, statistics, mathematics, etc ... Study was principally by the case method, which was just beginning to take hold in graduate schools. Also, distinguished alumni and others from the business would help to teach and we students made many in plant visits. Many of our projects and papers brought us into the arena of San Francisco Bay Area Businesses who later hired many of our graduates.

The 1955 first year class was about 250 from throughout the country. Many of us had two or more years of military service following our four year college education.

I'll share a humorous sidelight: we sat in alphabetical order. My immediate seatmate for the freshman classes was a 47 year old gentleman named Joe (Slim) Quilter. At the time I was 26 years old, so Slim could have been my father. Slim was a wonderful listener and a career navy veteran. We shared our experiences, but he was always quite reserved and humble as to his involvements. I somehow presumed that he was a retired warrant or

chief petty officer with aircraft carrier experience prior to and including WWII. I shared this background with Dolly. Imagine my total surprise when somehow it came out later on that Slim was a retired Rear Admiral, who had graduated from the U.S. Navy Academy about 1932. He and his wonderful wife Adrienne had been married prior to WWII at the Walled City in Manila. Slim was a pioneer in naval aviation, including the early development of aircraft carriers. He would later become the commanding officer of the USS Shangrila, an Essex Class carrier similar to the USS Oriskany (remember my Korean adventure?) ... Slim and Adrienne were Catholics and would later in 1956 become the surrogate godparents for our daughter, Susan. More about this later.

Dolly and I were seated at our small dinner table one evening, when the room began to shake. We rushed to each other and embraced, while experiencing our first earthquake. We would later learn that one seeks the safety of a doorframe and not the center of the room to protect oneself from the possibility of the ceiling caving in. By way of reference the following spring of 1956 marked the fiftieth anniversary of the destruction of San Francisco in the great earthquake of 1906. We have since lived to celebrate the 100<sup>th</sup> anniversary of this event in 2006.

We enjoyed an occasional football game in the Stanford stadium. John Brodie was the quarterback and he would later attain fame as the quarterback for the professional 49er football team. Our social life was quite limited by our slim budget.

School and outside work kept both of us busy. This was still the era of typewriters and carbon paper ... no Xerox or computers as yet. Dolly had her portable typewriter from college, and was an accomplished typist. She typed all of my papers and reports while we attended Stanford.

The Stanford campus was and still is quite a beautiful scene. The Business School at the time was located in a corner of the original scholastic quadrangle which itself surrounded the beautiful chapel. Everything was very old, which reminded me of the scene at Fordham. However, unlike Fordham the atmosphere and students were quite informal. The teaching staff dated back to the founding of the business school during the 1920's.

I found it difficult to transition from my role as a teacher and leader at Subic Bay to that of student once again. I particularly found it difficult to knuckle down to studying and research. However, Dolly created a supportive atmosphere and I transitioned bit by bit to the role of a student.

At Christmas time 1955 I delivered mail in metropolitan San Francisco on a postal bicycle. This during the 100 year rainstorm and flooding, which enveloped San Francisco throughout that December. I earned my pay in spades and darned near floated away.

Christmas was delightful and we shared gifts which only slightly strained our budget. Doesn't hurt to be spoiled on occasion. By late spring Dolly suspicioned that she might be pregnant ... what wonderful news! In truth we had been trying for two plus years, but to no avail. Brother Bill and Pat had announced about Christmas time that they were expecting their first around mid summer 1956, so to tell the truth we were slightly jealous.

We had no type of health coverage, so we decided to join a rather new medical movement afoot of doctors banding together in practice in order to cut costs and to provide relief for time off for weekends and vocations. This type of syndication was becoming a natural occurrence initiated by the doctors' practicing together in the armed forces during WWII. We joined a clinic in Menlo Park and Dolly's OBGYN turned out to be the neatest person imaginable.

We had recently moved to a slightly larger apartment in Menlo Park, but we now had to cut costs, so we moved once again, this time to the married students apartment at Stanford, sort of a grand name for what was really just an old wooden hospital wing from WWII utilized by the army next to the permanent Stanford Hospital. The rent was quite a bit less than that in Menlo Park and Dolly used her creativity to make it immediately quite homey. She also fixed a beautiful bassinet bed for our first child now estimated to arrive in late November. Our new address would be 215-1 Stanford Village in Menlo Park, Ca..

At school Slim Quilter and I worked together on projects in most classes. I well remember his help in accounting and industrial engineering. We also shared some projects such as creating a business plan for a tires and batteries wholesale company.

The Quilters had us over for dinner from time-to-time. We also befriended a couple of bachelors, Dan Loudon and Ralph Watts. Ralph had a Volkswagen, so we were regularly treated to driving in his 'bug' ... a brand new experience in these United States. That little car was taking over the younger set in a storm of advertising.

I was introduced to Bob Starkweather, the manager of the doctors' clinic utilized by Dolly. Bob was a 1937 graduate of the Stanford Business School. He was sympathetic to our financial situation and arranged for Dolly's care, including the hospital to be billed monthly over our time at Stanford without interest or carrying charges. There was no such thing in those days (1953-56) as a credit card and we appreciated the assistance. Bob Starkweather lived next door in Atherton to John Brodie's parents and John lived at home at the time. I recall that Bob introduced us to John since we babysat the Starkweather children over spring break so that Bob and his wife could go on a ski trip. Bob had a 1955 Ford Thunderbird ... the one with the side port holes and top which lifted

off. I drove this while the Starkweathers were away. Bob would later follow our progress throughout my financial career and would always be a big booster.

Dolly and I treated ourselves to another special in late January of 1956. The Bing Crosby Golf Tournament was held annually in Monterey, Ca.. We journeyed down on a rainy Friday and obtained a defaulted motel reservation for Friday and Saturday evenings. My bride actually walked the Pebble Beach and Cypress Point courses with me during misty and light rainy weather. In those days you could walk the courses with the professionals, as this was prior to the time of gallery ropes. I remember crossing a narrow creek bridge with Ben Hogan and Bing Crosby, where Dolly and I in our enthusiasm almost nudged Ben into the creek. We dined at John Steinbeck's Cannery Row in Monterey and just had the most wonderful weekend imaginable.

My school days were spent with some interesting professors. Dr. Theodore Kreps was a nationally known economist. Dr. David Faville the same in marketing. I delighted in the industrial engineering workshops taught by Dr. John Shallenberger and an old geezer Ozzie Nilsen did his best to acquaint me with cost accounting, auditing and introductory statistics. Professor Ted Marks had just transferred to Stanford from the Harvard Business School. I believe that he was the first through his banking and finance classes to interest me in the vocational arena of commercial banking. I say that because his primary pitch was money and investments with the famous Dr. Dodd series on investment houses, but his secondary and newer slant was into the now evolving commercial banking arena. To this point not many graduate students had matriculated to this field.

Professor Shallenberger introduced us to an interesting case study about the lost wax process of moulding metal products. His case study was that of an engineer who in his spare time setup a metal moulding process in his garage to fabricate golf club irons by the lost wax process. Golf irons to that point were individually forged out of red hot metal bits by pounding and pressure. The engineer in question, Karsten Solheim, used a mold combined with wax into which molten metal was poured and the wax dissolved to create cavities in the head design. I go into great detail because in 1981, while working in Phoenix, Az., I had the privilege of meeting and playing golf with Karsten Solheim, then a customer of our bank with his Ping Golf Company. More about this at a later point.

I did learn at Stanford, and enjoyed the time spent awaiting the birth of our first child. My mom and dad visited us in Palo Alto at Stanford Village about August, 1956. We had a great visit, I remember a day trip to Yosemite National Park, another to the harbor area of San Francisco as well as the Monterey Peninsula Area. This must have coincided with a slight break in classes between summer and fall. Remember, we were on the quarter system. We had some wonderful color slides of this visit, which have since been

transferred to a family DVD. It's hard to believe that my parents then were the age of my children now ... sort of ages one to think that way.

Mom and Dad flew roundtrip from New York on a TWA constellation, a four engine propeller plane with the three rudder tail assembly. They had just celebrated in July the birth of their first grandchild, brother Bill's son Bill Jr.. they regretted that they would miss our birth now targeted for late November. However, Dad had left the Government and was a professor at Farleigh Dickenson University in New Jersey. His fall schedule was about to commence.

I've neglected to relate that Dolly had elected to undergo natural childbirth, I believe at the encouragement of her great OBGYN. She was regularly attending classes for this and as the time neared was carrying a sizeable load to and from Dalmo Victor each day ... Dolly also continued to type my numerous school papers on her small portable typewriter. So the weeks hurried along towards our very special day of November 28, 1956. I don't believe that God ever created two people who so looked forward to their first child.

Mom and Dad Bohler had purchased a new Buick automobile in which they drove cross country and joined us about mid November. P.B. was in his element. He was once again with his darling daughter, and was ecstatic about the prospects of our new one. While waiting with us, he and Mom got to drive almost daily up to San Francisco in order to attend the horse races ...

