

CHAPTER FOURTEEN  
My Banking Career  
(Sacramento, California)  
First Western Bank

Our cross country trip New York City to Sacramento, CA. was uneventful, but at the same time a family vacation. By 1960 there were motels along the major routes, so Susan and I looked forward to late afternoon swims. I would remind my readers that we still existed as a cash and travelers check era. The credit card as we know it today would not emerge until VISA as issued by the Bank of America in 1966 and later about 1967 Master Card (then called Master Charge) would be introduced as a competing product at first owned and issued through a small group of American Banks, among which was United California bank (1961 successor to First Western Bank).

We arrived safely in Sacramento the afternoon of June 29, 1960. The First Western Bank had arranged for us to stay in a rental apartment overlooking the Capital Mall. I sought out a mens wear store and purchased a straw hat in order to be in uniform so to speak when first reporting for work the following day.

On June 30, 1960 Dolly and the children dropped me off at the 21<sup>st</sup> & K Streets Office of First Western Bank and I commenced my thirty-two year career in branch banking. Lois Egan, branch secretary, met me at the door. I appeared to be overly formal with the hat, since times had changed in the California cities outside of San Francisco and Los Angeles and “our men didn’t wear hats”. Lois took the hat, put it on the wooden coat rack in the conference room and there it remained until I left this office in October 1962 enroute to my next job assignment in Crescent City, California.

I was introduced to Keith Henry, Assistant Vice President and Manager, Raefer (Twig) McHenry, Assistant Cashier & Operations Officer and the two officers in the installment loan department. This branch had a staff of about twelve and had opened as a de novo (new) branch in 1959. Keith had been previously assigned briefly to the Sacramento Main Office at eighth & J Streets while the new 21<sup>st</sup> & K office was constructed. Stan Hogshead, Vice President was the manager at Sacramento Main. There was a deep seated rivalry between Stan and Keith which would only strengthen as time passed by.

My predecessor, Emmitt Gibbs, had been transferred fifty miles north to the Marysville Branch as its assistant manager under an old times legend, but I’ll pick this up later. We ended up sub-leasing from the Gibb’s their three bedroom home in Parkway Estates about seven miles south of my ‘office’ and at the then southern boundary of the City of Sacramento. My commute would be over crowded surface streets as highway 99 and Interstate 5 were still under construction through Sacramento.

Our home was not air conditioned. We were immediately to find just how hot Sacramento can get commencing in May... some days in the 115° range. A normal summer would experience about 25 over 100° days.

Dolly coped with the heat and three youngsters. The bank had a trailer mobile customer who kept an older two bedroom unit in Tahoe City at the northwest corner of the Lake. We were to receive its use which gave us a couple of pleasant cool weather breaks both during our first summer as well as those of 1961 and 1962.

Meanwhile I settled in at the branch. Such a difference between the big company involvement in Chicago and the small, small borrowers here. Actually, Keith and I had to develop an outside the branch cold prospect calling program (Remember, this branch was only one year old). Bit by bit the branch grew and I also learned the operations side. I had never counted cash or audited the vault at the Northern Trust. We experienced our first banking examination by the Federal Reserve, which was concentrated in the loan and loan collateral areas.

I joined the University Club as well as the 21<sup>st</sup> Street Kiwanis Club. This provided both myself and at times Dolly outreach into the community. At first we attended church about four miles away, but in time a mission church (St. Charles Borromeo) was established across the street from Parkway Estates. My precious Susan was my buddy each weekend. She shadowed me as I cut the lawn on Saturdays and accompanied me as I ran the usual Saturday errands. She helped me to baby sit “the men” and thereby provided mom the opportunity to do the Saturday shopping.

By late fall 1960 we began to learn of the details behind the Transamerica’s bank spinoffs scheduled for February 1, 1961. You will recall that at the time I was employed by FWB (6-30-60) it was owned by Transamerica Corporation as was the giant Bank of America and its 23 other medium to small banks located within the 11 western states. Transamerica had elected to retain its insurance companies and to divest itself of the banking business by February 1, 1961 except for the Bank of America. Therefore a new holding company named Western Bank Corporation (WBC) was formed to own the remaining 22 banks in the 11 western states. It would be headquartered in Los Angeles. Frank King would be its chairman. At the startup date two things would be accomplished in California: first, the existing two statewide banks, i.e. the California Bank in Los Angeles and the First Western Bank in San Francisco would be merged to form a 315 branch statewide bank to be called “United California Bank” (UCB); as a second thrust, UCB would divest itself of approximately 65 of the 315 branches to form a separate and new statewide, but smaller “First Western Bank”. This new FWB would be purchased by a southern California Hollywood investment group. This new First Western Bank never really succeeded and would ultimately be merged into the existing three state

(Washington, Oregon and California) institution called “The Bank of California” (no relation to the past similar named “California Bank”, which was now a part of UCB).

We still lived in Parkway Estates in September 1, 1961, when our darling daughter entered kindergarten in the neighborhood school. That day I came home at lunch from work, pinned a gardenia corsage on Susan and walked she and her little friend Jeff to school. Gosh, what memories and suddenly both Dolly and I were older!

Later that fall the owners of our Parkway Estates house returned to Sacramento, so we had to find another rental about two blocks away. Our other family event centered around a new car purchase. A 1962 Dodge Lancer was displayed in the lobby of our branch. We fell in love with it and traded in the Plymouth wagon. Don’t know how we justified the expense burden of a car payment or squeezing our brood into a ¾ sized car. But, we did!

At the bank Keith and I became very close. Mr. (name deleted) who worked as an assistant in the installment loan department (age 48) was a native Sacramentan and really loved by the staff and customer base. He seemed to always have a customer at his desk and his customers were generally repeats who knew him outside the bank.

One day in the late spring of 1962 the State Banking Examiners performed a routine credit and operations examination of our branch. They took over the conference room near the platform in order to spread out their files. After their review Keith was asked into the conference room and then the accordion door was closed. Sometime later Keith emerged and appeared to be in a state of shock. He gave me the high sign and we two moved across the street to the neighborhood coffee shop. Keith shared that the examiners had uncovered a series of installment loans, which represented monies personally received by Mr. (name deleted), the lender. Examiners contact borrowers in writing to verify terms of a loan, i.e. interest rate, amounts, borrowers names, etc.. Some of these verifications resulted in Mr. (name deleted) friends disclosing to the examiners that, although they had signed loan notes, the monies were actually received by Mr. (name deleted) and he assured his friends that he, Mr. (name deleted), would make the payments. Anyone but Mr. (name deleted)! The simultaneous feeling of both Keith and myself. But, when confronted he shared that he was addicted to gambling and frequently drove up to the State Line Casinos in Nevada and gamble what later turned out to be the bank’s money... However, Mr. (name deleted) gambling losses piled upon losses. Some of the proceeds of newer loans were just covering the monthly payments of the older loans.

Everyone adjourned for the afternoon as Keith sought by phone the follow-up advice of our legal department in San Francisco. About 2:00 a.m. the following morning I received

a phone call at home from Keith. The California Highway Patrol had just contacted him and informed that Mr. (name deleted) had been returning by himself from Nevada when his car hit an abutment on highway 50, thereby killing Mr. (name deleted). Keith wanted me to accompany him to the mortuary for identification purposes, and then to visit with Mr. (Name deleted) wife and daughter. To this point this had to be the saddest morning of my life. Keith had been drinking and I picked him up for a terrible task. Mr. (name deleted) was loved by all of us and we just had to hope that this one car accident was just that, an accident. We would never know.

Keith himself had a drinking problem, shades of Lt. Cdr Bonham in Subic Bay. This incident with Mr. (name deleted) just accentuated the problem. Unfortunately, Keith's wife also started to drink with him. This affliction would years later kill her and lead to Keith's early demise; but more about this later.

The summer of 1962 was a continued learning curve at the bank. By then I had a \$10,000 unsecured lending limit for business loans. I made a poorly prepared loan to a small tract developer. He couldn't reduce the principal, so made interest only payments. The loan was graded substandard "SS" by the bank's central loan review department. I received quite a bit of kidding about this loan, and it served as an object lesson. Do your homework and be a firm collector when the need arose. I'm happy to say that I got the borrower to payoff the loan prior to my departure later that year from 21<sup>st</sup> & K.

Infrequently I attended officers' meetings in Redding, Chico, Marysville as well as Sacramento. UCB had a huge influx of Canadian bankers into its system during 1960-62. I became lifelong friends with many of them and they began to assume managerial positions up and down the Sacramento and San Joaquin Valleys. I'll mention them one-by-one as they enter my story.

By the early fall of 1962, I was beginning to look around for managerial opportunities. To this point UCB had concentrated upon rebuilding its lines of communication and marketing programs for the 250 post merger branches. The big influx of experienced Canadian bankers had filled existing manager and officer openings. It appeared that my best best would be to wait for the construction of a de novo (new) branch in south Sacramento on Freeport Blvd scheduled for 1964.

Del Hawkins, our district Operations Officer for Jake Prior's 18 branches was domiciled in the rear portion of our 21<sup>st</sup> & K branch. Late one Thursday in September 1962 I overheard him disclose that he had just returned from Crescent City and that Les Tvedt, the branch's manager, had suddenly resigned and they were looking for a replacement. I immediately approached Del Hawkins with "give me all of the details!". Actually, I wouldn't know till later just where Crescent City was located. Didn't make any

difference. As it turned out Les Tvedt who came from north of the Portland area in Oregon had opened a branch for FWB in Crescent City in 1957. Crescent City was the sole incorporated City in small Del Norte County. The city population was about 3,500 and the county 16,500. Crescent City was on the Pacific Ocean twenty-five miles south of the Oregon border and 350 miles north of San Francisco by way of a 2-3 lane cliff-hugging Interstate Highway 101. The four lane Interstate Highway 5 located more inland wouldn't open until about 1964. The principal industries were lumber (redwoods and douglas fir), fishing and tourism.

Following my visit with Del Hawkins, I contacted Keith Henry and got him on my side. I then telephoned Jake Prior in San Francisco and threw my hat in the ring. He thought I was out of my mind! By this time he had met my family and had sized us up as good urban banker potential and not way out woodsy suburban. He told me that Les Tvedt had already left and that Howard Lemke was babysitting the branch. Howard was just finishing an assistant manager assignment and was waiting to become the manager of a new branch presently under construction in Los Banos. Jake's offer to me: Fly to Crescent City, spend a week and then come back to share my impressions and wishes at that time. Fair enough, so away I went.

Actually, I discussed this with Dolly. We agreed that Crescent City would have to be fairly awful to have me say no. I flew up on a Sunday and joined Howard that evening. Howard was a great guy, and would become a long term friend. However, he was a three button, buttoned, suit with a hat type. Even though I'm quite formal in demeanor, I must by comparison have seemed a little more back woodsy and to their liking as compared with Howard. Jim Johnston was the asst. manager. He came from Canada in the 1959-60 new talent sweep. Jim wanted the manager job, but it was not offered. I met the staff and in small groups the principal customers county-wide. This was important since this branch had a customer advisory board; something that UCB was curtailing throughout the state. Therefore, I was aware that the new manager's first challenge would be to eliminate that board. I met the Thompsons who owned the Trees of Mystery, the Menary's in Klamath, Andy Flynn at the Title Company, Harry Treaherne (dept store), and Hal and Buck Hamilton in logging and the principals of two lumber customers from Smith River. By Wednesday Howard Lemke felt comfortable enough to arrange a reception at the bank for me on Thursday evening and I had the opportunity to socialize with a larger base of the bank's customers.

I returned by plane to Sacramento on Friday, arriving just in time to attend the cocktail reception for the grand opening of UCB's new Sacramento Main Office. Frank King, UCB's Chairman, Cliff Tweeter, President and other big wigs were in attendance from

Los Angeles. Jake Prior introduced Dolly and myself to these gentlemen as the “newest manager in the system”... Things had really progressed in one week’s time.

We rapidly made plans to pack me up over the following week in preparation for my move to Crescent City. The bank provided a replacement at 21<sup>st</sup> & K from San Francisco named Larry Ryan, a very nice young man who would later spend his career in Sacramento as a loan officer at Sacramento Main.

I took the car to Crescent City (about 300 miles), so for the next four weeks I would return to Sacramento each weekend so that Dolly could shop, etc.. I found a rental home in Crescent City which was about 50 years old. The hurricane along the California Coast in October 1961 had opened up leaks in the roof, but it was better than an average starter. I would later prep Dolly for her new environment by asking her to play a game as we drove north by pointing to a much older and smaller homes enroute while she would ask “it is better than that?”. The further north, the more rundown the homes, so we had some fun preparing her for Crescent City.

Back to Sacramento. The staff had a wonderful sendoff dinner which included some folks from Sacramento main in attendance. Keith got me aside, thanked me for all of my support and remarked “Bob, some day I’ll be working for you!” A very nice gesture, but sort of prophetic as I’ll share later on.

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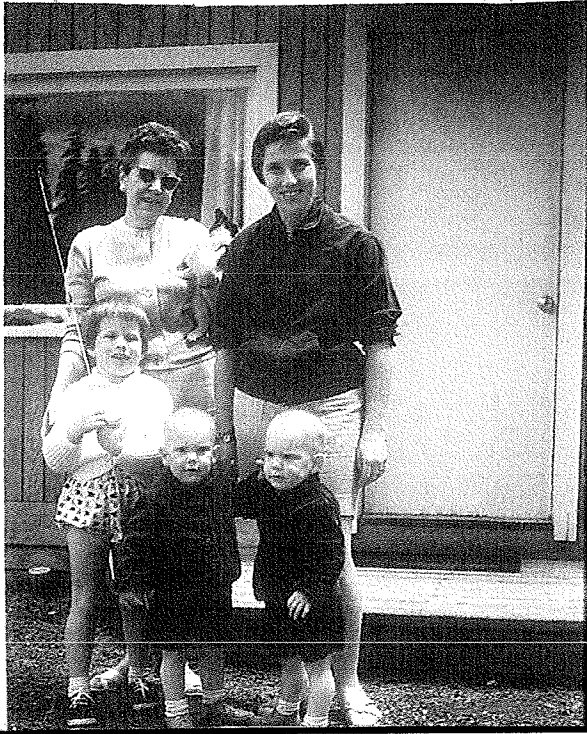
## REPRISAL

*Sacramento and United California Bank represented a major shift in career paths. It helped to prepare me for retail banking in a branch environment. We accomplished a lot in two years and learned to understand that the path ahead in the early 1960’s was to accept frequent family relocations as we would begin to move around California. I was to learn that I had the perfect mate for this type of career... smart, sociable and so immensely committed to me and her children.*

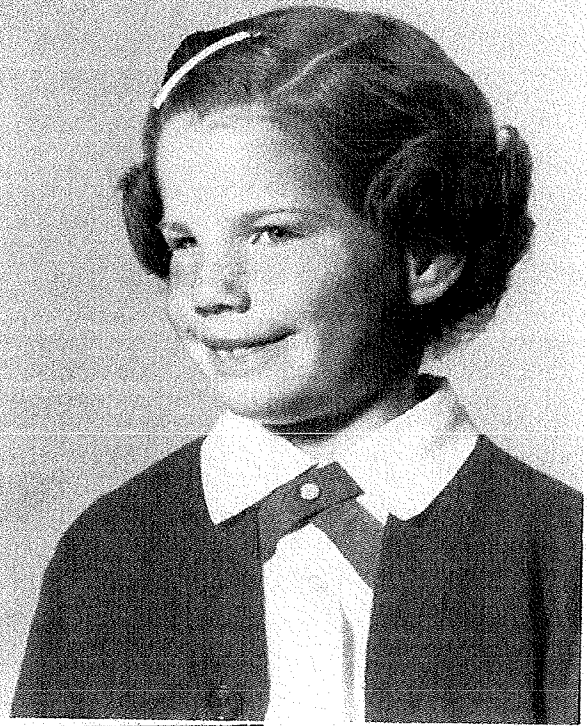
*Now on to my first managership at Crescent City.*

**BOB QUIGLEY  
SACRAMENTO  
JUNE 1961**





**SUSAN QUIGLEY**  
**1<sup>ST</sup> GRADE**



**SOUTH LAKE TAHOE 1960**  
**(BACK ROW LEFT TO RIGHT) ALMA QUIGLEY,**  
**DOLLY QUIGLEY**  
**(FRONT ROW) SUSAN QUIGLEY, BRUCE QUIGLEY,**  
**KEVIN QUIGLEY**



**(LEFT TO RIGHT) BRUCE QUIGLEY,**  
**SUSAN QUIGLEY, KEVIN QUIGLEY**





**DOUBLE STROLLER  
(LEFT TO RIGHT) KEVIN &  
BRUCE QUIGLEY**

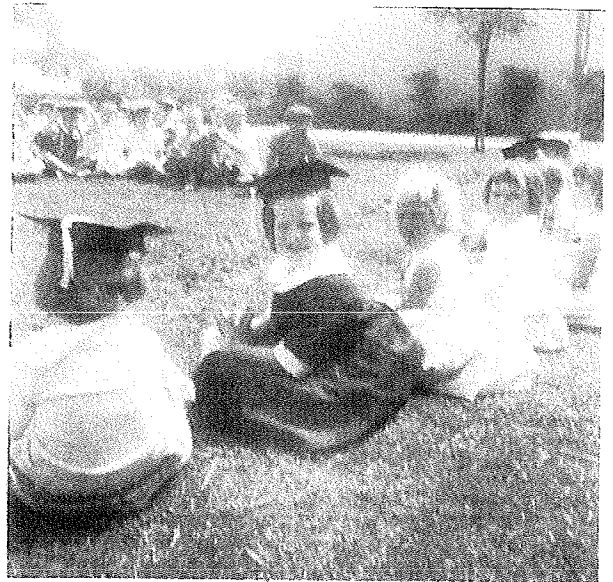
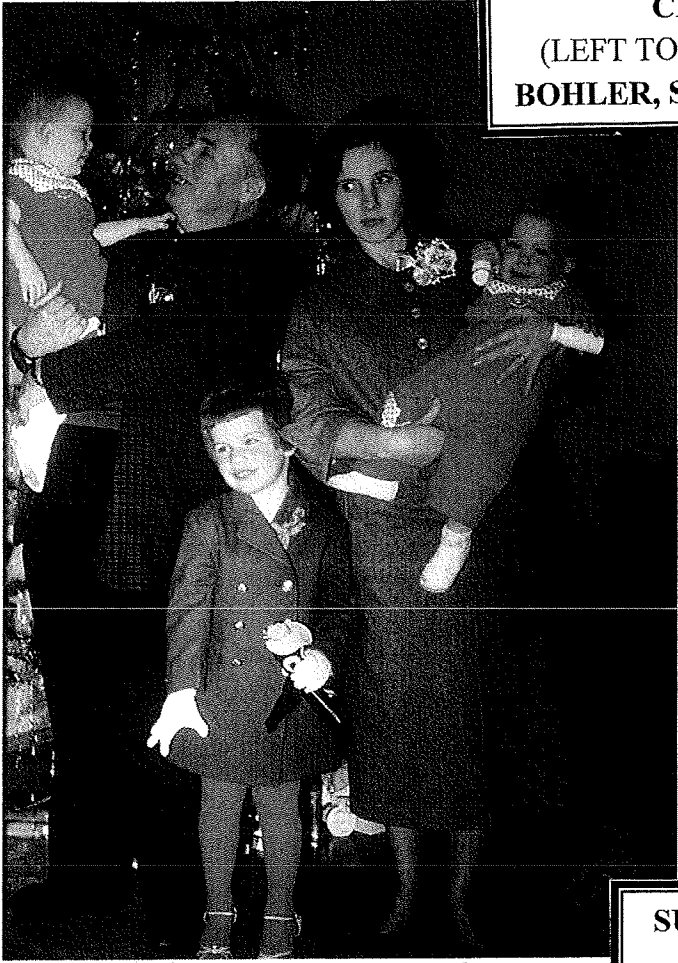


**1<sup>ST</sup> BIRTHDAY!  
(LEFT TO RIGHT) KEVIN &  
BRUCE QUIGLEY**



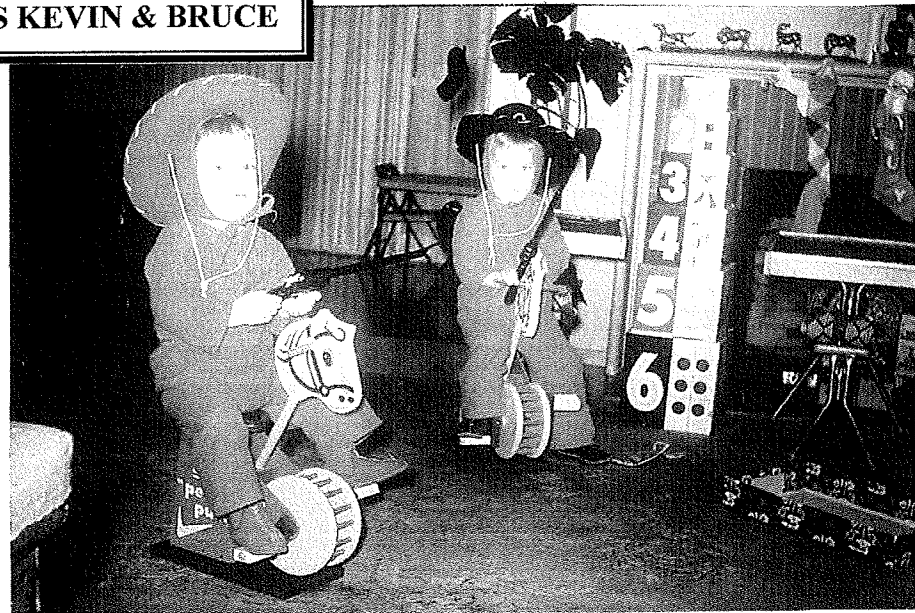
**(LEFT TO RIGHT) BRUCE, SUSAN &  
KEVIN QUIGLEY**

**CHRISTMAS 1961**  
**(LEFT TO RIGHT) KEVIN, PETER**  
**BOHLER, SUSAN, DOLLY & BRUCE**



**SUSAN'S KINDERGARTEN GRADUATION**  
**JUNE 1962**

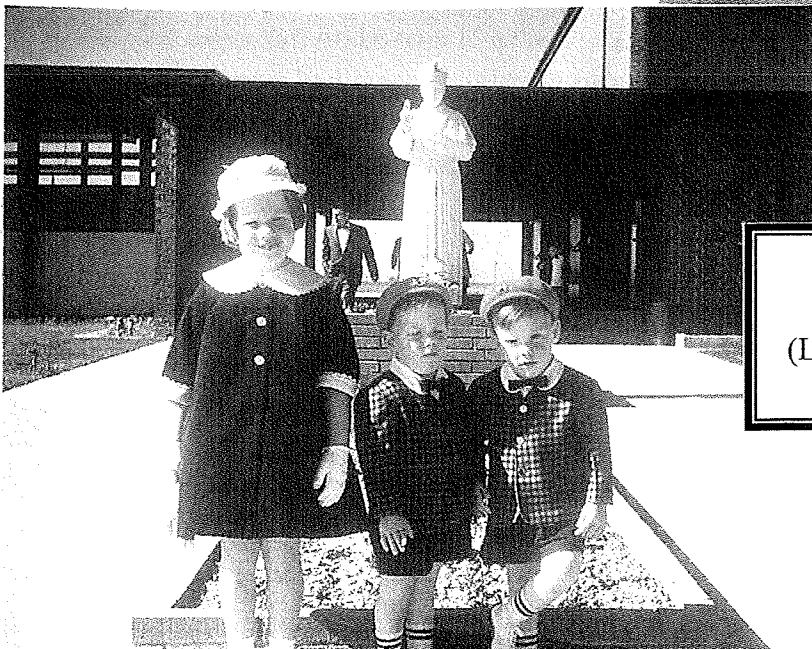
**CHRISTMAS 1962**  
**COWBOYS KEVIN & BRUCE**





**ANOTHER CHRISTMAS!  
(LEFT TO RIGHT) KEVIN,  
SUSAN & BRUCE QUIGLEY**

**SUSAN'S FIRE ENGINE**



**ST. CHARLES BORROMEO  
CATHOLIC CHURCH  
(LEFT TO RIGHT) SUSAN, KEVIN &  
BRUCE**

CHAPTER FIFTEEN  
My Banking Career  
(Crescent City, California)

Crescent City originated in the nineteenth century as a small fishing village on the Pacific Ocean near the California-Oregon Border. Its naturally crescent shaped harbor was enlarged following World War II by adding two long breakwaters constructed with concrete tetrapods. These 25 ton structures were similar in design to children's jacks and were joined with poured concrete.

The harbor entrance was to the southwest and in time it became a natural area from which to ship old and second growth timbers on barges to Japan and South America.

Crescent City itself supported a small but busy commercial area with three separate banks, one of which was our United California Bank.

Crescent City was the county seat. Smith River, a village at the mouth of the river of the same name is located fifteen miles north of Crescent City. By way of reference the Oregon border was yet another ten miles north of Smith River. The very small village of Klamath was located fifteen miles south of Crescent City at the mouth of the Klamath River. Both the Smith and Klamath Rivers rapidly rose in elevation eastward into the Siskiyou Mountains. These two river systems were the annual spawning grounds for salmon fish and the area is internationally known for these seasonal salmon runs. Smith River also had a large Easter Lily industry as the 100 inch annual rainfall was beneficial to the growth of that product.

However, during the immediate post World War II period and into the 1960's timber was the magic product of this northern California area. I arrived on the scene coincident with the peaking of timber production. The old growth redwood had been essentially logged out and the replacement second growth crops were restricted as to cutting quotas due to legislation previously passed and supported by environmental groups.

Bank of America initially was the sole bank with its Crescent City Branch dating back to the 1930's. A strong group of locals petitioned First Western Bank, in San Francisco and through their efforts a branch of First Western was approved by State Charter in 1957. Its core of supporters were the Menarys in Klamath, the Thompsons, Flynns and Hamiltons in Crescent City and Diebold Mills in Smith River. These individuals and company representatives became the first advisory board. Les Tvedt was imported from an independent bank in Lake Oswego, Oregon to become the first branch manager. Jim Johnston from a small west Canadian branch would become the assistant manager about 1959. Suddenly in 1962 Les Tvedt resigned to return to Lake Oswego. This presented the managership opportunity for me in October of that year.

The branch was performing to all the expectations of San Francisco senior management. We had some nice accounts, both depository and loan and were making continued inroads on the Bank of America thanks to the assistance of our Advisory Board. I would make one point for clarification: At the time the Bank of America (B of A) with its roots back to 1904 and statewide coverage with 750 branches was the competition everywhere in California. This was particularly the case in areas serving the major agricultural industries. Timber was in this arena. So, any large logging, sawmill, veneer or planing mills historically banked thru B of A. More about this after covering some early introductions.

My first few weeks found me living in the Pacific Motor Lodge, a good customer of the branch. My fourteen hour days were occupied with customer and prospect visiting as well as becoming familiar with my new staff. Howard Lemke stayed around for a couple of weeks and that helped. He arranged for some receptions of varying customer groups. Maris Ward who owned a butane gas distributorship and retail store was a solid bank booster and would become a personal friend. He belonged to the small nine hole public Crescent City Golf Course owned by Bob Meyers and located in a beautiful logged over, but now second growth redwood forest. The golf course was just over the first small coastal mountain range and usually free from the coastal morning and evening fog. Maris helped me to meet and greet customers and prospects from throughout the County as they patronized the Golf Course. I discovered a side benefit as the bank reimbursed me for the first time covering solicitation monies spent at the golf course.

My original operations officer had previously applied to the California Highway Patrol and was replaced by Jim Reynolds almost immediately following my arrival. Whatever successes we would achieve within the two year period to follow would be accomplished by the team of myself, Jim Johnston, Jim Reynolds and later Bill Wilbourne who would shortly join the branch as installment loan manager.

At the time United California Bank was organized with specialty divisions for lending and controlled by San Francisco (North) and Los Angeles (South). These were to include real estate, dealer installment lending, accounts receivable and real estate construction. These divisions handled customers principally in the larger cities, coordinating face-to-face account handling through local branches. However, our accounting system was setup to credit the San Francisco and Los Angeles headquarter departments with the loan and deposit totals. Bank of America operated the same way. There were exceptions. A branch such as ours was so remote in pre computer days that we were permitted to bank local accounts, which met the credit standards of UCB. So, at Crescent City we did handle asset-based loans (inventory/accounts receivable) by utilizing national field Warehouse Companies such as Haslett to measure, evaluate and control the pledged

assets. For example a huge open storage yard might contain cold-decked logs awaiting cutting into lumber or cut lumber air-drying and awaiting sale or delivery. Haslett placed a local mill employee on their payroll who sign posted the warehouse and then controlled inventory additions or releases. Our branch would receive these IBM paper tabulations and loan on a percentage formula basis.