The clock ticks forward, oh so slowly to early evening November 28, 1956. Dolly was in bed in great discomfort. I was in the room with her two fingers pecking a finance paper on her typewriter for my class the following day and the Bohlers were in the living room literally pacing. It seemed that every ten minutes P.B. would egg Mom Bohler to ask me to call the doctor ... Is it time? Neither of them; especially P.B. could stand to hear Dolly moan or cry out... The doctor had me under orders.. no hospital until the contractions were down to say twenty minutes from rough memory. It seemed to be forever to reach this point, but happen it did. I packed Dolly into our car and the Bohler's followed in theirs. I deposited Dolly at the emergency entrance of the Palo Alto Hospital and left her there while we parked the two cars. Dolly remembers her anxiety, while awaiting our return to her. Well, there stood Dolly in her nightgown and robe and November 28<sup>th</sup> is cool in the Bay Area. We finally got her checked in and settled and then began the wait. Dolly's wonderful OBGYN was also a sports car racer. Wouldn't you know that he was away in Monterey at a race rally, so we had one of his associates, I'll call him doctor Jim, who also turned out to be just a great guy.



Susan Lee Quigley was finally born at just minutes prior to midnight on November 28, 1956. She weighed in at 8 lbs 5 oz and both mother and daughter were doing great. Susan had her mother's red hair right from the start. I'll always remember the beautiful sight of doctor Jim parting the swinging doors to the delivery area with this gorgeous baby in his arms suckling on his gloved thumb. I was immediately in love with my darling daughter. Dolly was wheeled in behind Dr. Jim. He placed Susan in her mother's arms and we introduced Susan to her grandparents!!!

Dolly and Susan stayed in the hospital for about three days, as was the custom in those days. I finally got to bring them home to Stanford Village and we have some wonderful colored pictures with the Bohlers and we three Quigleys. P.B. and Mom stayed about three more weeks through Susan's baptism.

Everything finally settled down and we had Susan baptized in Palo Alto. Slim and Adrienne Quilter were her sponsors and Dan Loudon and Ralph Watts plus two or three couples from the Business School joined Mom and P.B. Bohler as witnesses. We held a reception after the ceremony in our apartment. Dolly and her mom did a great job with the goodies and we all toasted our beautiful child.

I recall that I worked at the Stanford Library this Christmas vacation instead of the Post Office. I continued to teach at the Moffett Field Naval Air Station on Monday evenings. Dolly had left Dalmo Victor so we were more than ever dependent upon my ability to raise money.

Our first few days at home with Susan were a completely new experience. Susan in her bassinet slept with us in the one bedroom. We were alert, probably overly so, to any stirring on her part. Susan accompanied us to Sunday Mass and just prior to Christmas she developed the most ungodly rash on her face, which cleared in a couple of weeks.

I was scheduled to complete my classes and receive my degree in March. So, after Christmas I commenced in earnest to finalize my job search.

By Christmas time 1956 I had reasonably narrowed my career search to the field of commercial banking, having been greatly influenced by Professor Ted Marks. Previously I had considered the field of marketing and had interviewed Proctor & Gamble from Cincinnati, Ohio and the Gates Rubber Co. from Denver, Colorado. My interview with Gates Rubber was one on one with a senior personnel representative over dinner in San Francisco. I bombed out and he was kind enough to tell me why. I heavily salted my entire dinner when served and before sampling the food. He shared that this told him that I lacked curiosity and this would hold me back in the marketing arena. Well, live and learn and learn I did.

I next interviewed the Crocker Anglo Bank in San Francisco. This at the time was a large regional branch banking system and represented the very recent merger of two old California Banks from north and south California. They wanted applicants to work into their branch system within an estimated five years to an entry-level officer position at a branch. They started at \$3,600 annually and in truth were looking for college level grads and not four year navy veterans with an additional two year masters degree.

The placement office at the grad school was quite primitive; nothing like it is today. There were very little job counseling and interview postings were placed on a simple bulletin board. One day I noticed a posting for The Northern Trust Company Bank, located in Chicago, Illinois. Their Mr. E.L. Hall was to interview on campus at Stanford. I signed up to interview not really knowing what to expect. In fact I can't recall my being successful at digging up much background information about the Northern prior to the interview.

I was immediately impressed with Mr. Hall; a no-nonsense type of guy. He explained that the Northern was about a \$750 million deposit state chartered money center bank with but the single location at La Salle & Monroe Streets in downtown Chicago, Illinois. It served wealthy customers north of downtown Chicago into the better suburbs; however, it was primarily a bankers' bank ...i.e. a money center institution.

You, my dear reader, already know that I did signup with the Northern and the Quigleys' relocated to Chicago during March of 1957. I'll get back to the events surrounding these momentous decisions, but first permit me to finish at Stanford and then present an overview to commercial banking; its evolution and industry status in 1957.

We sailed through spring finals at Stanford and a handful of the perhaps 180 graduates of 1957 would leave early in March. I'm guessing, but I finished within the top 40% of my class. We buttoned up our personal possessions which the Northern Trust then moved to Chicago. We fixed the back seat of the ford for Susan's wonderful English pedigree carriage, which broke down into a super bed. Our route was over the Sierras on the newly created interstate 40 which had just been spruced up and finished for the winter Olympics at the newly formed Squaw Valley near Lake Tahoe.

Our drive east took us through Lincoln, Nebraska where we knocked on the door of the rectory of St. Theresa's parish. Father Kaczmarek, my wonderful mentor from grammar school, answered the door and immediately called me by name. Either Mom and Dad called ahead or I looked enough like Dad when he was in his thirties, for father said "welcome Bob and family". He broke his Lenten fast and shared wine with us and father could have passed for a proud uncle. He would later visit frequently with us in Chicago,

where he vacationed about every six months for a change of scene from Lincoln. What a wonderful, wonderful man!!

We arrived safely in Chicago and rented some rooms for a few weeks, while we adjusted to our new life and its challenges. We went on to rent a small apartment in Bellwood, near the downtown loop and just west of Chicago. I would commute by means of the elevated train to the downtown loop. Somehow, we had enough money left over from the navy days to purchase some starter furniture and a T.V..

Well, my big moment was finally at hand, I journeyed to the loop and the Northern Trust to commence my life's work.

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#### REPRISAL

*Stanford represents a number of milestones in my life: first, an initial exposure to day-to-day life on the west coast; second, a re-entry to civilian life and my introduction as a married man; third: the resumption, once again, after four years of the role of a student; fourth, the reliance upon my wife for principal fiscal support; fifth, becoming a parent for the first time; and sixth, the experience of selecting a career employment path.*

*All of these milestones were met and accomplished by two people who had the time between October 1953 and March 1955 to become one in thought, desire and building life experiences.*

**BILL QUIGLEY & PAT NEWMAN'S  
WEDDING ANNOUNCEMENT**

**Quigley—Newman**

Special to The New York Times.

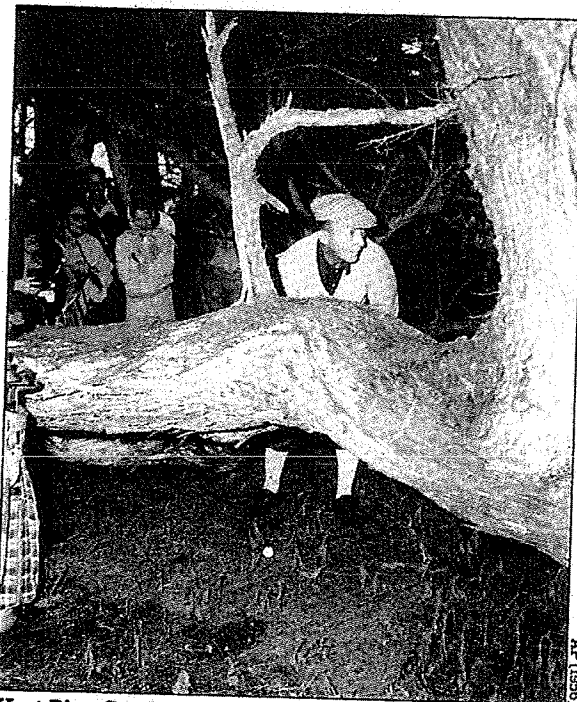
ROSLYN, L. I., Aug. 27—Miss Patricia Newman, daughter of Mr. and Mrs. Patrick J. Newman, and William Frederick Quigley, son of Mr. and Mrs. John J. Quigley of New York, were married here this morning in St. Mary's Roman Catholic Church. The Rev. William J. White performed the ceremony, read the papal blessing and celebrated the nuptial mass. A reception was given in the Garden City Hotel.

Escorted by her father, the bride had her sister, Miss Maureen T. Newman, as maid of honor. Her other attendants were Miss Mary P. Heslin, Mrs. Robert X. Murphy, and Miss Joan L. Eichenberg. The bridegroom's brother, Robert C. Quigley, was best man.