Our largest lumber accounts were Diebold Mills in Smith River and the Hamilton's (Hal and Buck) Mill. Both cutting old growth redwood. My immediate job was to become acquainted with Carl Diebold in Portland, Oregon and I flew there for that purpose. My contact with the Hamilton's was easier as Hal would become a frequent golfing buddy in Crescent City.

At the time I became its manager Crescent City reported for administrative control to Jake Prior, VP in San Francisco. His territory covered about 18 branches in the Sacramento Valley running from Stockton north to Redding and then including Crescent City and Eureka on the extreme northwest coast of California. Jake retired in early 1963 and Frank McWilliam, VP in San Francisco who administered Monterey County and Santa Rosa took over Crescent City and Eureka from Jake's replacement, Bud Powers, VP. Frank had been the manager of our San Francisco Main Office and Bud the manager of our Oakland Main Office. Frank was the more formal of the two in demeanor, but a real prince of a fellow. He met our principal accounts well, and I, by comparison, the former "big city kid" was getting to look a little "local". Frank's assistant, Eric Searle AVP, was our credit administrator. My commercial loan limit was \$25,000; so many of our credits had to be reviewed and approved by Eric. For example, the Hamilton and Diebold lines were ultimately approved by the Senior Loan Committee in San Francisco. Eric and I were to work together on and off for many years. He was by the book to a high degree, but the two of us generally worked together in harmony. I think in retrospect that my Stanford MBA degree impressed Eric more than a little.

Well, you can readily see that I was busy, busy, busy and the learning curve was steep. While all of this was going on Dolly and the children settled in. Actually, Susan had previously started first grade at St. Charles Borromeo, our new Catholic School in Parkway Estates south of Sacramento. She now transferred to that grade in our St. Theresa's Catholic School in Crescent City. Earlier I had introduced myself to Father Hynes, its pastor. He was a regular guy and appreciated having the two banking managers Grady Rutledge of B of A and myself as parishioners. I had received a salary promotion to the \$10,000 level with our move. Our commitment to the church increased to \$10.00 weekly and in this rather poor town we moved up to be among the better supporters of St. Theresa's.

The new year 1963 presented many challenges and opportunities to the Quigleys. Dolly and I were busy with civic and social responsibilities. I became a Kiwanian. We attended numerous Elk's functions... sort of the city social spot for dances and parties. I chaired the chamber's tourism committee and we shipped a seven foot frozen salmon to display to the San Francisco annual sportsman's show.

We purchased a beautiful existing home on Pebblebeach Dr. overlooking the Pacific Ocean. Pebblebeach was a narrow two laned road literally on the edge of a 50 foot cliff and drop to the ocean. Our lot abutted the cliff road...cost \$24,000. View priceless! The previous owner/builder worked locally in a veneer mill and the house was filled with beautiful madrone wood hand-milled cabinets. We really stretched to make the 10% down payment!

Susan became a brownie scout and Dolly the troop leader. They were to enjoy cookouts and campovers at the beautiful Jediah Smith Redwoods State Park. I played golf regularly with customers and Dolly and I played with the couples on early Friday evenings during the summer. Frank McWilliam joined me for our annual golf member guest tournament, which we won! Little bit of a story here. This was a two day event complete with cocktail parties and dinners. Frank was a member at the prestigious Olympic Club in San Francisco where he established his handicap. With this Olympic Club Handicap, he almost had a license to steal on the comparatively easier Del Norte nine hole course. To boot, Frank insisted on wearing shocking pink slacks which went over big in this man's world environment of logging and fishing. Not so certain we gained a public relations advantage here, but Frank thoroughly enjoyed himself and took home a new set of golf clubs to San Francisco.

Pope John XXIII held Vatican II the previous year and dramatically changed the services and practices of our Roman Catholic Church. By 1963 Father Hynes redid the altar area to face the parishioners. I was now 34 years old and had served closely on the altar for years as an altar boy. This change, coupled with the saying of the mass in English instead of Latin as well as changing some of the prayers themselves represented to me real change! The lay people now participated as lectors and the communion rail disappeared and lay people distributed communion. Today some 50+ years later it would seem that our services have always been as they are today, but believe me they weren't. the older I get the more I fondly look back on the structure and simplicity of some of the pre-Vatican II ways.

Finally, the Collier Tunnel opened with a Highway 199 ribbon cutting short our laborious trips north to Cave Junction and Grants Pass in southern Oregon. The booster group for Cave Junction were a group of costumed wild cavemen... shades of Fred Flintstone! At

the dedication banquet they stormed into the hall and dragged off about four gals. I never was more tickled in my life. What spirit and fun!

Mom and Dad Quigley visited from New York City both here in Crescent City and later in Eureka. We have some wonderful slides of Susan clamming at low tide and the boys fishing at the mouth of the Klamath River. While they were here we journeyed up to Gold Beach in southern Oregon and rode the jet mail boats up the Rogue River to Agness, Oregon. Saw all sorts of wild life including bears and eagles.

So, to this point life was great. We were all enjoying Crescent City immensely. I will admit that we were young and a close knit family, so the geographical isolation was not a negative factor.

Sometime during late 1963 the branch banking division of UCB out of San Francisco was once again reorganized. Division I under W. Pete Ramberg, SVP would cover from Monterey to the Oregon border omitting only the San Francisco and Oakland Main Offices. Division II would cover from Stockton north in the central valley to Redding. Bud Powers, by now a SVP, would be its administrator. Pete and Bud had adjoining offices at 405 Montgomery St. in San Francisco. They each had a loan administrator at the VP level and a district operations officer at the AVP level.

Pete loved to visit branches. He was moved from Los Angeles to San Francisco coincident with this reorganization. Pete was originally from an east coast bank and was born and raised in Denmark. He, his wife Anne and two daughters would become family friends with the Quigleys over the next few years. Pete's only negative, he was a non golfer, just kidding but I did want to make this point.

The bank sponsored a bowling team and we were up at the lanes on 9<sup>th</sup> Street on Friday evening March 24, 1964, which was a Good Friday. Later in the evening someone alerted us to the fact that a Tsunami had just hit our Crescent City. The bowling lanes were about nine blocks from the harbor and on higher ground. We went to the door and couldn't observe any damage, so we finished up and then took our separate cars downtown to inspect our branch at 3<sup>rd</sup> & I Streets. We parked our cars in the bank's parking lot, checked the bank for damages and finding none then roamed the downtown area including the beaches. We finally settled in the cocktail lounge at the Surf Hotel across the street from the harbor in order to observe on television the damages being reported from the massive Alaskan Earthquake and the resultant tidal wave (Tsunami).

I subsequently wrote the Crescent City Tsunami story for our statewide banking news magazine "The UCB Banker". We later had reprints of this story and a copy is attached to this Journal. I will refer you to that document for more complete details of this catastrophe. I will share one anecdote. Shorty Meadows owned our rural Chevrolet



dealership in Del Norte County. The morning after the tidal wave he loaned me a 1964 Chevrolet Impala two door hardtop demonstrator... fire engine red. This would become the replacement car for our 1962 Dodge lost in the aftermath of the tidal wave. Our kids thought they had died and gone to heaven!

The world was a much smaller place in 1964. T.V. had just the three broadcast channels and cable 24 hour news was many years in the future. With the distribution statewide of the May-June issue of the UCB Banker I became a celebrity of sorts within UCB's statewide system. Pete Ramberg was a wonderful frontman. He saw that I received credit and recognition from the president of UCB in Los Angeles on down to Helmer Johnson, Executive Vice President in San Francisco. Pete held a couple of manager meetings in San Francisco over the course of 1964 and I had the opportunity to speak to the issue of the Tsunami on these occasions.

Larry Singleton, our original contractor for the branch repaired the damages and we reopened in our permanent quarters on May 14, 1964 with all the hoop-de-la of a new branch opening. Incidentally, did any of my readers spot 4 ½ year old Bruce and Kevin outside the branch's main door and behind me at the ribbon cutting?

I was appointed to Mayor William Peepe's Action Committee immediately following the Tsunami to aid in the redevelopment of the destroyed downtown area. As a result of this effort a Federal Redevelopment Program was approved to cover 29 square blocks of the area affected by the wave. U.S. President Johnson had declared this a Federal Disaster Area and \$1,250,000 was received so that the Army Corps of Engineers could cleanup and repair the harbor area. Not a huge sum by 2011 dollar standards, but a princely sum in 1964.

One humorous note on which to leave this disaster. Sometime in June or July Pete Ramberg visited the branch. He and I were enjoying a coffee break in our employee lounge when suddenly there was a large pow from the electric box outside the room and all lights went out. Took all of these months for the seawater to eat through the power conduits and cables embedded in our concrete slab. No one had anticipated this problem. So, back to the drawing boards and the rewiring of the branch. Once again our bookkeeping department would take up temporary residence in the second floor over Nielsen's Hardware Store across the street.

The back end of 1964 was filled with our efforts to redevelop Crescent City following the March Tsunami. Sometime in October Pete Ramberg called to request my permission to a promotion and transfer to Eureka as branch manager. Eureka was about 85 miles south; also on the ocean. It was the economic center for Humboldt County. Everything was similar to Crescent City, but on a larger scale. Our branch in Eureka was managed by

Leo Reagan, Vice President who was scheduled to retire at the end of December. I was heavily involved in Crescent City with our community efforts to rebuild and move on from the March catastrophe; but I learned early on that one moved in a branch system when and if promotional opportunities arose. Dolly and I drove down to Eureka and met a realtor, Bob Fulda, who helped us to house hunt. Bob and Marcia his wife would become lifelong friends, but more about this at the proper time. We selected a used home on Grotto Street in the Henderson Center section of Eureka. The children's parochial grammar school, St. Bernards, would be located about two blocks from our home. If you're counting with me this would be Susan's third school. Bruce and Kevin had entered kindergarten at Crescent City in September, 1962, so this would be school number two for them.

We returned to Crescent City to prepare for our move. Winter was to arrive early this year and the snowpack built in the mountain ranges east of Crescent City to Redding, Ca. about 150 miles distant. Then the weather turned warm and the snows melted under the onslaught of driving rains... the result by the third week of December... the 100 year flood in the basins of the Klamath and Smith Rivers! We held our bank's Christmas Party at a restaurant located on the Klamath River at its mouth on the Pacific Ocean. Two days later this building was gone, washed out to sea by the flooding Klamath River.

Logging slash (debris) came storming down these rivers on December 24, 1964. The Highway 101 bridge over the Klamath River was swept away and we were isolated in Del Norte County with rockslides north and east from any area outside tiny Del Norte County. Can you believe two major disasters within nine months of each other? I have attached newspaper articles and two booklets detailing the effects of these floods on Del Norte and Humboldt Counties.

We were preparing for our move when the rains hit two days before Christmas. We lost our electricity and finished packing for the mover, when and if they could get through. Because of the deteriorated living conditions we elected to leave everything including our new Chevrolet Impala car and the family flew to Eureka. There we purchased an old VW bug automobile and we five lived in a motel, enrolled the children in school and started our new life in Eureka.

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## REPRISAL

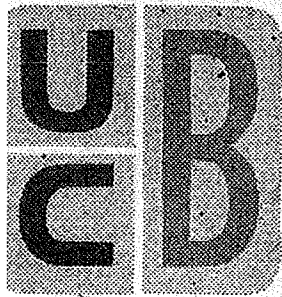
*Crescent City represents a huge milestone to the Quigley clan. My first bank managership! Salary advance to \$10,000. Very heavy community involvement, which*

*would lead to much more throughout my career. Bruce and Kevin enter school. My life-long love of golf fits into my business life and the bank picks up the expenses. Vatican II makes major changes in the church rites.*

*The high water mark, so to speak, was the Tsunami which shattered Crescent City on March 24, 1964... (the observance of Good Friday). I would refer the reader to the enclosed UCB banker booklet for a complete diary of that event. I wrote the diary contemporaneously to the timing of the event. So the remembrances are both timely and accurate... What now seems almost unreal is the event of the one hundred year flood smashing the highway infrastructure that same year... December, 1964.*

*We were transferred to Eureka that month, but the flood had hit all of the northern counties, including Del Norte (Crescent City) and Humboldt (Eureka) ... so the aftermath continued with the Quigleys... we were getting well-known throughout the 250 branch United California Bank system.*

# OPEN HOUSE



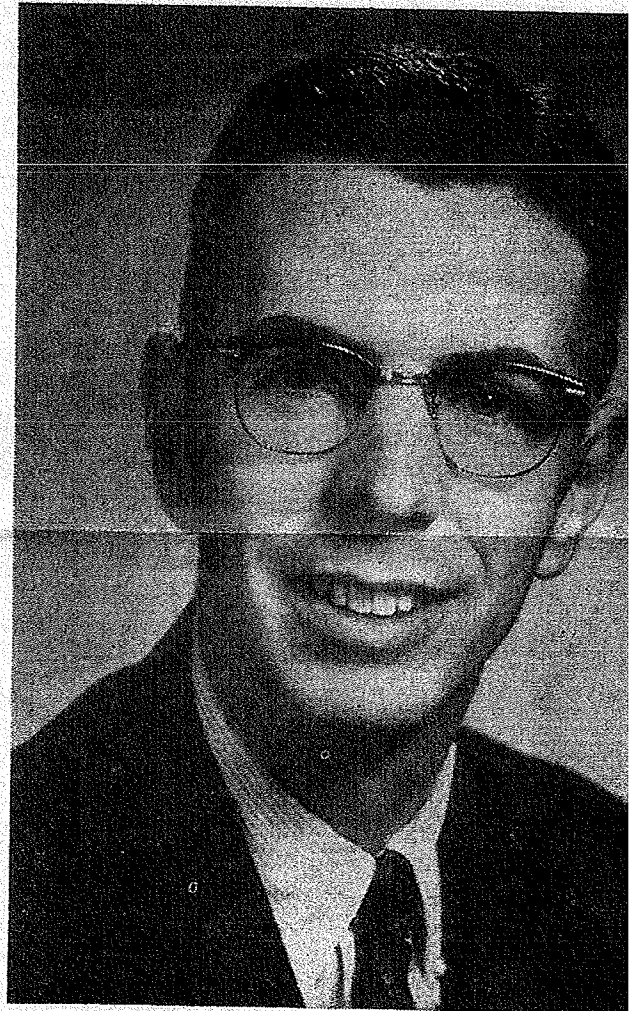
**UNITED CALIFORNIA BANK**

MEMBER FEDERAL DEPOSIT INSURANCE CORPORATION

**4:30 - 6:30 p.m. Thursday, Feb. 2**

*United California Bank is proud to extend this invitation to all residents of Del Norte county to come in today from 4:30 to 6:30 p.m. so that our new manager, Mr. Robert C. Quigley, may meet you.*

*Mr. Quigley, who joins the Crescent City office of United California Bank in its sixth year in Crescent City, is well qualified and eager to join those in our local office in serving the banking needs of this growing, vital community.*



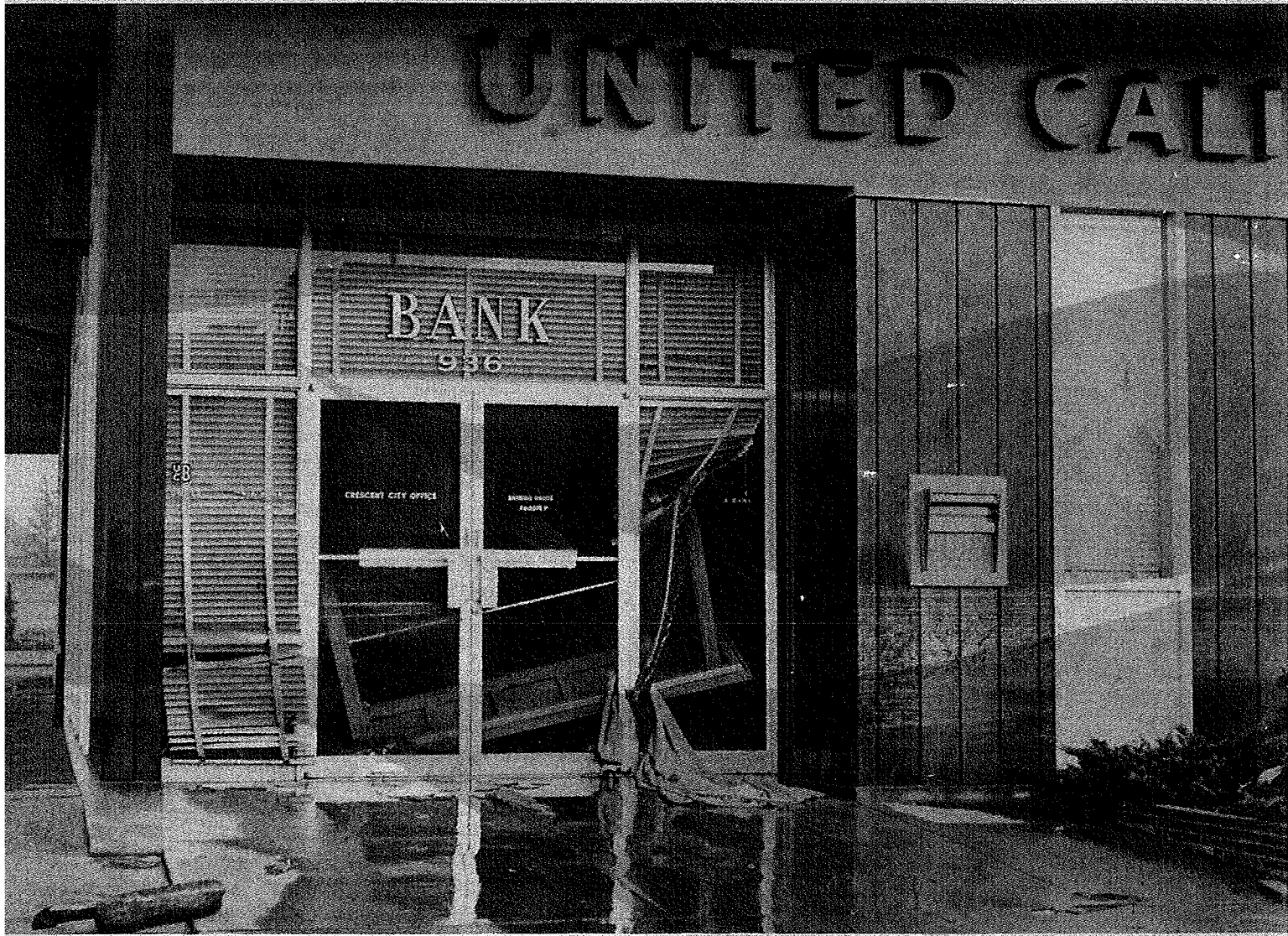
ADVERTISEMENT IN THE DEL NORTE  
TRIPLICATE NEWSPAPER, FEBRUARY 28, 1963

**ROBERT C. QUIGLEY**  
NEW MANAGER  
CRESCENT CITY OFFICE

**JOIN US TODAY, 4:30 to 6:30 p.m.**

MAY-JUNE 1964

# UB BANKER



**UNITED CALIFORNIA BANK STAFF MAGAZINE  
MAY-JUNE 1964 DEDICATED TO COVERAGE  
OF THE TSUNAMI IN CRESCENT CITY  
(ARTICLE CO-WRITTEN BY BOB QUIGLEY)**

**Tsunami  
in  
Crescent City**

Chapter Fifteen Appendix

*ON THE COVER* Exterior of our Crescent City Office. The interior was completely destroyed by the TSUNAMI, correct word for what is commonly called a "tidal wave."

The word TSUNAMI comes from Japan where these sea waves are more prevalent than in any area. Precisely it means "big wave in the bay."

When an earthquake occurs under water or at a coastal site near water, a TSUNAMI is possible, but scientists don't know how severe it will be. Seismic waves from earthquakes may travel through the earth at 5 to 10 miles a second. TSUNAMI are slower, traveling at 500 miles an hour. At sea they may cause a rise of only one foot. But if shore conditions are right, they can develop a "bore."

TSUNAMI maintain evenly paced distances from one wave to the next. As the TSUNAMI approach the shore they slow down, and if they encounter unusual bottom conditions, they may have to stretch upward to maintain the evenly paced distance. The result is the bore. There are only a few places with the right conditions for a bore, and Crescent City is one.

*Volume 4, Number 3  
May - June 1964*

*Published in Los Angeles  
by and for the staff of  
United California Bank*

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of Industrial Editors*

*Elaine Ellis, Editor*

'BIG WAVE

A series of waves set in motion by the violent Alaskan earthquake battered Crescent City cruelly commencing at 12:15 a.m. on March 28. The first two were very minor in scope, but they were followed by a 2-foot surge at 1:15 a.m. and finally by an 8-to-10 foot surge at 1:40 a.m.

Robert C. Quigley, manager of our Crescent City Office, was an eye witness to the disaster. He describes the surge as "Not so much a high wall of power, but a rapid elevation of the water level — as if the bathtub suddenly filled up from the bottom to the top in the space of a few seconds."

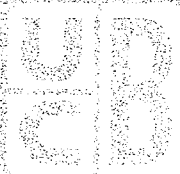
The water-borne demon showed its power when it lifted a 25-ton tetrapod off its base at the junction of Highway 101, southeast of the city, and dropped it 6 feet away. But "The real awesome power," Mr. Quigley tells us, "was demonstrated when the water receded very rapidly with a tremendous suction.

"The 13-block strip of Front Street, the main downtown area, was inundated," he explains. "The water surged inland for about four blocks, and quite a large part of the damage was south of the city along the water front. Before the surges receded, a 56-block area had been ravaged within city limits at an estimated loss of \$15,000,000."

Statistics reveal the extent of the damage — 11 dead and 35 injured with 11 hospitalized; 150 small businesses damaged or destroyed; 54 homes destroyed, 25 of which were owner-occupied; 15 boats sunk and others damaged; 400 families affected by a combination of loss of business, employment, or home.

Crescent City is located 400 miles north of San Francisco and about 20 miles south of the Oregon border. It is the county seat for Del Norte County and has a population within the city limits and immediate surrounding area of about 12,000, or 18,000 county-wide.

The city was originally settled around 1850, and the leading industry has always been lumber and related wood products.



# "IN THE BAY" AT CRESCENT CITY

Fishing for sport and commercial fishing contribute materially to the economy. Tourism is becoming increasingly important in the overall economy.

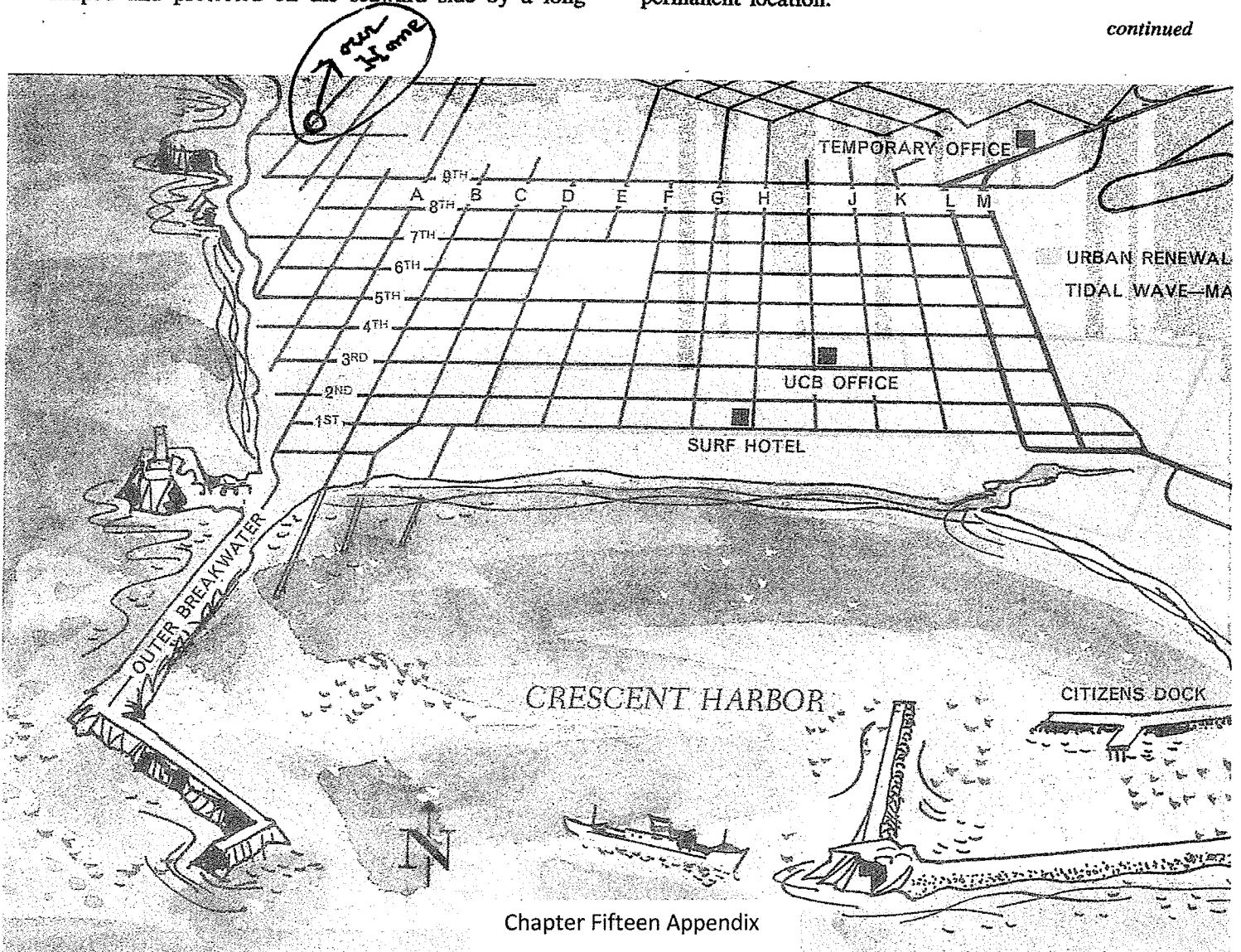
Crescent City's coastal port is a vital link to the outside world as the railroads stop about 80 miles south in Arcata, and all lumber is either barged out of the harbor or trucked out to Arcata or north to Oregon.

In the past, Crescent City has been alerted to numerous predicted tidal waves only to find minor changes in the water level of the harbor. The harbor itself is crescent shaped and protected on the seaward side by a long

breakwater. But, unfortunately, the harbor is an ideal enclosed area for the formation of a bore.

United California Bank opened an office in Crescent City in the spring of 1957. The office prospered with the local economy as population doubled in the county in the 1950's. Tourism helped support growth despite depressed conditions in the lumber industry during the past few years. Our office is located at the corner of Third and I Streets, and the temporary office, used while the cleaning up went on, is about a mile north of the permanent location.

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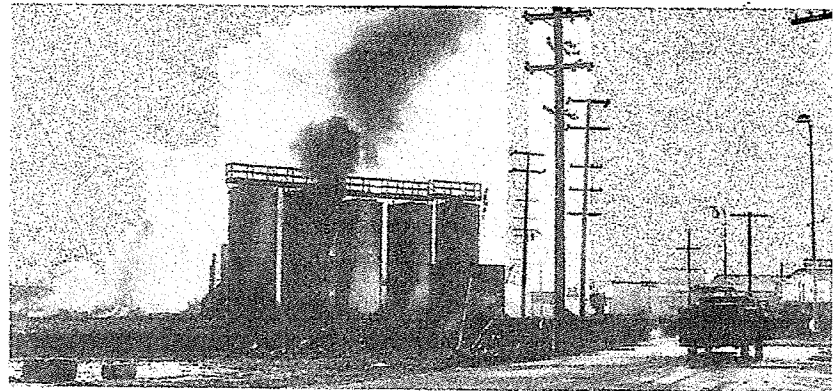
## CRESCENT CITY *continued*

Our office was hit hard. The wave reached a height of 5 feet within the building, and the reflux took its toll of furniture, files, tellers' counters, machinery, and supplies. Crews from San Francisco and Sacramento were alerted and immediate plans were made to send aid. A UCB truck was dispatched from the San Leandro warehouse with necessary supplies and equipment to operate a temporary office.

Arriving on the scene early Easter Sunday morning, authorized personnel were issued passes to enter the town, which was under strict martial law. Mr. Quigley was contacted, and a meeting of all UCB personnel was called to coordinate the salvaging and relocating of equipment.