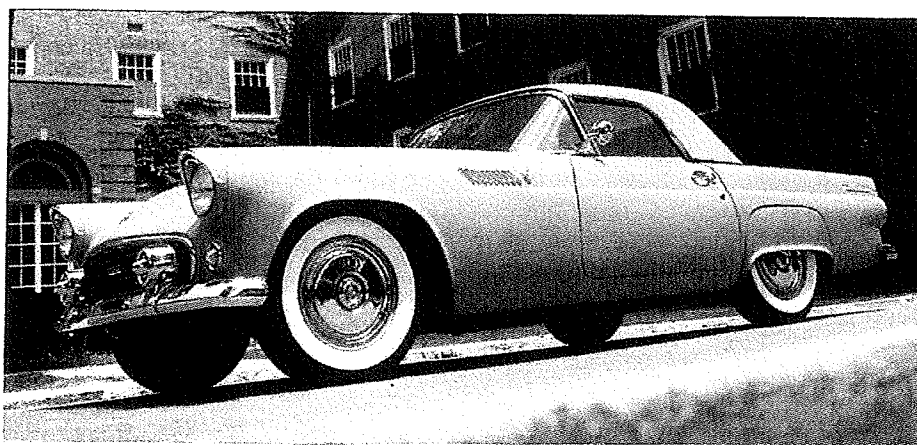
Mrs. Quigley was graduated from Chestnut Hill College in Philadelphia and did graduate work at Adelphi College. She is a teacher at the Roslyn Heights School.

Her husband, a Fordham University graduate, is a senior at New York Medical College.

**DURING A MINI VACATION WE  
FOLLOWED BING CROSBY & BEN  
HOGAN AT THE "CROSBY CLAMBAKE"**

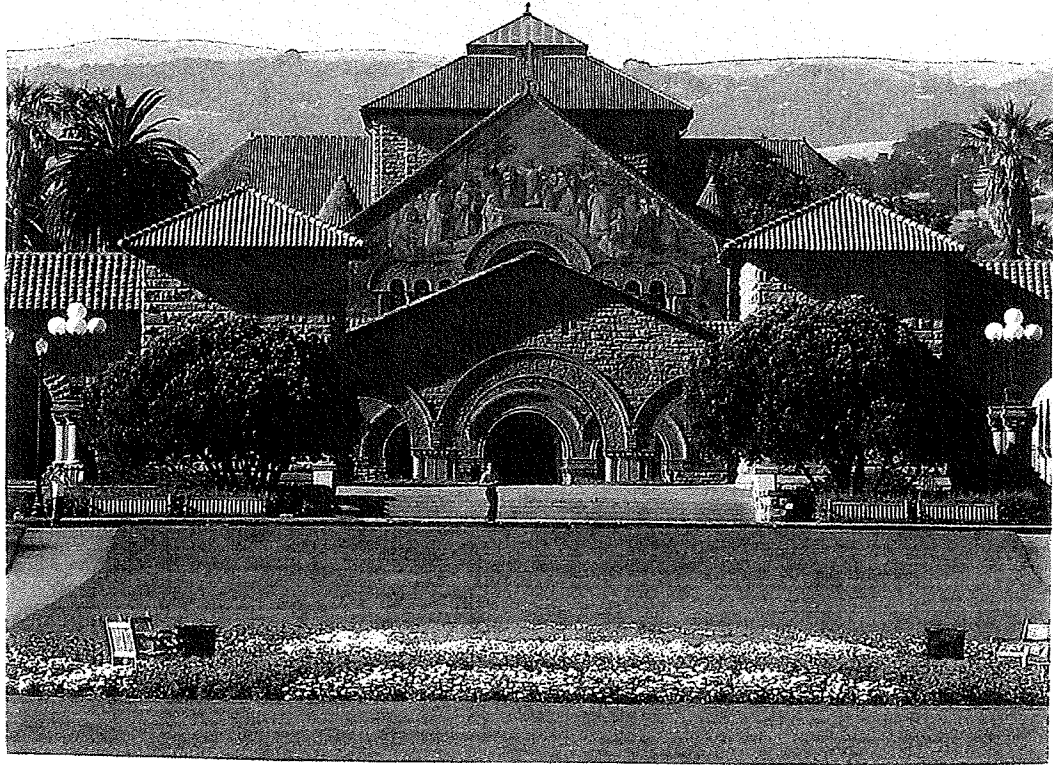


*Host Bing Crosby even found trouble with trees at Cypress Point during the 1956 'Crosby Clambake.'*



**A 1955 FORD THUNDERBIRD LIKE THE ONE  
LOANED TO ME WHILE THE STARKWEATHER'S  
WERE VACATIONING**

STANFORD UNIVERSITY ~ PALO ALTO, CA



SUSAN'S BIRTH ANNOUNCEMENT

THE STANFORD FIRM OF  
*Dorothea and Robert Quigley*

PROUDLY ANNOUNCE THE ADDITION  
TO THEIR STAFF OF

*Susan Lee Quigley*

WHO WILL HANDLE COMPUTATION OF  
DIAPERS AND BOTTLES AND  
ANALYSIS OF EVERYTHING IN SIGHT

AFFILIATION BECAME EFFECTIVE  
12:05 a.m. *November 28, 1956*

OFFICE HOURS  
HOWL TO YOWL

215-1 STANFORD VILLAGE  
STANFORD, CALIFORNIA

**PALO ALTO HOSPITAL**  
PALO ALTO, CALIFORNIA

Baby *Susan Quigley*

Born *11-28-56*

Weight *8-5*

Length *20"*

Room *354 B*

Doctor *Talbot*

P-121

**BOB GETTING READY TO TAKE SUSAN HOME**



**SUSAN WITH GRANDMA AND GRANDPA BOHLER**



# BIRTHS

In Palo Alto Hospital  
Nov. 27, 1956

**BAKER**—To the wife of Jud Baker, 2587 Emmet Way, East Palo Alto, a son, 7 pounds 14 ounces.

**MINOTT**—To the wife of Rodney Minott, 320 Cotton St., Menlo Park, a son, 7 pounds 9 ounces.

**VIGRASS**—To the wife of Lawrence Vigrass, 450 James Rd., Palo Alto, a son, 8 pounds 3 ounces.

**KINGMAN**—To the wife of Stuart Kingman, 661 Lucot Way, Campbell, a daughter, 6 pounds 14 ounces.

**LUX**—To the wife of Stewart Lux, 115 Alexander Ave., Redwood City, a son, 6 pounds 14 ounces.

**FRALICK**—To the wife of Stanley Fralick, 469 Waverley St., Menlo Park, a son, 7 pounds 11 ounces.

Nov. 28, 1956

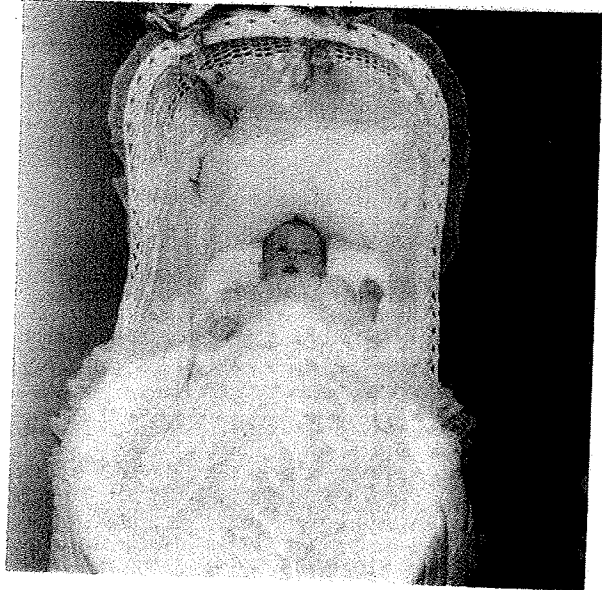
**BELL**—To the wife of George Bell, 1472 Fremont Ave., Los Altos, a daughter, 6 pounds 6 ounces.

**KELLY**—To the wife of Edward Kelly, 415 Bell St., Palo Alto, a daughter, 6 pounds 8 ounces.

**QUIGLEY**—To the wife of Robert Quigley, 215-1 Stanford Village, Menlo Park, a daughter, 8 pounds 5 ounces.

In Sequoia Hospital  
Redwood City  
Nov. 28, 1956

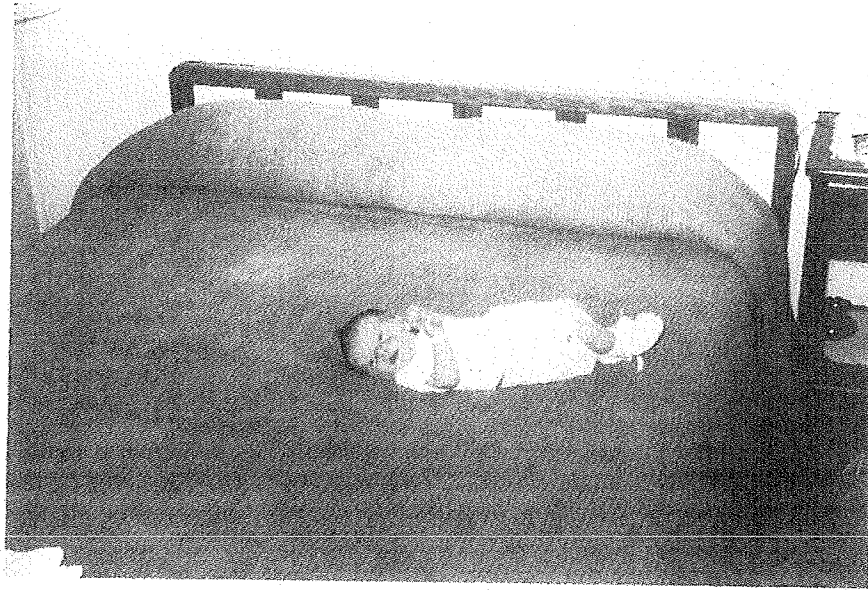
**ELDER**—To the wife of Keith Elder, 766 Camille Ct., Mountain View, a son, 8 pounds 11 ounces.