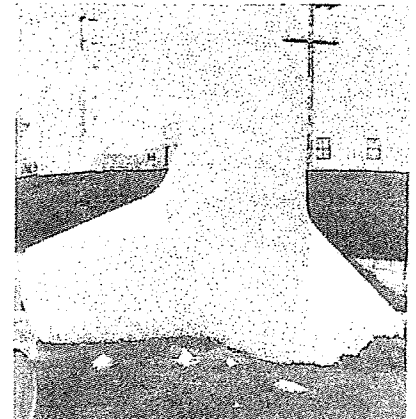
The following timetable of the disaster, recorded by Mr. Quigley, shows how the "Big Wave in the Bay" affected our Crescent City Office hour by hour and how the office was relocated to temporary quarters in order to open for business as usual at 10 a.m. on March 30.

*Interior of Daly's Department Store. The store is located about 50 feet from our office. As you can see, the store underwent total damage to inventory and fixtures, and there was considerable damage to the building itself. The Crescent City Office is presently working with Daly's (UCB customer) in arranging a SBA Participation Loan for reconstruction and replacement of inventory.*



*Looking south on Highway 101 where bulk storage tanks of Hussey Texaco are still burning. The company is a UCB customer. Adjacent Pontiac-Oldsmobile dealership also burned to the ground. This area, south of town, was hit hard by the surges. Downed electrical lines are believed to have caused the fires.*

*Giant concrete tetrapod, weighing 25 tons, was knocked off its pedestal by the surge. This is a French-invented device, used in 1957, for the construction of Crescent City's breakwater at the outer harbor. Crescent City was the first place in the Western Hemisphere where a tetrapod was used for a breakwater.*



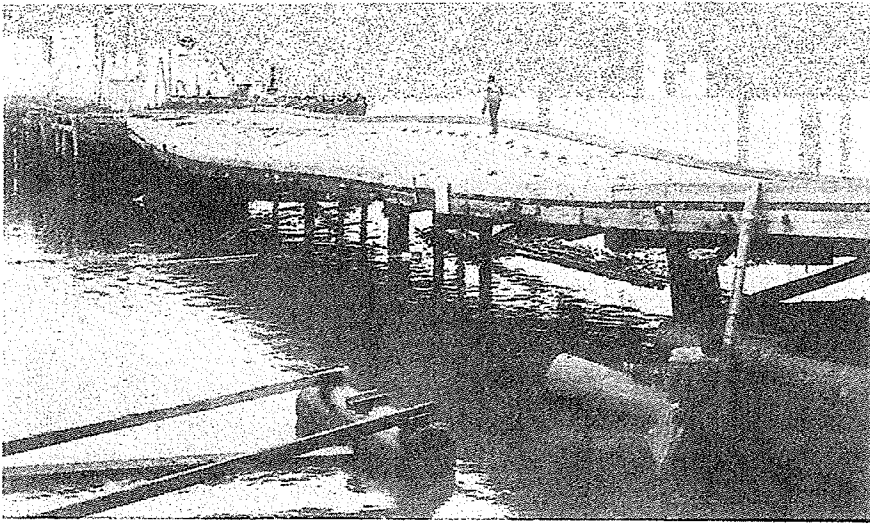
## TIMETABLE

Saturday, March 28

- 12:15 a.m. First and second wave surges hit Crescent City after radio warning of tidal waves resulting from Alaskan earthquake on March 27. Slight surges experienced up to one foot on Third Street, but none at site of UCB office. Bob Quigley, manager, and Jim Johnston, assistant manager, drive to Bank site at 12:30 after a bowling match. No water in Bank, so we park cars in Bank parking lot and tour downtown area.
- 1:00 a.m. Quigley and Johnston stop at Surf Hotel (Front and H Streets) to view late TV reports on earthquake.
- 1:15 a.m. While at Surf, we are trapped by third surge of about 2 feet. TV announcer assures that worst is now over.
- 1:40 a.m. Fourth and most severe surge hits Surf Hotel. We all are rapidly forced to second story as wave builds to height of 8 feet at Surf Hotel. All ground floor equipment at hotel floats out. Autos are floating in the street.

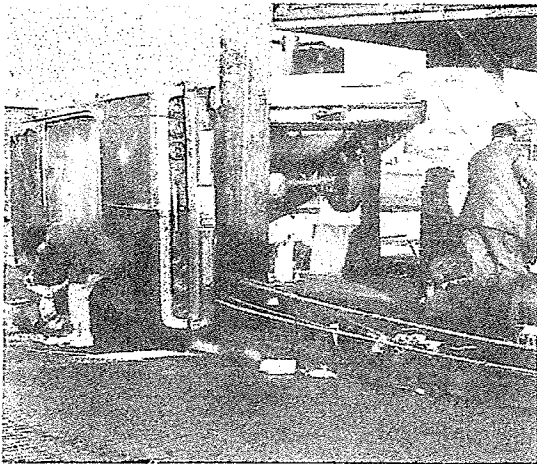
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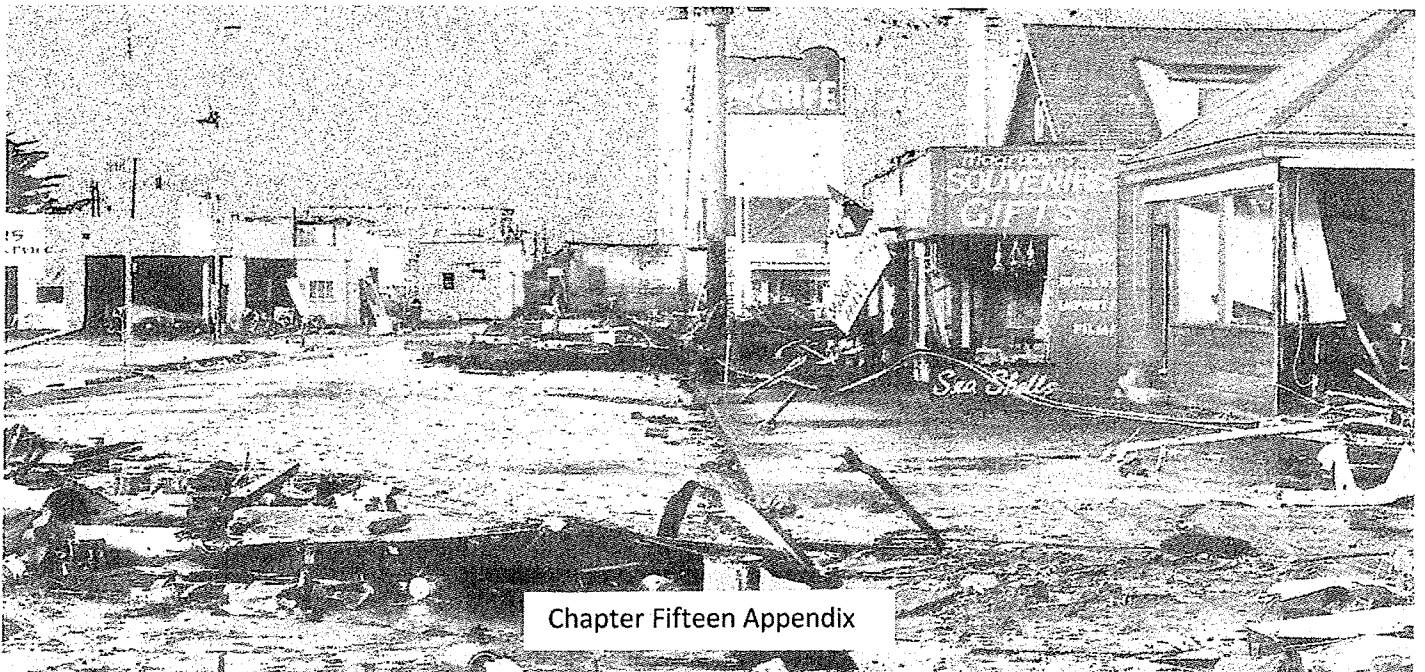
*The approach to Citizens Dock located at Crescent City Harbor. This was the primary lumber shipment facility. A large area for sport boats and a commercial fishing area are located at left. The dock was constructed by the citizens of Crescent City in 1952, and at the time of the tidal wave a barge moored alongside apparently caused the structural damage to the piling. The U.S. Army Corps of Engineers has a contract to restore the facility.*

*Intersection of Second and L Streets showing two automobiles which were thrown across the street by the force of the water into the front of the Bob Ames Electric Company. The Ames family was trapped in a loft of the building during the fourth surge.*



*Surveying the damage at the Del Norte Triplicate Newspaper building. Pictured at right are: Al Phillips of Crescent City Machine Works, Inc.; Robert Quigley; Helmer Johnson, senior vice president; and W. Peter Ramberg, vice president and branch administrator, SFH. Mr. Phillips' firm has the contract for the renovation of the printing press and other machines. When this photo was taken they were in the process of removing all equipment prior to the demolition of the building by the U. S. Army Corps of Engineers. The Del Norte Triplicate is working with UCB and the SBA to finance the construction of the new building and replace damaged equipment.*

*A view west on Second Street from L Street on the morning after the disastrous wave. In the distance, at left, is the Surf Hotel. Note the two buildings blocking Second Street in the next block and the destruction of the gift shop, at right.*

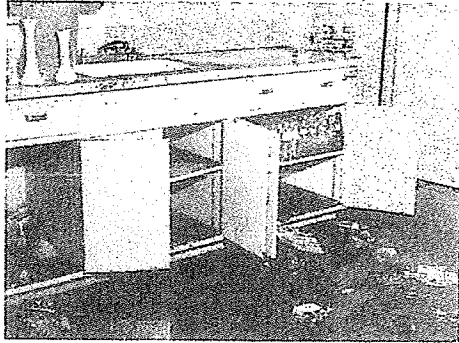




*Where it landed. Bob Quigley's automobile in Nielsen's Hardware Store across the street from our office. The car is pictured in the paint department.*



*Singleton Construction Company cleaning out remaining debris after furniture and fixtures were removed. All of the debris in the foreground was carted off to a dump for disposal.*



*Employees' lounge in rear of our office. Note level of water on door and silt and sand deposited by the wave.*

*Stock room. Bob Fitch of Del Hawkins's district operations staff empties the stock room which had water up to the level shown on the center divider. Other materials above the water level were severely damaged by moisture which remained heavy in the air over the week end before the forms were removed.*



## **CRESCENT CITY** *continued*

2:00 a.m. We flee Surf Hotel when water level has dropped to about one foot. Entire downtown area enroute to Bank site is in state of shambles and ruin. Quigley's car gone and Johnston's is washed to intersection. Militia out, but we make our way to within 100 feet of Bank entrance. Everything a shambles.

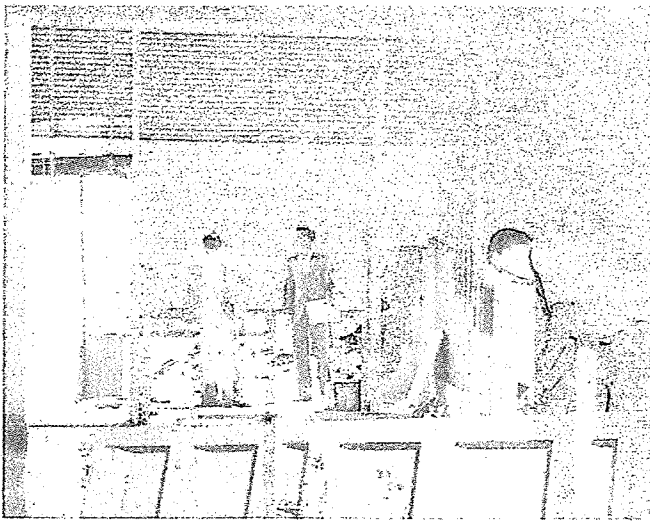
### *Immediate Aftermath*

6:30 a.m. Quigley informed that his car is in middle of Nielsen's Hardware Store across the street from UCB office. Car floated at 5-foot level across street and through a plate glass window (over 2½-foot sill), struck rake rack at 5-foot height where chrome

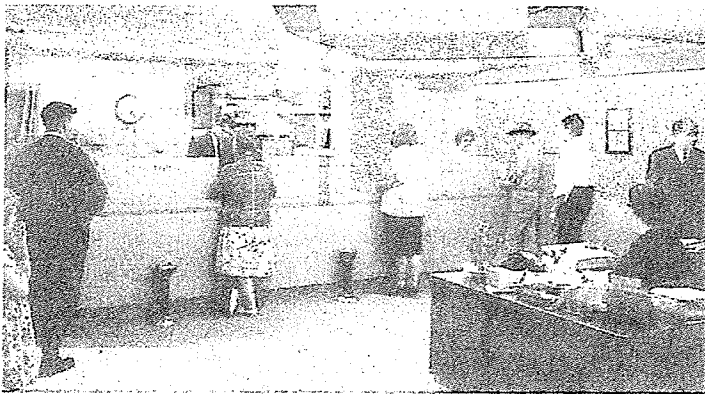
from tail light was later found imbedded. Car deposited in paint department, ruined from salt water and sand.

7:30 a.m. Quigley, Johnston, and Jim Reynolds, the operations officer, at Bank to survey the damage. The fourth surge broke three of the four glass panels of the front door and smashed through the office at a 4-foot level at 1:46 a.m. (when electric clock stopped). The water level rapidly ebbed to 12 inches, and as the water receded, all of the fixtures and furniture were uprooted and swept to the side and front of the office, barring the front door. We borrow a crowbar to gain access.

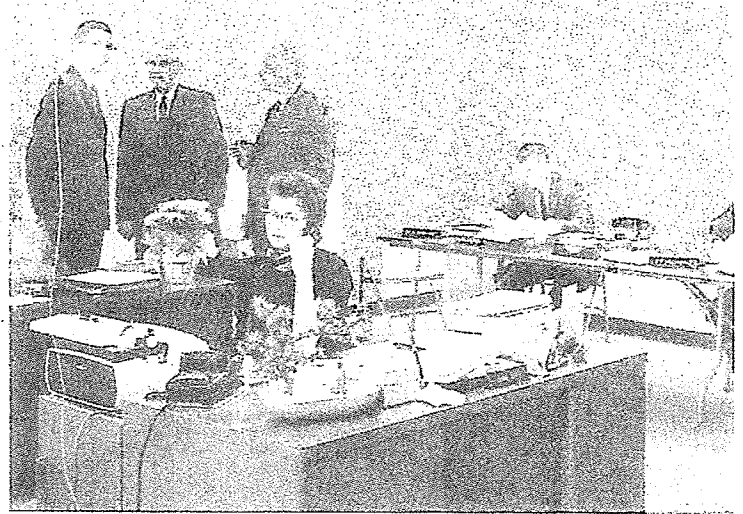
8:00 a.m. We attend a joint meeting of the city council of Crescent City and the Del Norte County



*Dismantling a series of teller cash drawers in the old office is Larry Singleton, contractor. Jim Johnston, assistant manager, is visible in the street at right, and Bob Fitch of district operations is at left.*



*Customer counter at new office showing George Prickett, teller, at window No. 3, and Willa Mae Smith, teller, at right window. W. Peter Ramberg is visible at right. The counter was salvaged from a longer counter at the permanent office. The lighting fixtures were added by UCB to use in the temporary facility.*



*Interior view of temporary branch office. Pictured (l. to r.) are: Robert C. Quigley, Helmer Johnson, W. Peter Ramberg. Seated are: Martha Warfield, instalment loan clerk; Jim Johnston; and W. P. Wilbourne, instalment loan manager. Note use of banquet tables and fold-up chairs for desks.*

*Back room at the temporary office immediately behind the teller windows. Shown (l. to r.) in foreground are: H. J. Reynolds, operations officer; Gale Soule, bookkeeper; and Jonie Graham, bookkeeper. In the background are: Sharon Pratt, teller, Jean Robson, utility clerk, and Katherine McArdle, at proof machine, with back to camera.*



Board of Supervisors. The city and county are declared major disaster areas and the downtown district is quarantined except to business owners.

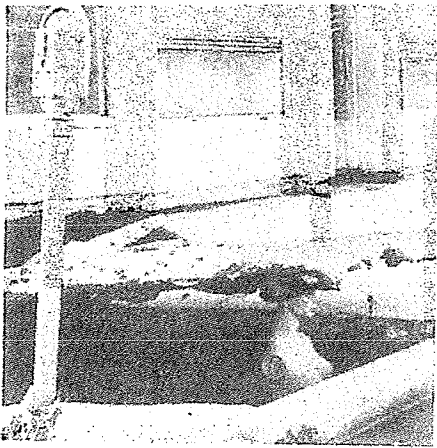
8:00 - We have telephone conversations with W. P. Ramberg, vice president, Branch Administration; Les Hendy, assistant vice president, Bank Properties; and Del Hawkins, assistant vice president and district operations officer in Sacramento. Begin search for a site for temporary office. Decide on banquet room at Rowland's Restaurant, one mile north of permanent Bank site, for temporary quarters.

Hendy heads toward Crescent City after dispatching crew from Bay City Cabinet in Oakland to supply temporary fixtures

needed for banquet room. Also enroute are Larry Singleton, contractor from Redding, who originally built the office in 1957, and a member of a structural engineering firm from San Francisco. Meanwhile, Del Hawkins has assembled a crew of two staff assistants to accompany him and has arranged for Ed Johnstone, assistant cashier, Operations Department, to stock a UCB truck with forms and machines for Crescent City. Quigley, Johnston, and Reynolds spend entire afternoon salvaging credit files (all vital records were safe in the vault under time lock). Credit files, other records, books, and personal files were damaged by water. Some furniture may be used temporarily at Rowland's.

1:00 p.m.  
to  
5:00 p.m.

*continued*



*Stranded mermaid?*

## **CRESCENT CITY** *continued*

- 5:00 p.m. Downtown area cordoned off at night by armed security patrols.
- 9:00 p.m. Meet at Quigley's house with Del Hawkins who has just arrived. Make preliminary plans for the following day.
- Rebuilding Temporary Office is Completed in 12 hours Sunday, March 29*
- 9:00 a.m. Quigley, Johnston, and Reynolds meet with Singleton, Hendy, and Johnstone, who just arrived.
- 12:00 noon Decision made to salvage parts of broken counters. Bay City Cabinet to utilize them at temporary office. Singleton inspects permanent building with Hendy and maps out tentative plans for reconstruction.
- 1:00 p.m. Four staff members — Carolyn Cassman, note teller, Martha Warfield, IC, Donna Skeen, platform secretary, and Jean Robson, utility clerk, meet with Reynolds and Quigley in order to prepare files for drying in large oven at County Agricultural Station. Files are also sprayed with formaldehyde to kill bacteria from floodwaters. Make concerted effort to clear old office of all records which must be transferred to temporary quarters. Arrange for temporary signs at old and new sites.
- 4:00 p.m.
- 8:00 p.m. Carpenters finish at Rowland's, and four staff women mentioned above meet with branch officers to arrange office for banking business on Monday. By 11 p.m., all is in readiness for banking as usual. We have a small supply of most bank forms on hand, and our files are reasonably dry but very dirty.

### *Open for Business*

**Monday, March 30**

- 8:00 a.m. In the presence of reporters from LIFE magazine and representatives from the safe company, we open our vault and the combination spins open on the first attempt. Inside is bone dry. We have made arrangements to open safe deposit boxes on a Courtesy Car basis at 11:00 a.m. and 2 p.m. daily. Also a permanent guard is appointed by the Sheriff's Department for daily transportation of cash to and from the vault at the permanent office.
- 10:00 a.m. Door opens on schedule for business as usual. Our first customer cashes a check at 10:01 a.m.

The banquet room at Rowland's Restaurant was transformed into a uniquely functional facility, and the temporary office was a credit to the skill and ingenuity of the staff.

Teller windows were salvaged, cleaned, and remade. Even window numbers were salvaged. Unable to locate a No. 3, the crew cut a No. 8 in half and were able to use it effectively. Local citizens and officers of other banks were amazed at the completeness of the whole project. The office was between the restaurant and a liquor store belonging to the Pacific Motor Hotel. Since Rowland's has a cocktail lounge in the rear of the restaurant, the location was one of the highest density traffic spots in the city. Most of the other bars and restaurants were damaged or destroyed by the tidal wave.

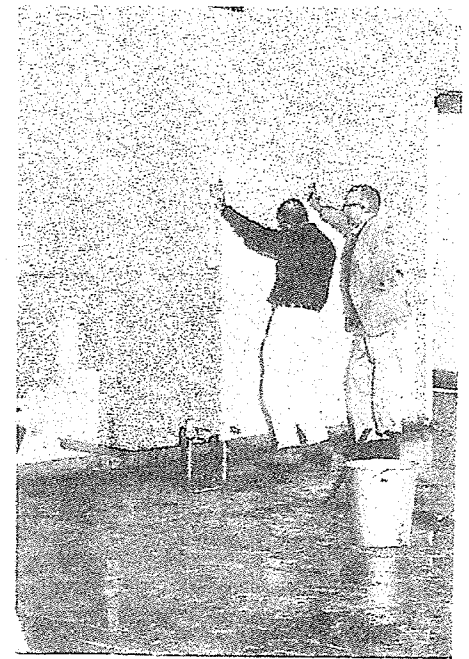
Meanwhile, work proceeded on the restoration of the permanent quarters. It began with removal of debris, which included fish, store mannequins, mud, foul materials, and slush.

Plans for the new quarters provided for several interior and exterior modifications. By working like tigers, the Bank was ready to be reopened on May 14.

Crescent City is still rebuilding and will continue to rebuild for a long time.

On April 4, the mayor, William Peepe, appointed a special action committee of seven to aid in the redevelopment of the destroyed downtown area. This committee consists of individuals who did not personally lose property. They are: the mayor; George Yamor, insurance broker; Robert Swanson, administrator of Seaside Hospital; Harris Messner, superior court judge; Jim Yar-

*Temporary quarters in the banquet room of Rowland's Restaurant between the restaurant and liquor store belonging to the Pacific Motor Hotel. The cocktail sign over the temporary United California Bank sign is for the cocktail lounge in the rear of the restaurant. Our sign spans the exterior of the banquet room.*



*Planning for the restoration of our permanent office. Les Hendy (right), assistant vice president, Bank Properties, SFH, is pictured with a representative of Bay City Cabinet in Oakland. The scene is the officers' platform area. The height of the wave is clearly marked on the walls. All counters were leveled by the tidal wave and this area was cleared by natural forces.*

brough, publisher of Del Norte Triplicate Newspaper; Grady Rutledge, manager, Bank of America; and Robert C. Quigley, manager of our office.

After numerous meetings over a two-week period, the committee made a 13-point program recommendation, which was adopted on April 16 by the city council. Highlights included:

The decision to proceed with an application to develop a Federal Urban Renewal Project covering 29 square blocks of the area affected by the wave. An initial \$40,000 grant for planning was received, and the committee is now seeking a total award of \$1,746,000 in the form of an Urban Renewal Grant from the Federal Housing and Home Financing Agency.

The Urban Renewal Project will be principally owner-participation and whenever possible, pre-existing business will be encouraged to redevelop on former sites. A Master Plan has been professionally created which will use as its theme of development a mall on Second Street which will be permanently closed off to traffic. It will be landscaped with a seaside motif suggestive of Carmel.

At the same time, members of the Crescent City Harbor Commission and various city and county officials worked closely with the federal government and U.S. Congressman Don Clausen. The Crescent City area was declared a major disaster area by President Johnson on April 1; subsequently, \$1,250,000 was allocated to the

Crescent City Disaster Area so that Army engineers could move in immediately for the job of cleaning up and repairing damaged property. Since then, the engineers have done a remarkable job of destroying condemned business buildings and general cleaning in the business area. In addition, the funds allocated include a sum for rebuilding the Citizens Dock and repairing the damaged breakwaters for the harbor.

Many agencies have made sizeable contributions for those affected by the disaster. The Red Cross set up a disaster station on Easter Sunday which cared for 500 people and handled 130 requests for assistance by families affected. More than 2,000 inquiries were received from outside the area regarding relatives in Crescent City.

The Small Business Administration established a disaster office a few days after the wave, and the office probably will be there for many months to come. On March 30, the three local banks signed immediate participation agreements with the SBA to make loans up to \$100,000 to businessmen affected by the disaster. Funds above that amount are available on a direct application basis with the SBA. Our Crescent City Office has already processed a few SBA Participation Loans for customers and many more are in the mill — including one for the Pontiac-Oldsmobile Agency and Daly's Department Store.

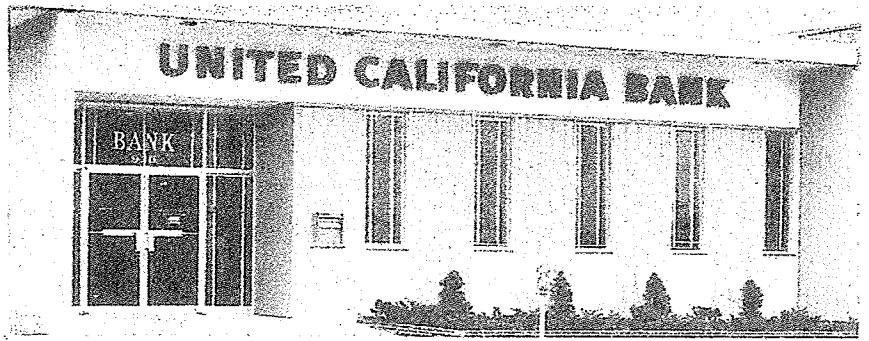
# REOPENING OF THE PERMANENT QUARTERS

*Everybody wears flowers for the ribbon-cutting ceremony*

*At 10 a.m. sharp, Harold Del Ponte, chairman of the Del Norte County board of supervisors, cuts the ribbon while Mr. Quigley watches with staff members and guests. The twin boys at right are Mr. Quigley's sons, Bruce and Kevin.*



*All spruced up — UCB's Crescent City Office on May 14, the day the permanent quarters reopen.*



*Proud of a job well done — from left: Helmer O. Johnson, Mr. Quigley, W. Peter Ramberg, and J. A. Johnston.*

*Managing the guest book is Donna Skeen, platform secretary. Nick Gargaetas signs the book while Bob Free waits in line. The men are members of the city council. At right, Messrs. Johnson, Ramberg, and Quigley are interviewed by Mason Deaver of radio station KPLY.*



*The assembled staff just before the office opens (l. to r.): Robert C. Quigley, manager; H. J. Reynolds, operations officer; J. A. Johnston, assistant manager; Jonie Graham, bookkeeper; Jean Robson, utility clerk; Mariha Warfield, instalment loan clerk; Donna Skeen, platform secretary; Katherine McArdle, NCR operator; Gale Soule, bookkeeper; Sharon Pratt, teller; Carolyn Cassman, note teller; W. P. Wilbourne, instalment loan manager; and George Prickett, teller.*



**TOTAL DESTRUCTION AT  
DALY'S DEPARTMENT STORE**



**PHOTO OF SUSAN QUIGLEY (DEGUARA) IN THE  
DEL NORTE TRIPLICATE NEWSPAPER, JULY 2, 1964**



**"WATER, WATER EVERYWHERE"** — and not a clam in sight. Silent sentry is 7-year-old Susie Quigley as she searches for the visible stream of water signaling the presence of a clam. Swishing through ankle-deep sea water Susie spent Saturday morning in pursuit of an

evasive clam chowder. Dozens of other early-hour enthusiasts caught their 20-clam limit with a lot of hard work and a little luck. Susie is the daughter of UCB manager Bob Quigley. Low tides helped the clam-diggers make their quota.



# DEPARTMENT OF CONSERVATION

*Managing California's Working Lands*

## CALIFORNIA GEOLOGICAL SURVEY

801 K STREET • MS 12-31 • SACRAMENTO, CALIFORNIA 95814

PHONE 916 / 323-8550 • FAX 916 / 445-3334 • TDD 916 / 324-2555 • WEBSITE [conservation.ca.gov](http://conservation.ca.gov)

December 16, 2011

Robert Quigley  
3445 Mayhew Rd Apt# 100  
Sacramento, CA 95827

Dear Mr. Quigley,

Although several months have passed since we received a copy of the report you helped prepare on the effects of the 1964 Great Alaska Earthquake tsunami that struck Crescent City, I realized that I forgot to thank you for taking the time to copy and send it to us. Eyewitness reports of damage, such as you have provided, are very valuable as "ground truth" when researchers are developing models to predict damage from future events. We have placed the document in our tsunami program reference library, and have placed a copy in our main California Geological Survey library in order to make it more broadly available.