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**SUSAN LEE QUIGLEY**

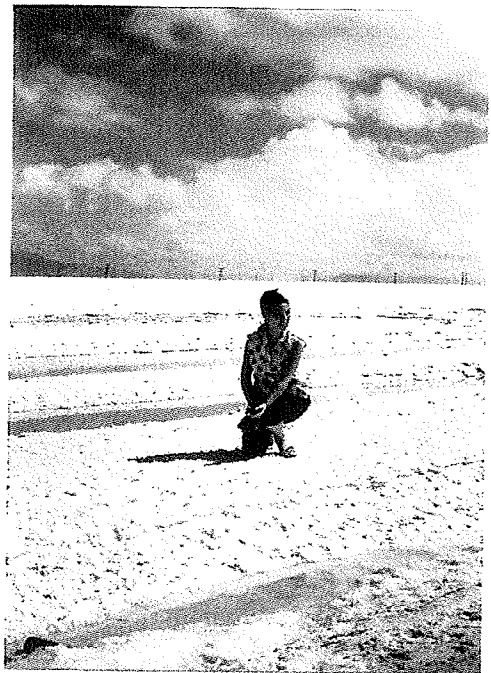




**SUSAN LEE QUIGLEY**



**DOLLY ENROUTE TO CHICAGO AT THE  
GREAT SALT FLATS, UTAH**





CHAPTER THIRTEEN  
My Banking Career  
(The Northern Trust Bank)

The time is 1957 and nationwide banking did not exist in the United States. At the time those banks with “National” charters were generally restricted to branching within the city where their home office was located. Such an example was Citi Corp in New York City. This bank had the designation “National Bank” in its full name. Exceptions from previous time periods existed such as Bank of America the 1,000 statewide “National Bank”. However, most individual banks operated under “State Charters”. These generally were restricted to either a single county, within their state or in some cases a single location within the county of their state of origination. Such was the single location within Cook County Illinois of the Northern Trust Bank.

The so-called “Great Depression” of the 1920-1930’s was a worldwide agricultural depression further fueled within the United States by the corporate stock failure in 1929 and the 1935 speculative real estate bust in Florida. President Franklin D. Roosevelt initially took office in 1933 and on March 6<sup>th</sup> of that year by proclamation closed all of the commercial banks within the country. The Banking Act of 1933 was passed during this closure which among other things: created the Federal Deposit Insurance Corp (FDIC) and its initial deposit coverage of \$5,000 (today \$250,000); prohibited interest payments on checking accounts; limited interest paid on savings accounts and continued the ban on a bank branching outside of limited state-by-state authorities. The Glass-Steagal Act also of 1933 separated investment banking from commercial banking.

By the end of 1934 commercial banks numbered 16,000, whereas 12 years earlier there had been more than 30,000. This industry went on to recover by World War II, helping to finance the war effort by purchasing the lion’s share of war bonds from the Federal Government. Commercial Banks continued to prosper following the war. Demands for both business and consumer services rose while new bank charters were difficult to obtain.

Following WWII the economic growth of the United States almost shouted for a method of payment transfers and financial commerce that operated across the then forty-eight states and around the world. This was still the time period of paper transfers and twenty-five years away from the computer era. .... So, up jumped the concept of the “Money Center Bank” and “Correspondent Banking”. Actually, such a concept in more primitive fashion traces its origin in our country to the time period of the Civil War and the then creation of the paper check as an item of funds transfer.

Commercial banks accepted both checking and savings deposits. However, they paid interest only on savings and at very low levels, generally one to two percent. Federal regulation forbade since 1933 the paying of interest on checking accounts of any type. Commercial Banks made agricultural and business loans, as well as single payment loans on real estate. Consumer loans to individuals were almost always secured by collateral. There was probably more than a little truth to the axiom of the times that commercial banks loaned to those who really didn't need a loan since the borrower already had the amount to be borrowed in the form of the pledged savings, stocks, bonds and other assets readily converted to cash.

Most single family real estate loans were made by 15,000 state operated Building & Loan Associations (thrifts) prior to 1933. However, 1,700 of these thrifts had failed during the Great Depression and \$200 million in consumer savings were lost. Congress created the "Federal Home Loan Bank System" along the lines of the commercial banker's "Federal Reserve System" which had earlier been introduced in 1913. Building & Loans were renamed Savings and Loans in 1933 and the industry thrived after WWII until the inflationary period of the 1980's, which troubled times will become the background for my later introduction as President & CEO of First Interstate Bank and Trust Company of Lea County in 1981.

The Northern Trust Bank had become a member of the Federal Reserve System. Its banking thrust was initially to complement their trust function and thereby become a full services personal banker. Its reputation centered upon the near north shore wealthy conclave in Chicago.

Northern was at the time a single location institution. It had about \$750 million in deposits and about 700 employees (very rough memory). Expansion was essentially limited by law so Northern developed a huge correspondent banking division and spread by its contact nationwide as a "Bankers Bank". Hundreds of small commercial banks dotted the hinterlands of the nearby mid-western, southern and the far western states. The Northern Trust Bank accepted deposits and shared customer loans with these small community banks throughout the United States, thereby enabling the smaller banks to receive check and draft clearings services for their customer base. Northern Trust thereby became what is known as an "intermediary" and this plus the trust and personal banking made it a very successful sub-regional bank in the time period 1957.

The Commercial Banking Industry survived the trauma of the Great Depression and the immediate post depression period. However, as an industry their officer cadre had grown older, was decimated by bank closures and was stupefied in the malaise created by over-regulation of the industry.

Commercial banks were not in general competing to hire college graduates, especially those with advanced degrees such as yours truly. However, through the efforts of its Personnel Director, E.L. Hall, Northern Trust had the wisdom and foresight to attempt a hiring and replacement program with recent Master of Business Administration (MBA) graduates. Hall personally visited Stanford each spring and also the eastern and mid western universities such as Pennsylvania, Columbia, Harvard, Chicago and Northwestern. Each had a ranked two year MBA Program (note: Hall was a Stanford MBA graduate and apparently it was his only stop on the west coast). Hall's goal by 1957 was to hire three or four MBA's nationally for credit training and future lending assignments. Thus, they would gradually upgrade and replace their correspondent lending divisions and also provide for future Administrative Leaders in the more complex environment expected in the 1960's and beyond. E.L. Hall interviewed me at the Stanford Placement Office. We had a very fruitful visit. He seemed pleased with my additional experience as a naval officer. He returned to Chicago after conducting his spring interviews across the country. An invitation followed for me to visit Chicago for final screening with him and his associates. I had never visited Chicago, so this afforded the opportunity to evaluate both the bank and city in one visit.

My principal contact and guide while spending two days in Chicago was Paul Wineman. He was a Stanford undergraduate in 1951 and had received his MBA from the Business School in 1953. Paul by 1957 had moved from the Credit Dept on to a lending division, having successfully completed his 2 year credit department training. I stayed with Paul as my tour guide and confidant for my two days. The first day I had dinner in the executive dining room with Paul and Doug Fuller, Executive Vice President and the bank's economist. Doug at the time was in his early 50's and himself a graduate of the Stanford Business School during the early 1930's. I also spent time with Tom Duffy, AVP who was in charge of the credit department. Tom had been with the Northern since the end of WWII. At the present time he was completing a one year tour of duty as the President of the Robert Morris Associates, a national association of commercial bank credit officers. Finally, I met Will Smith, Asst Cashier and Cal Holman, Credit Trainee; both of whom were Stanford Business School Graduates and in my age range.

The bank had the United States divided into various geographic regions each served by a specific correspondent bank and lending division. For example downtown Chicago out to maybe one hundred fifty miles was the Metropolitan Division. Michigan, Indiana, and Ohio were lettered as the "B" Division. Wisconsin, Minnesota and the Dakotas the "A" Division. The state of Iowa "C" division, etc., far flung areas such as the west coast Division "D" and other Divisions were industries, e.g. Oil & Gas "G", Finance "F" and so forth. Each Division was supported by one of two specific credit department analysts

who worked closely with the assigned division officers to prepare and support credit evaluations to the senior management loan committee.