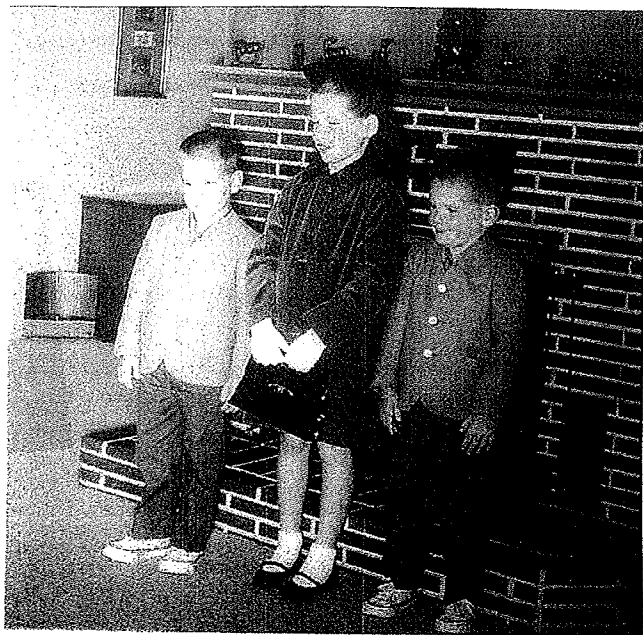
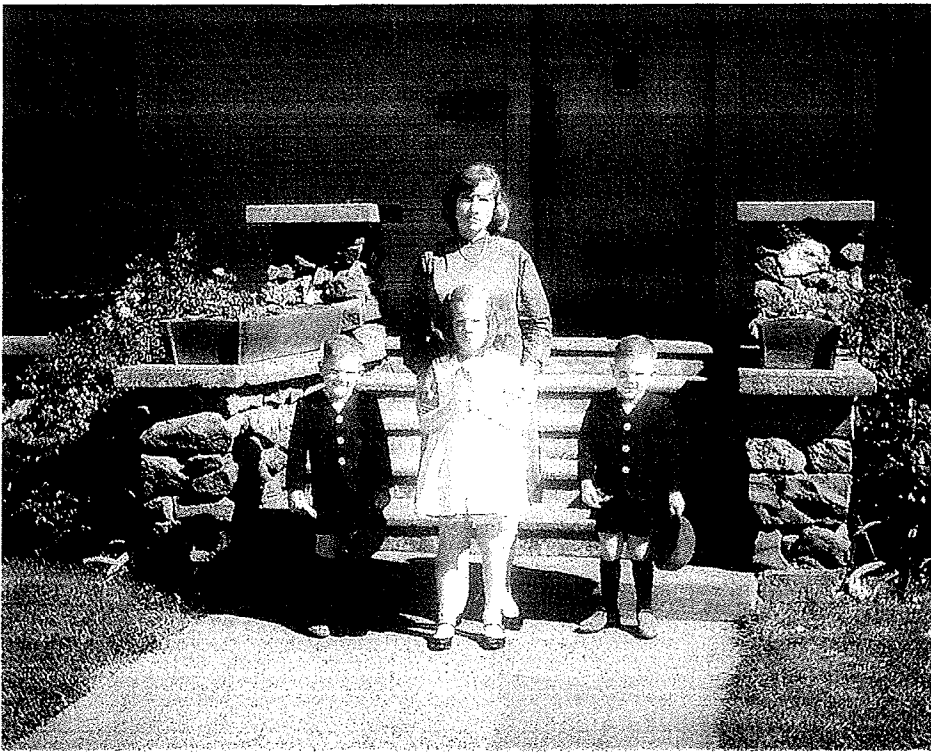
It was a pleasure meeting you at the luncheon talk last June, and thank you again for your contribution to our tsunami hazard holdings.

Sincerely,

A handwritten signature in cursive script, appearing to read "Charles R. Real".

Charles R. Real, GP 968  
California Geological Survey  
801 K Street MS 12-31  
Sacramento, CA 95814  
(916) 323-8550

Chapter Fifteen Appendix

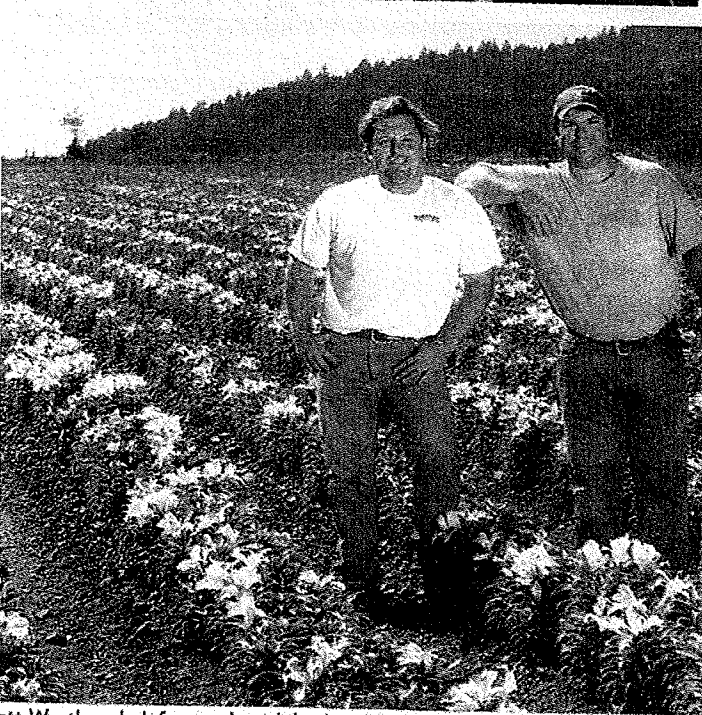


**VARIOUS PICTURES OF DOLLY,  
BRUCE, KEVIN AND SUSAN IN  
CRESCENT CITY, CA, 1963-1964**

THE EASTER LILY CAPITAL OF THE WORLD  
SMITH RIVER, CA (POP.866)

Bulb farmers produce floral symbols of Easter

BY STEVE WARGA



Field workers pinch off summertime blooms of Easter lilies growing on the Palmer Westbrook farm in Smith River, Calif. The farm cultivates bulbs timed to bloom during the spring.

Matt Westbrook, left, stands with his brother, Will, in a field on their family farm. The Westbrooks are third-generation growers of Easter lily bulbs.

CHAPTER SIXTEEN  
My Banking Career  
United California Bank  
(Eureka, California)

We stayed in the Eureka motel at the bank's expense for about four weeks. Then one great day Helmer Johnston & Pete Ramberg drove into town in our 1964 Chevrolet Impala closely followed by our moving van. At last we would be in our new home at 306 Grotto Street! Pete & Helmer had flown from San Francisco to Crescent City and they and the moving van were transported across the Klamath River on a U.S. Army Corp of Engineer pontoon barge. Ultimately our two counties, Del Norte and Humboldt, would be connected by a follow-up pontoon bridge for a couple of years while a new permanent bridge and the new town of Klamath were built further upstream and the town on higher ground. The two approaches to the new bridge would the golden (brass) bear statues salvaged from the flood destroyed bridge.

The interest of Helmer & Pete was akin to that of two high school kids, and the Quigleys were the winners. Later in February 1965 United California Bank held a statewide managers' meeting in Palm Springs, California. I was not only publicly recognized at its banquet, but Cliff Tweeter, UCB's president, included me in his foursome at our conference golf tournament. A huge amount of fun, even though our golf team placed outside the money.

At the Palm Spring meeting each manager received a tie clip which contained a computer chip. This tiny 3/8 inch square chip was the first we had ever seen. To this point in time the International Business Machine (IBM) computers were huge and enclosed in whole rooms which were air conditioned for the cooling of the vacuum tubes. Between this moment and the late 1980's we would see the birth of the micro computer age. More about this as my tale unfolds.

My initial challenge at Eureka was much larger than at Crescent City. We had more large business customers and more activities involving the county and city deposits.

Eric Searle in S.F. had worked with Lou Regan on a troubled asset based loan to a redwood mill named Cannonball Lumber Co. We used the Haslett Warehouse Co. and I had my hands in this until we finally called the loan in 1966 and the company went out of business. We lost a lot of managerial time but no money and I developed a stronger working confidence support with Eric Searle, Pete Ramberg & Helmer Johnson.

Dolly became pregnant for the third time and the whole family looked forward to the blessed event of baby "x" in November. Dolly accompanied me to Crescent City that

summer and we participated in the dedication of the huge new particle board plant called Hambro Forest Products. I had been closely involved while at Crescent City in the approval of this project and the large government guaranteed term loan. Hal and Buck Hamilton were the new mill's owners and you will remember that we had become good friends.

A group of prominent businessmen in Eureka purchased and then completely refurbished a four story Victorian mansion in Eureka. It would become the private Ingomar Club, serving luncheons and weekend dinners and the site of frequent club related parties. I belonged to this club on our corporate membership and was selected as a member of its Board. I also became a member of the beautiful Baywood Country Club on the bank's corporate membership. These two prime benies were a wonderful advance in our social lives. I made the Baywood Club a regular Saturday morning stop for 18 holes of golf with different foursomes. These contacts were a rich reward to my branch.

My branch had substantial multi million dollar deposits from both Humboldt County and the city of Eureka. You will recall that the negotiable certificate of deposit was first introduced into the commercial banking world only about ten years earlier. UCB had formed a Public Funds Division in Los Angeles staffed by two wonderful older gentlemen, Webb Thomas & Sherm McFedries; both vice presidents with previous experiences outside banking in the investments area. They would journey to Eureka with their wives about twice annually and would help Dolly and myself to entertain the County and City Treasurers, their assistants and wives. Webb & Sherm did a tremendous job! UCB was a distant third in total asset size in Eureka behind Bank of America and the Crocker Bank, but we enjoyed if not the first, then the second position with public funds. Not the least due also to the attention and assistance received from our San Francisco Bond and Investment Department. Gene Shortt, VP headed this department. He was ably assisted by Dewey Mastick, AVP. They helped to make a market for County and City bond issues, so our team effort probably ranked us as #1 overall with public entities in the counties of Humboldt & Del Norte.

While I was at Eureka the voters authorized the creation of a new junior college district to be called the College of the Redwoods. Eugene Portugal became its first president and Dan McGraff its finance director. I formed a personal relationship with both and our Bond Department also placed the funds from the initial public bond sale.

I was introduced at the Ingomar Club to the Bob's Reid & Wright who had a successful redwood lumber brokerage firm. They and many others had become severely impacted by product losses during the 1964 Christmas flood in Humboldt as well as Del Norte Counties. We were able to assist them and others with government guaranteed disaster loans.

I should mention two members of my staff. Wayne Bloomer joined the bank in 1964 on an accelerated bank second career officership program. He was in his late 40's having served a career as a naval officer and retired with the rank of full commander. He became my assistant manager during the late spring of 1965 and due to his maturity was an able assistant in community related matters. John Criss was recently out of college and was an intern in our installment loan department. I took a personal interest in John's indoctrination and he and I would hook up again in the middle 1970's. More about this later.

Wayne Bloomer came to me on July 3<sup>rd</sup>, 1966 and shared that the Chamber of Commerce had alerted him to the visit that weekend in Eureka of US Naval destroyer division seven from the reserve fleet out of San Francisco. Turns out that Wayne had been the skipper of the USS Urban just prior to finishing his 20 years naval service and I of course had served on the sister ship, USS Twining (DD 540) during 1952-53. Both of these vessels were just hours away from Eureka and we two were invited to welcome them together with our families. Bruce and Kevin were befriended by the duty officer of the Twining. They toured their Dad's old room in Officers' quarters, inspected the interiors of the 5-inch gun mounts and disappeared for a guided tour of the whole ship. What a wonderful story for the local news channels. I have a picture attached of the boys with the prow of old 540 in the background. I have also attached a similar staged picture of the USS Twining taken at Midway Island west of the Hawaiian Islands in the fall of 1952 (see Chapter 9). Talk about what comes around goes around!!

Pete Ramberg got me to San Francisco under some loan report pretext in June of 1965. It was a Monday afternoon and I cooled my heels outside a large conference room. Suddenly the doors opened and I was first confronted by Pete who addressed me as the bank's "newest Vice President". Didn't sink in, but all of a sudden ... Vice President!! Well, wow!! Bill Clifford from the Salinas Branch had also made Vice President and Norm Barker from the Los Angeles National Accounts Division was elevated to Senior Vice President. We all met the Board of Directors who were up from Los Angeles for the meeting and then Pete, we three VPs and selected senior officers adjourned to a nearby private club for our "wetting down party" (an old service slang expression for parties to recognize promotions). Pete had me home to his house overnight and we continued the party. Champagne leaves me with a full head the following day and that coupled with the poor airline decompression efforts of those days left me an aching but tired man upon my triumphant return to my family and branch the following day.

Well, the next event was heaven sent. Dolly was due with baby #4 in early November. The days came and went and no blessed event. Finally on November 11<sup>th</sup>, the doctor placed her in the hospital and on a drip system to induce labor. He was well aware of her

toxemia episodes of 1959 ... I was back and forth to home (3 kids), my office and the hospital. The day evolved into evening and still no baby. Well, the little angel must have still been organizing and rearranging things in heaven. Don't forget dear reader that baby 4's mother was a neat nick redhead! – Finally, labor progressed and Dolly delivered our dear angel later in the evening. Wonders of wonders, a fourth red head and great big bouncing baby boy. No name challenge here with two grandfathers as with Bruce and Kevin, so we had a Robert Charles Quigley, Junior, short name Robbie. He weighed in at 9 lbs 2 oz.

Dolly spent two days in the hospital and I took time off and tended the homefront. We brought the three children to the hospital and they met their new brother. Mom and baby were both fine and we got acquainted with our new at home routine.

Ebb and Irene Schultz from Eureka acted as surrogate godparents and three weeks later, Robbie was baptized. Ebb was an interesting study in and of himself. He was a retired professional football player from the St. Louis Rams. Irene was the secretary for the Rams. Ebb lost his first wife and he and Irene later married. They had a large family from both marriages, but by the mid 1960's their children were grown and away. Ebb had the Volkswagen Dealership in Eureka. He was a loyal supporter of both the bank and St. Bernard's Catholic Church. I entertained Ebb quite a bit for the bank and we played a lot of golf together at Baywood CC. During the summer of 1966 Ebb and I drove down to the Pebble Beach Lodge at Monterey, Ca, where we both attended the Northern Calif. Car Dealers' Meeting and then played the Pebble Beach Golf Course. What a simply delightful experience!