As a junior Divisional Credit Officer I could expect raises at each of my first and second year anniversary dates and promotion with a corporate title of “Assistant Cashier” at about year three.

The origin of the title “Assistant Cashier” in and of itself is an interesting chapter in the sometimes archaic customs and practices of the banking industry. From early pioneer days a single location bank was usually owned by a family and the owner had the corporate title of “President”. His immediate second was the “Vice President” who assisted in the making of loans. A bank was actually managed day-to-day by the “Cashier” and that became that person’s corporate title. As banks grew in size one would add additional “Assistant Cashiers” in a small bank. Individuals ascending the corporate ladder would become “Assistant Cashiers” then later wither “Second” or “Assistant” Vice Presidents”. Sounds like a lot of posturing, but I was to find from a customer’s viewpoint how dearly they liked their bank contact to have a prestigious title. Sort of reminded me of the U.S. Navy. So another axiom in banking: you won’t necessarily get rich, but you should achieve respect.

I visited with E.L. Hall at the conclusion of my two day screening visit. He had received enthusiastic recommendations from his associates with whom I had met during my screening visit. He offered me immediate employment upon graduation at an annual salary of \$5,700 plus a small moving allowance. Semi-annual salary reviews would follow for two years and then annual reviews. My first assignment would be with Tom Duffy in the Credit Department. This usually lasted two years and then on to an assignment as a junior member of a Lending Division. It was customary to be named to the first officer position of “Assistant Cashier” by the end of three years of employment.

Certainly, from the vantage point of looking back from 2012, it would appear that I was asked to sell myself short at \$5,700 and the lengthy wait for a corporate title. But, remember that two year MBA’s to this point (1957) had not been enticed into this industry. Crocker bank in San Francisco had offered \$3,000, which was closer to the field for a bachelor of arts (4 years) degree. As an aside today MBA’s are marketing for starting salaries of \$150,000 with \$10,000 – 100,000 signing bonuses. Certainly there is the fifty year inflationary factor to consider, but in reality the banking industry of 1957 was just at the beginnings of what would become with later additions of products and services a worldwide competitive employer.

I phoned Dolly in Palo Alto, Ca.. We discussed the events of my visit to Chicago and we shared our thoughts about the Northern’s offer. Frankly, we were a little disappointed in

the \$5,700, but the work seemed challenging and future prospects good; so we accepted. I returned to the West Coast to wrap up school and within a few weeks we returned to Chicago by car in order to commence our career.

A brief aside to explain a few points which perhaps better identify the culture of banking as exemplified by the Northern Trust Co. in the year 1957. First, we were formal in our dress. Always a suit coat, white shirt and tie. Our men wore hats while outside the building and never inside. Felt fedoras during the winter and straw hats in the summer. Smoking was a national addiction in 1957, but no employee smoked in the building. Second, rank was identified with corporate titles. The hierarchy filtered down from Executive Vice President to Assistant Cashier. Third, we labored for an industry which offered titles to its achievers but as measured by other fields paid relatively lower salaries. Finally, it usually took years for one to advance, but if the individual bank survived it brought along its loyal work force.

Looking back, a lot of the culture was archaic and at times almost pompous. I more recently (year 2006) made a new acquaintance in Arizona whose mother's brother was a Vice President at the Northern Trust. He retired shortly after WWII. This uncle Charlie was always perceived at family gatherings to be nice, interesting, but somewhat stuffy. In fact my friend's mother one day remarked that uncle Charlie probably had his underwear starched.

I immediately felt comfortable in the regimented culture. Not too dissimilar to the good old United States Navy with all of its customs, traditions, pomp and ceremony; and I had just spent four years there as the proverbial "officer and gentleman".

Well, sometime around late April, 1957 I made my grand entrance to the Northern Trust Bank. Paul Wineman met me and, prior to delivering me to Tom Duffy's Credit Department, we toured the entire banking facility including the executive floor where I was to meet Solomon A. Smith, our Chairman. Of course, meeting him was nothing more than a handshake and welcoming comment.

I then joined a group of about eight trainees plus Tom Duffy, and his two permanent assistants (teachers) Charlie Edelman and Joe (unknown). I recall meeting fellow trainees Jim Armstrong, Dave Livingston, C.A. Mitts, Cal Holman and a Ralph (unknown). These gentlemen and their wives would become our social friends over the next twenty-four months.

Each lending division would have two analysts except for divisions E (Energy) & F (Finance) which had one each due to their smaller credit volumes. We spread all new fiscal (annual) statements as well as pertinent interim (monthly/quarterly) statements. "Spread" means summarized presentations in agreed-upon formats for comparative data.

As an aside, to this point all the accounting industry had were large adding machines and ever larger calculators. I had utilized a slide rule for multiplication and division exercises while solving shipboard maneuvering problems in the navy. So, I continued to use the slide rule and would continue to do so throughout my banking career. Fast, neat and accurate!

Our written presentations for the senior loan committee were the result of the division analyst's work plus the review one-on-one with the division lending officer and formatted with the aid of Tom Duffy's group to fit a rigid analysis format. Larger credits of more than one million dollars were further summarized on a "cover sheet" with a brief balance sheet, profit & loss statement and ratios on the left side of a legal sized sheet turned sideways. Bullet point succinct and precise explanations (comments) were detailed on the right side. This one sheet summary was called a "cover sheet" and I would presume that the so-called fortunes of more than one marginal borrowing company rose and fell with the senior credit committee's analysis of just the cover sheet... They didn't dwell into too much detail, but instead relied upon the credit department and junior officer analysis.

All of this was new to me and I enjoyed the challenge. Thanks to Tom Duffy, Charlie and Joe I would over time become a fairly good financial analyst. The Correspondent Lending Divisions by States held the most glamour, i.e. reviewing the real credits of business commerce. While division "O" was new and very specialized in oil & gas and division "F" loaned to major industrial finance companies such as General Motors Acceptance Corp (GMAC), Ford Motor Acceptance Corp (FMAC), General Electric Credit Corp (GECC) and numerous commercial finance companies, each of these finance businesses had substantial deposits to direct to us and in exchange required backup lines of credit to assist with seasonal lending bulges or transitions between longer term bonds or notes issued to the general public.

I was selected following eighteen months to become a divisional assistant to division "F" and moved from the credit department to their lending area. More about this in just a moment.

Meanwhile, big things were happening on the homefront with the Quigleys: Firstly our darling Susan celebrated her first birthday on November 28, 1957, while we lived in Bellwood. My Mom and Dad spent Thanksgiving with us, which was also her birthday. We have the most precious picture of Susan grasping a cupcake with a birthday candle and her mouth is just covered with the icings; second, we kind of ran away with our sanity and explored purchasing our first home. By now I had been at the Northern for six months and had received a small out-of-pattern raise. Tom Duffy really liked my work. However, Dolly and I were still laboring from paycheck to paycheck. We had spotted an

ad for 'Hoffman Estates' in a Sunday edition of the Chicago Tribune. This would become a master planned community for entry level housing in the cornfields west of Chicago between that city and Elgin, Illinois. Actually, the site of the tiny farming hamlet of Schaumburg. All would ultimately be engulfed by Hoffman Estates. We took car trips each Sunday, so in the fall of 1957 we motored out to the sales office at the Schaumburg crossroads on Roselle Blvd. Needless to say we were hooked. The house was two bedroom, one bath, dining area in kitchen, a carport and propane tank heating. I'm guessing now that about 900 sq. ft. at \$15,350 with \$350 down. We had very little in the bank. However, I was still teaching on Monday nights at the naval reserve in Glenview. I now agreed to also teach an adult education public speaking class one additional evening a week in Roselle, Ill. ...the nearest town about four miles from the cornfield. We borrowed the \$350 from both sets of parents and used the G.I., Bill's one-time guaranteed thirty year loan. I should add that we repaid the \$350 within a year from my adult education class proceeds.

Our house at 118 Navajo Lane was constructed during the fall and we moved in during January, 1958. This in itself is some story. I rented an unheated truck and damn near froze driving out to Hoffman Estates. Navajo Lane had not as yet been paved, so the truck labored over snow and ice up to the site of our future driveway. Ralph (unknown) and another credit dept. friend helped us to move in. We had steel casement window frames and no outer storm windows. The result with the house heat turned on was a huge ice covering of the windows both inside and outside. We finally taped large celluloid panels as temporary storm covers over the interior of the windows and these would balloon in as the wind caused the pressure to change. The early spring thaw resulted in a road of mud from Roselle Boulevard all the way into the sub-division.

We had to leave the car at the entrance to the sub-division and hike in. On one shopping trip the paperbag broke and Susan's glass Gerber food jars had to be retrieved in a second trip. Dolly initially just stood there and cried. Together we bagged the groceries and carried them to our house.

Our next door neighbors were Jim and Pat Stoner. Their son Jeff was about the same age as our Susan plus a brand new baby son.

Our two families planted front and back lawns at the same time and the cornfield gradually blossomed into a housing tract. We were still conscious of each penny spent. I sent away for catalog seedlings and my prized pachysandra plants produced a foundation cover on the north side of the house. One day I returned home to find Susan presenting me with a bouquet composed of my pachysandra plants. What can one say to the second light of their life, but "aren't they beautiful"! We scraped up the money and started once again with our bedding plants.

Our carport was exposed to the elements. I kept our 1955 Ford there and on occasion it became so cold overnight that I had trouble starting the car in the morning. Bob Day was a fellow neighbor two blocks away and an employee in the Transit department at the Northern Trust Bank. We two and an IBM technician shared cars to drive to Roselle to commute from there by the Milwaukee Line R.R. to downtown Chicago and the Northern Trust. The late winter of 1957-58, and the full winters of 1958-59 and 1959-60 provided many escapades of snow drifts and difficult commutes. It really snows west of Chicago!!!

We loved our new home, but had very little with which to furnish our castle. I made a picnic bench set for the kitchen area which became our breakfast nook. We rented an old wringer type washing machine for Dolly to use for Susan's diapers. Dolly's dad took one look at her red rough hands from the hard water, cold and outdoor drying and he treated her to a Sears washer and dryer.

Both sets of parents took turns with visits. We also motored to New York in the late summer of 1958 and I had the pleasure of playing golf with Dad at the public Van Cortlandt Park course when he shot an 89... his first time ever breaking 90.

Early spring 1959 found us expecting a second child. Some early discovery work by the doctor uncovered the fact that "a child was twins". Well, were we ever excited! Dolly's pregnancy initially proceeded well, but we would discover by late summer that she had toxemia, a toxic disorder of the blood, which could prove fatal to both she and the twins.

Hoffman Estates by now surrounded the hamlet of Schaumburg on three sides. We were part of Cook County, still a notorious area for the Chicago political graft of the times. Our community in an effort to seek better police and fire services attempted to incorporate. National party politics seeped into our two referendums and the issue was defeated both times. I was then asked to chair a study committee to better analyze and cost out the subject of incorporation. We formed a group, did our homework and sought the backing of Judge Otto Kerner who would later become the Governor of Illinois. We held numerous meetings and our slide presentation proved helpful, another referendum was held and the City Charter was approved... Hoffman Estates/Schaumburg today (year 2011) is a mammoth community, and it all started with our third referendum. I was asked to join a Democratic Party Slate for the new City Council... Democratic was the only real party at the time in Cook County. More about my politics at a later juncture, but at this time I was really party neutral. I did run as an independent and was unsuccessful.

The Catholic Church in nearby Palatine, Illinois supported a mission church in Hoffman Estates. The only public building on Roselle Blvd in Schaumburg was a small tavern. There we met under the Blatz Beer Sign on Sundays and Father Sullivan from Palatine



got us started. We gave financial pledges and purchased land on which the parish hall/church would be built. The Quigleys could ill afford such a monetary pledge, but pledge we did. Dolly and I were truly gifted to share the same faith and have practiced it to our best all of these many years.

One family stands out from this church... Bob and Hilda Utermohle. They lived in the largest model home in Hoffman Estates and had a large family. We perceived them as well off financially with his position at the telephone company. Our church published the donation records of parishioners annually. Ours, while substantial to us paled when compared with the Utermohle's. Bob sought me out one day and requested a personal visit. Because of my work on the Hoffman Estates Incorporation Committee and my presumed position at the bank, he was seeking my professional input with respect to their family finances. I was shocked! They owed everyone and most obligations were past due. This was a time period before credit counselors. So Bob and I, working together, put them on a budget and bit by bit their situation improved. They had to greatly reduce church support and their pledge toward the construction of the new church.

Hoffman Estates was located about ten miles directly west of the then brand new O'Hare International Airport. About this time the first commercial jets began to fly and we delighted in following the Boeing 707 planes as they gracefully settled into high elevation landing patterns over our Community. Such graceful machines!

This year of 1959 saw my career progress from the credit department to divisional assistant for Lending Division "F". I worked there with two wonderful vice-presidents who themselves had recently come from the headquarter departments of national sales finance companies to the Northern Trust Company. They had just finished the formation and implementation of the new Finance Division (Division F) at the Northern. They were pleased with my Credit Department assistance to Division F. In retrospect, I was disappointed with this assignment, but can only conclude that my assignment was just by chance, as it was my turn in the promotion queue from the credit department. I should also add that the credit department was experiencing some personnel losses to banks on the west coast. Dave Livingston had left to join the First Western Bank of Albuquerque, N.M., as had Ralph (unknown) and Cal Holman to First Western in Los Angeles, Ca.. Their departure was greatly felt by the Northern Trust. Remember, it took upwards of three years to train these recruits to their first officer position. More about this phenomenon in my next chapter where I too leave for California.

I was well received by senior management in my division "F" support role. I had a credit analyst assigned to me from the credit department and I coordinated all presentations from my division to the senior credit committee (Fred Burnham's baliwick).

Dolly's pregnancy developed very serious aspects by late August. Looking back I don't know how she managed at the time: a household in the country; an active three year old daughter; and the more crippling aspects as the toxemia took hold. Dolly in all three of her pregnancies suffered severe morning sickness. Four months each time, but this time the toxic impact finally put her in the hospital about four days prior to delivering the boys. She entered the hospital in Elgin, Illinois about 15 miles away. My mother flew out from New York and took over our household and Susan's care. Dolly actually delivered a few days early for the nine month cycle. However, she by then was so seriously ill that she was totally in the "Lord's Hands". The twins temporarily called babies "A" and "B" were born on the evening of October 17, 1959. Each were under five pounds so they had to stay in the hospital warmers for a few days until they reached that magic weight. While they were there Dolly came home without the boys, and we i.e. Dolly, Mom and Susan and I visited the boys on a daily basis.

The day following their birth I brought an envelope into Dolly at the hospital. My recommended names were Bruce John for baby "A" and Kevin Peter for baby "B". We had received great pressure from both the grandfathers, John and Peter, to use their names; however these two boys were identical and a year later, P.B. while visiting us in California had to ask which one was Kevin Peter (he couldn't tell the difference) and then he proceeded to all but ignore Bruce John. I'm sure the same happened with my father. So there Bruce and Kevin, is the story of why neither of you was named after your respective grandfathers.

My mom returned to New York and our family of five started to prepare for Christmas. I commenced to feel weak and had terrific headaches. My doctor diagnosed mononucleosis, which turned out to be no fun at all. I have pictures of me in my robe and pajamas helping Santa Claus by putting together Susan's child life-sized kitchen set. Just looking at the pictures brings back memories of how rough I felt over Christmas and for a couple of weeks thereafter.

Dolly and I found in life that just when we would least expect something, it pops in out of the blue. One day in late spring I took my lunch hour to walk across the Loop in downtown Chicago to Marshall Fields Department Store, where they had a summer suit sale. Outside of the store I ran into Cal Holman, just by chance. He was visiting from First Western Bank (FWB) in San Francisco, Ca. Remember, he was a Stanford Graduate and a former employee at the Northern Trust Company. We shared pleasantries, then he asked if I had ever considered returning to the west coast? To be honest I hadn't, but we sought out a coffee counter and he shared with me the immediate expansion plans of FWB and their need for junior lending officers.

I should now update you my readers as to legislative and product changes that were front business issues for the banking industry at that time. First, the Bank Holding Act of 1956 further restricted the activities of banking institutions. It specifically prevented a bank holding company (corporation formed to own one or more banks) from buying banks in another state. Second, the deposit instrument to become known as “The Certificate of Deposit” was first created during the 1960’s. both of these issues would greatly impact the industry: in particular the far western states.

Now back to my story. The National Bank of America in San Francisco, California was founded in 1904 and later grew by mergers and acquisitions into a statewide branching system (750 branches by 1960) to account for 60% of California’s savings deposits.

California as a state had burgeoned following WWII as the cold war with Russia and the sputnik launch of 1956 fed the growth of the aerospace and electronic industries. Add to this the cornucopia of the state’s agricultural products which placed it as a leader throughout the free world.

Bank of America in 1928 formed Transamerica Corp as a combined Holding Company for its banks and insurance companies. By 1956 the banks owned were the dominant Bank of America with 750 California branches statewide, 24 separate large to small individual banks in the eleven western states plus numerous separate Insurance Companies. Most of the Banks had statewide branching systems.

The federal Bank Holding Act of 1956 forced Transamerica to separate its Commercial Bank Holdings from separate Companies in the Insurance Business. This divestiture had to be completed by February 1, 1961. At the time in addition to the Bank of America, Transamerica owned two rather large but separate branch Commercial Bank Systems in California. The larger by deposits was the 130 (rough guess as to number) branches California Bank headquartered in Los Angeles doing business in southern California. The other was First Western Bank of 100 branches (guess), headquartered in San Francisco and doing business statewide. The gameplan was to separate these two from Transamerica and merge them into two statewide new Commercial Banks called “United California Bank” and “First Western Bank”. Overall administration for United California Bank would be out of Los Angeles with separate Branch Administration to be out of Los Angeles (south) and San Francisco (north). The new Holding Company (statewide) was to be named “Western Bank Corporation” (WBC) and would be domiciled in Los Angeles. This merger had to be finalized by February 1, 1961.

The newly named United California Bank (UCB) would have about 225 branches after culling some off into a separate very small new First Western Bank headquartered in Los Angeles. UCB would be headquartered in Los Angeles with a northern regional

headquarters in San Francisco. It would be a state chartered institution and a member of the Federal Reserve System.

At the time of my visit with Cal Holman little was known about the plans to cutup Transamerica Corp., but First Western Bank knew that change was coming and that a new holding company would be created. FWB was working through its contact officers such as Holman to reach out and attract potential additional branch banking officers to staff UCB and the other 23 banks in its new system.

Cal talked about a possible management position in the branches in short order. Remember, I was not completely satisfied with my Division "F" assignment at the Northern, and Dolly and I loved California. So, we were interested. I discussed the foregoing with Dolly that night. Cal contacted his superior, they invited me to fly out to San Francisco within the week for a screening visit.

I met a Vice President at FWB's 405 Montgomery Street Headquarters. He took me under his wing for two days, including dinner at his house in Sausalito overlooking the beautiful San Francisco Bay. Jake Prior, Senior Vice President was the Branch Administrator for about 18 branches in the Sacramento Valley from Sacramento to Butte Valley on the Oregon Border and then Crescent City and Eureka on the northern California Coast. He was a wonderful laid back individual in his early 60's and both loved and respected in the field. Helmer Johnson, Executive Vice President was in charge of the Northern California Headquarters of FWB and Jake's immediate senior.

At the time First Western Bank (FWB) was touring Canada, known for its countrywide branch banking systems and hiring managers and assistant managers for the state of California as well as the other ten states supporting the Transamerica to become WBC system. The Northern Trust Company was to loose about six officers and near officer candidates to this search. I'll fill in the details as we move along.

FWB (Jake Prior) made me an offer of a \$1,000 raise to \$7,700 (I had just had my second \$500 raise at the Northern), again with the promise of annual salary reviews. They would move us from Chicago to Sacramento. We were responsible for selling our Hoffman Estates home. My first assignment would be as assistant manager (corporate title equivalent to assistant cashier) at the bank's 21<sup>st</sup> & K Office in Sacramento. They wanted me on board by the end of June. I phoned Dolly and we accepted.

Leaving the Northern wasn't easy. They had me scheduled for an officer's position in Division "F", and looking back I would have readily advanced there to Second Vice President and then Vice President as my two senior Division F officers retired within 5-10 years. Also, the Northern was family. The twins were born during the period and my family was known and respected by the more senior officers. We had our first house

and while we weren't on top of our immediate families we were only 1,000 miles away from New York City.

But, leave we did! We put our house for sale in the Chicago Tribune and had just one interested party; i.e. George & Marie Steinberg. George was physically unable to serve in WWII so did not have access to a real estate loan guaranteed by the G.I. Bill. However, they could apply for permission to assume my existing loan. They offered us the \$15,350 price we paid 2 ½ years before. They subsequently assumed our thirty year 4.0% loan and went on to repay it in full as scheduled by 1987... I served my two week notice at the bank to my shocked Division "F" boss. E.L. Hall, Tom Duffy and others attempted to change my mind, but the wanderlust that has lived within me my entire life had taken charge. So, in early June we took leave of the Northern and headed first east to New York and later west.

Our parents were in a state of shock. Remember, on my family side the world wasn't properly righted in my mother's eyes in the early 1940's until she had seen the light and returned from the midwest to the east. Here her first born was going 180° degrees the other way, i.e., west instead of east.

We had such a wonderful visit with my parents in Rockville Centre, L.I., New York, my grandmother Curtin, aunt Betty and uncle Frank Quigley, the Jim Curtins, uncle David and all the cousins I grew up with. This was their second opportunity to meet our Susan and the first the twins. My four red heads were like the feature exhibit in the center ring at the Ringling Brothers Circus.

Then on to Montauk and P.B. and Mom Bohler. It's a wonder that the twins weren't stroked to death, and of course Susan at age 3 ½ brought back such wonderful memories of Dolly to P.B.. I have mentioned that his daughter was always the apple of his eye.

P.B. wouldn't hear of the Quigleys driving all the way cross country in their five year old Ford, especially with the twins little more than infants. He had a 1957 Plymouth stationwagon, so we made a trade. We rigged the back seat up with a platform as a playard-bed and then wound a covered chain through the door window to fortify against their falling out the door. I well remember some comments from gas station attendants (they still poured the gasoline those days) about the ferocious babies that had to be chained in to protect casual onlookers.

Well, the day finally arrived that we did have to say goodbye. Not permanently to our parents, since they would visit us numerous times on the west coast. Susan would return for a summer visit as a pre-teen, but Bruce and Kevin would never see Grandma Curtin and their great aunts and uncles again, save for Frank and Betty Quigley later in Florida.

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## REPRISAL

*This is a key chapter to my (our) life: ... return to school; first job; first home; birth of the twins; and return to California.*

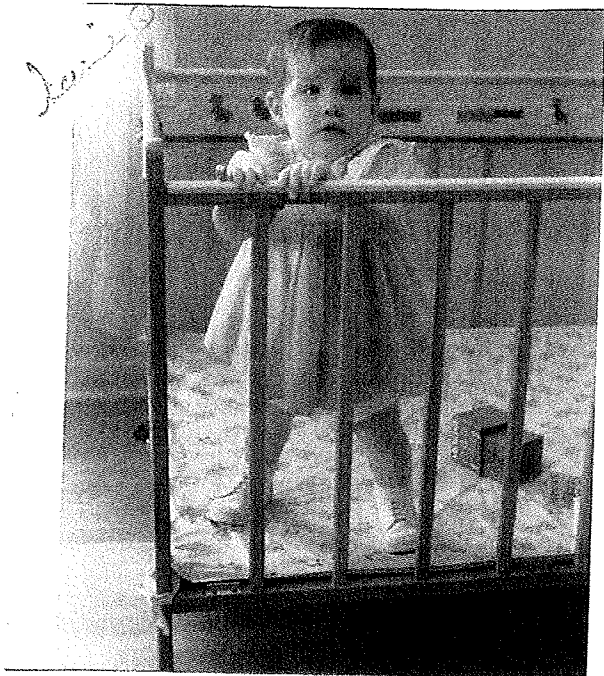
*In retrospect we managed on little, had the joy of achieving as a family and in reality kind of stumbling into a career path just commencing to appeal to MBA Graduates. The banking industry was just beginning to deregulate and new products, services and competitors were arising out of the new world of post-great depression and the associated rigid control era.*

*Looking back, the Northern Trust was a wonderful launching point for me. Jim Armstrong from my era in the Credit Department was to eventually become its President and Chief Operating Officer. Most of my other associates there were to succumb, as did I to the lure of returning to California. There we were destined to share, if prepared, with the great growth opportunities ahead for Commercial Banking in the period of the latter 20<sup>th</sup> century.*

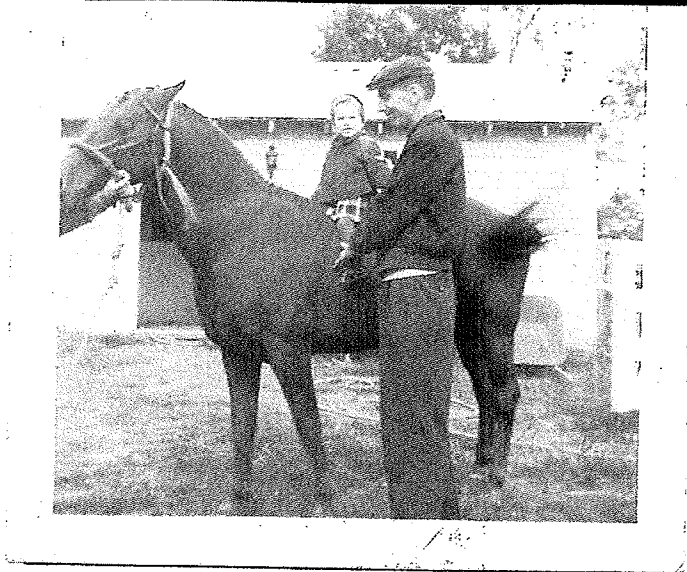
*Our first stop would be Sacramento and the 21<sup>st</sup> & K branch of First Western Bank. Our first home there would be a rented one in Parkway Estates.*



**SUSAN ~ 1 YEAR OLD  
CHICAGO 1957**



**BOB AND SUSAN (23 MONTHS)  
OCTOBER 1958**



**SUSAN ~ 2 YEARS OLD  
HOFFMAN ESTATES**



**SUSAN AND "BABY"**



**EXCERPT FROM AN ARTICLE IN  
"THE NORTHERN TRUST  
COMPANY BANK" MAGAZINE**



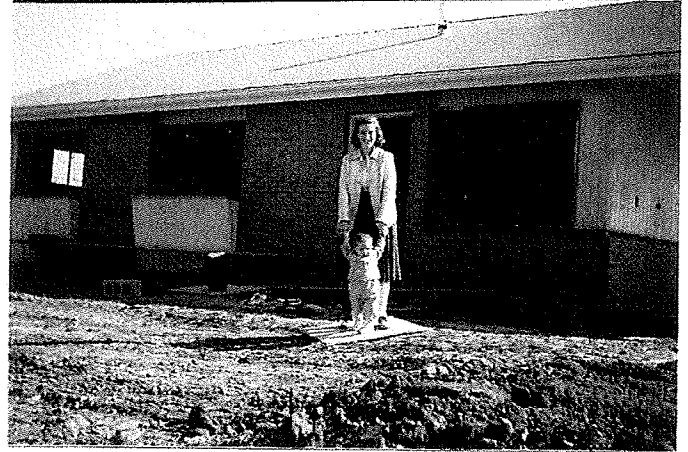
Just to keep it in the family, here is one of Flopsie's offspring at the age of five months. His name is Buckey, and he's having a little conversation with his mistress, Susan Lee Quigley, who is a whole 12 months older than he. Buckey came to live with the Quigleys as the result of one of those famous advertisements. Helping hand in this picture belongs to the head of the household, Bob Quigley, Credit.



SUSAN IN THE SNOW AT  
HOFFMAN ESTATES



DOLLY AND SUSAN IN FRONT OF OUR  
HOME IN HOFFMAN ESTATES ~ 1957



Proud parents of identical twin boys are Mr. and Mrs. Robert Quigley of Navajo lane. Bruce John and Kevin Peter, weighing 4 pounds 12 ounces and 4 pounds 11 ounces, respectively, were born in Sherman hospital October 17. They are gaining satisfactorily, and the Quigleys and their 3-year-old daughter, Susan, hope to have them home in several weeks. Grandparents are Dr. and Mrs. John Quigley of New York City and Mr. and Mrs. Peter Boheer of Montauk, N.Y. The senior Mrs. Quigley is visiting here.

Baby A → Bruce John Quigley  
Baby B → Kevin Peter Quigley

BRUCE AND KEVIN'S BIRTH ANNOUNCEMENTS



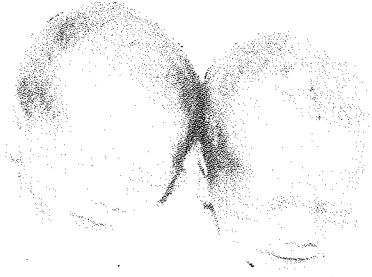
No 1

Date October 17 1959 <sup>70-6</sup> <sub>711</sub>

Pay to the Order of Mr. & Mrs. Robert C. Quigley \$ Identical  
Bruce John (4lbs. 14oz) & Kevin Peter (4lbs. 13oz) and our others Twins

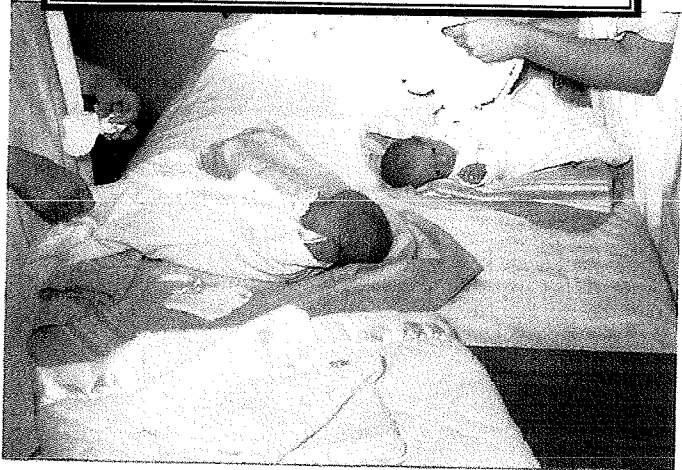
1st National Bank of  
Twinville

Mr. Stork



**BRUCE AND KEVIN  
OCTOBER 1959**

**BRUCE & KEVIN LEAVING THE  
HOSPITAL**



**GRANDMA QUIGLEY WITH BRUCE,  
KEVIN AND SUSAN**



**SUSAN & FRIEND JEFF STONER**

BRUCE AND KEVIN'S BIRTH ANNOUNCEMENT IN  
THE BANK NEWSLETTER



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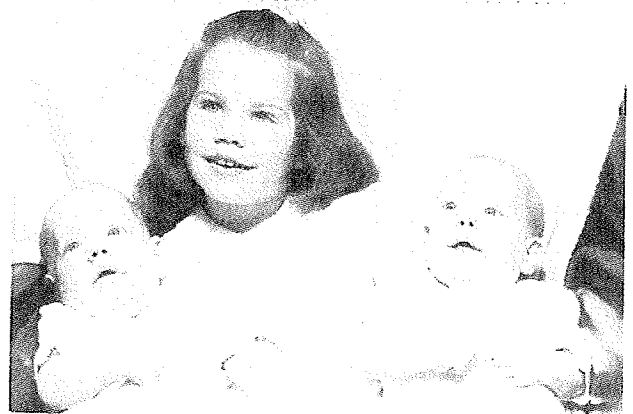
Number 166

ROBERT QUIGLEY WELCOMES TWIN BOYS

Identical twin boys were born Saturday night to Bob Quigley's wife Dorothea, and he reports with pride that all are doing well. Bruce John Quigley weighed in at 4 lbs. 13 oz., and Kevin Peter, born 15 minutes later, topped that weight by one ounce. Anxious for her mother's return is the twins' three-year-old sister Susan, who "doesn't quite know what it's all about." Pleased papa Bob, of the Banking Department, is accepting congratulations on telephone extension 1136.



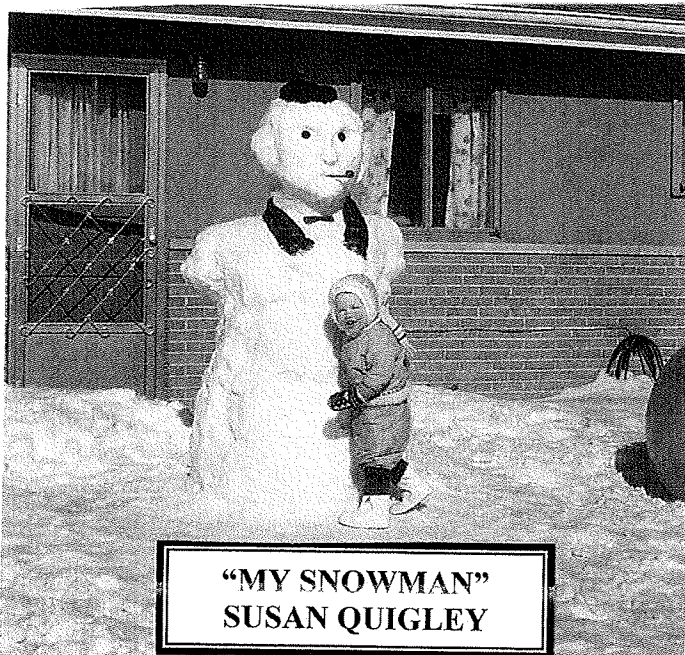
SUSAN ~ 3 YEARS OLD



(LEFT TO RIGHT) BRUCE, SUSAN & KEVIN  
SPRING 1960



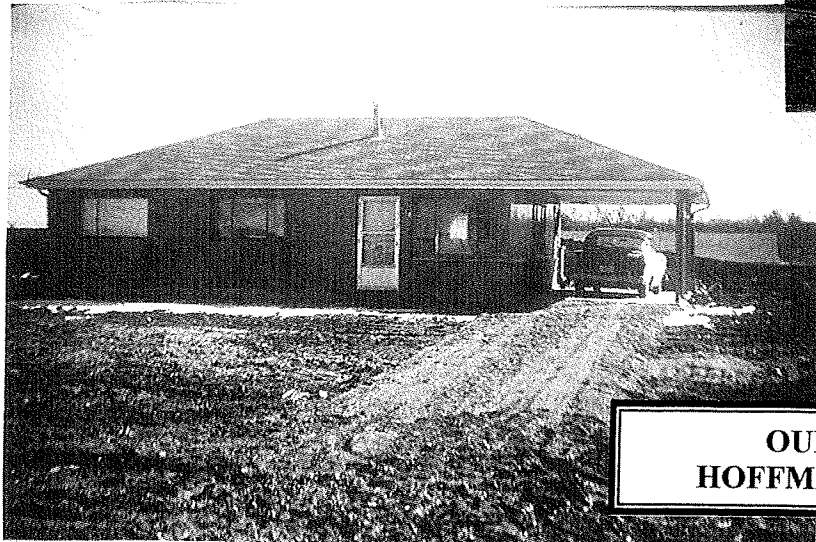
**SUSAN'S 1<sup>ST</sup> BIRTHDAY  
NOVEMBER 28, 1957**



**"MY SNOWMAN"  
SUSAN QUIGLEY**



**DOLLY WITH THE TWINS  
1960**



**OUR HOME  
HOFFMAN ESTATES**