The four large bank competitors to Bank of America in California, namely ourselves, Wells Fargo, Security Pacific and the Crocker bank joined together in 1966 to introduce a charge card competitor to the Visa Card of Bank of America. Initially this card was called "Master Charge" and the name would later be changed to "MasterCard". Three of these four banking institutions competed in Humboldt County. I well remember orientation meetings in San Francisco followed by the furious race at the local level to signing retail merchants in every nook and cranny of Humboldt County. The pitch was to sell an oftentimes rural merchant on a card system to accept point of sale paper drafts with a telephone credit authorization followed by infrequent trips to the bank to deposit the drafts. Initially all sales were for \$25.00 or more (quite a high entry level in 1966) and the merchant paid a discount ranging from 3.5% to 7.0% of the sale depending upon the size of the transaction. We did a good job and merchant master charge business became a worthwhile segment of our branch income. Looking back UCB had introduced an outside the branch customer calling program commencing in 1960, but this Master Charge Product gave us the retail program to really get out and push.



I had previously introduced Bob Fulda as the real estate salesman who sold us our home in Eureka. He would ultimately with his wife Marcia purchase his agency, "The House of Real Estate". Dolly and I played bridge with the Fuldas and he and I regularly played golf out at Baywood. Bob and I hooked up and in January 1967 drove to Monterey, Ca. Enroute we played the famous Olympic Club Golf Course at San Francisco with caddies and in the pouring rain. Our branch in San Francisco had made it possible for us to play this very exclusive club. The rainstorm persisted but we pushed on to the Monterey Peninsula in order to gallery the Bing Crosby National Golf Tournament. This event in those days was played on Pebble Beach, Cypress Point, Monterey Peninsula and the just opened Spyglass Golf Club. We galleried the famous #16 hole at Cypress Point and Arnold Palmer in his prime. As a matter of interest we two, Arnold and about ten spectators sought refuge under a large tree on #14 awaiting a short rain delay. Got in an interesting personal visit with Arnold. We were soaked each day and our motel room looked like a drying Chinese laundry of various rain jackets and pants. We returned to Eureka on Sunday and shared our once in a lifetime journey to interested families and their golfing buddies at Baywood.

Our family traveled by car to Los Angeles for our 1966 summer vacation. We towed an eight foot travel trailer and rented trailer spaces in Disneyland and later Knott's Berry Farm. We had previously been there with Susan as an infant and now the role was reversed with Robbie. Two adults and four children in a tiny trailer is an instant challenge. Dolly kept us organized and I attempted to keep the children busy and quiet. I'll never forget the last mileage dash to Anaheim and we pulled up in the trailer park near Disneyland hoping to get Robbie down early for the night and then a quiet cookout with our grill... It's getting dusky outside, Robbie's drifting off and all of a sudden Spike Jones' Copy Cat Band pops up next door... they wouldn't tone down, so we left the trailer partly unpacked and pulled out looking for a quiet haven. Spotted a much nicer park a few miles away and all ended well.

Winter came and my Mom and Dad joined us for Christmas. We had a wonderful family visit and they reveled in the grandkids. This was their chance to meet Robbie and as it would turn out their only opportunity. More about this later on.

I was thirty-eight years old and Dolly a year younger by the early summer of 1967. We had four children and owned our own home. I was a corporate vice President, had my own branch and was catching up in life with a salary by then of about \$35,000 plus bonus, a good medical plan and expectation to retire at age 65 with a reasonable defined benefits retirement plan. To this point I was satisfied with my career path.

UCB as a bank was performing to expectations. The branch system was expanding and vied for talents with the corporate side, i.e. big national businesses and the beginnings of international banking.

I would have to say that my near-term goal was a yet larger branch, followed by a chance to administer groups of branches; a field I'll call "branch administration".

Pete Ramberg wanted me to enter the field of "administration"; first credit administrator and then branch administrator. I resisted and kept holding out first for a larger branch. Then one day in the early summer of 1967 he visited with me and broached the opportunity of becoming Bud Power's loan administrator in San Francisco. UCB had recently acquired a small branch banking system in Monterey County and had once again divided up some branch territories. Pete had Monterey and the County of San Francisco and north from the S.F. Bay Bridge to the Oregon border. Bud Powers former Oakland Main Manager had the east bay area plus Oakland and Sacramento north to Redding in the Central Valley. Mickey Parker, former Marysville Manager had the San Joaquin Valley from Stockton south to Bakersfield. Mickey was domiciled in Fresno, and Pete and Bud side-by-side in San Francisco.

I got together with Pete to further discuss his offer. I really didn't want Credit Administration at this juncture. I did realize that our changing bank was making this stopover in Credit a necessary career step... The existing Administrators to this point except for Pete hadn't gone that route. In any event I passed up the opportunity. A very short time later I was approached once again by Pete this time with the offer to go to manage the Fresno Main Branch. This was a huge branch serving agriculture and general commercial accounts throughout the San Joaquin Valley. Bill Johnson, V.P. had been the manager there and the new Branch Administrator, Mickey Parker, was a tenant on Bill's third floor. The two of them didn't see eye-to-eye on Bill's management of the branch. The proposal: Bill Johnson and Bob Quigley switch places... a big promotion in salary grade for me and a demotion for Bill. I flew down to Fresno and interviewed with Mickey. He had a charger reputation while previously the manager of Marysville which was a large agricultural branch in the Sacramento Valley. Mickey and I liked each other immediately as also did Dan Stockdale, VP his credit administrator whom I already knew. So the whole interview process went well. Mickey offered me the job and I accepted.

I flew down to Fresno and spent a few days with Bill Johnson and his staff. I first spent time with Mickey Parker and all continued to go well. Everyone was delighted to have me in Fresno. I returned to Eureka and Bill Johnson spent a few days with me there. Again, all went well.

## REPRISAL

*Our move to Crescent City had been a career changer; not so much for the managership, but the freedom to act and decide so many rules distant from headquarters in San Francisco. The tidal wave and times following brought Crescent City into the limelight. I became friends with our senior management Pete Ramberg and Helmer Johnston in San Francisco.*

*The Eureka job was still as a community banker. While there in Eureka the national Master Charge (now called Master Card) program was introduced. We truly were making small retail business calls to sell the concept of merchant terminals and using for the first time plastic as a means of commerce. Where would we be today without our charge cards and merchant terminals?*

*We very much enjoyed Eureka. Our precious Pooka-Bun (Robbie) was born there on November 11<sup>th</sup>, 1965 (I am drafting these comments on November 11<sup>th</sup>, 2011 (11-11-11))...*

*I was promoted to Vice President, which was the beginning of my ascension into the so-called "senior management group". My salary in 1968 was \$40,000 + bonus, a handsome amount in that pre-inflation era.*

*Dolly and I lived for the family, while together we greatly appreciated the Baywood Country Club (bank perk).*

*The bank was eager to move me on to central administration out of San Francisco. However, first I held out for a move to a really big regional branch. Luck was to come in the agricultural bread basket area of the San Joaquin Valley and Fresno in Central California.*

**DOLLY AND SUSAN  
SUMMER 1965  
306 GROTTO STREET**

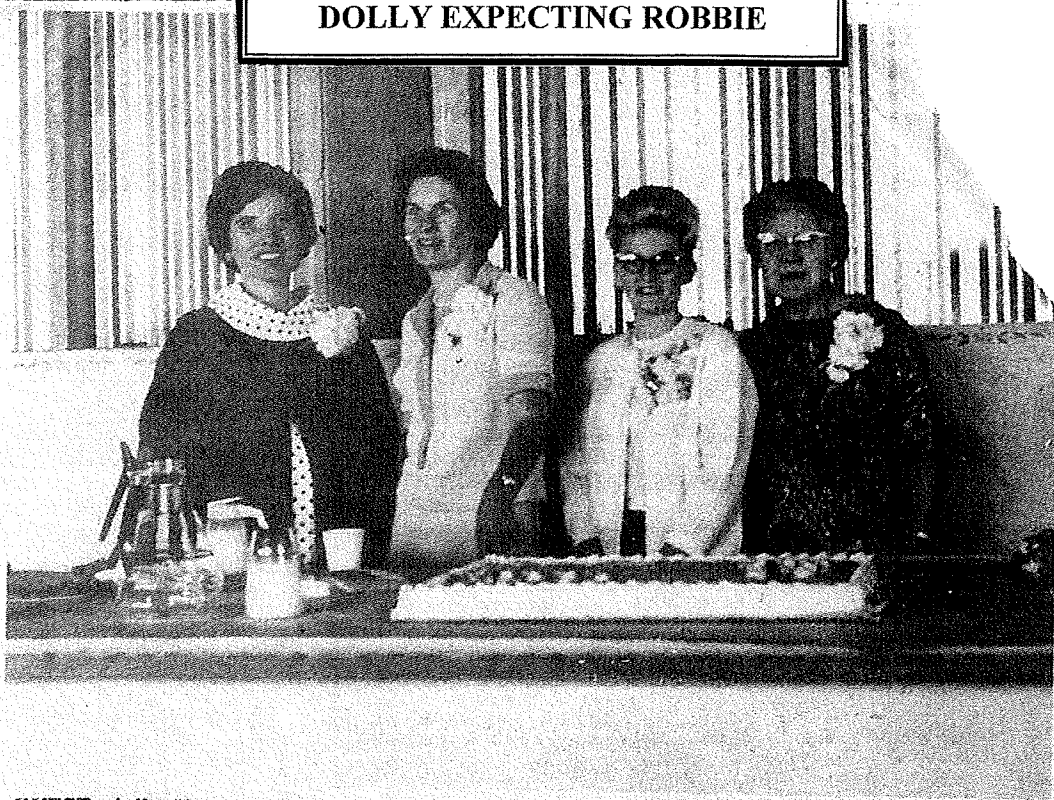


**CHRISTMAS 1966  
(LEFT TO RIGHT) BRUCE, ALMA QUIGLEY,  
ROBBIE, SUSAN, JACK QUIGLEY, KEVIN**

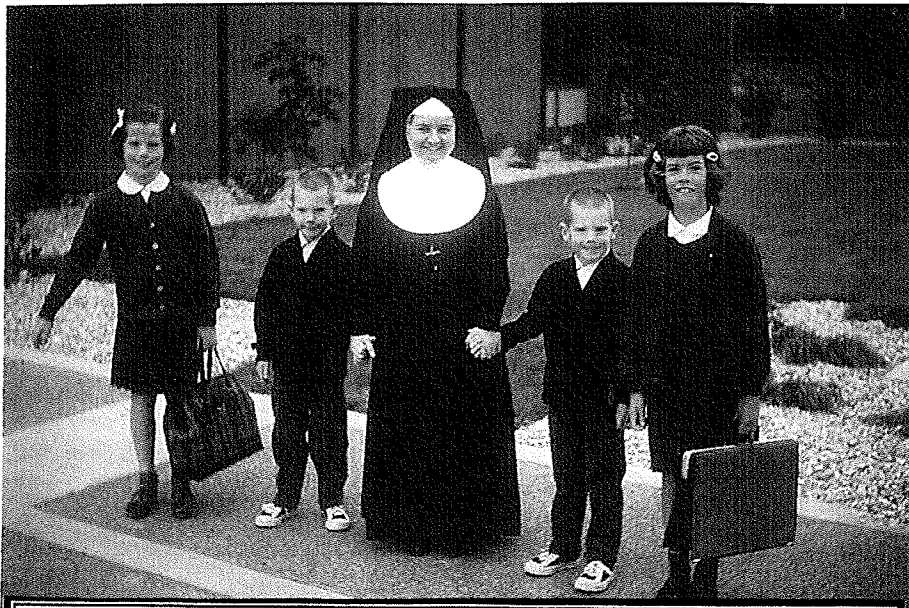


**ROBERT C. QUIGLEY, JR.  
(ROBBIE)  
FEBRUARY 1967**

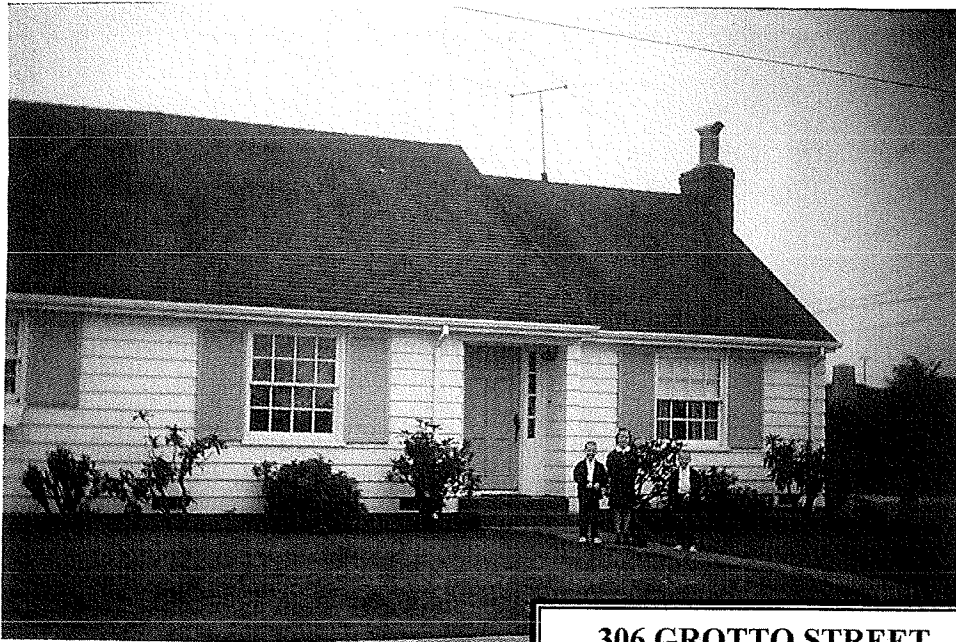
**DOLLY EXPECTING ROBBIE**



**GUEST** at the Hambro Corporation's "Open House" last Friday were treated to cake, cookies, and coffee. Among those serving were, left to right, Dorthea Quigley, Janis Wilson, Bette Matters, and Nellie Home. Mrs. Quigley and her husband Bob, former residents of Crescent City, but now of Eureka, came here specifically for the mill opening.



**(LEFT TO RIGHT) SUSAN, KEVIN, ST. BERNARD'S NUN, BRUCE, NEIGHBOR CATHY TONINI**



**306 GROTTO STREET**



**SUSAN  
AUGUST 1966**



**(LEFT TO RIGHT) KEVIN,  
ROBBIE, SUSAN & BRUCE  
APRIL 1966**

BABY **QUIGLEY**

Baby *Quigley*  
 Infant's Name  
 Male *11/11/66* <sup>4</sup> AM  
 Sex Birthdate Time Case No.  
 9 lbs. *2 1/2* ozs. *21* in.  
 Weight Length  
*Dr. Randall*  
 Infant's Doctor

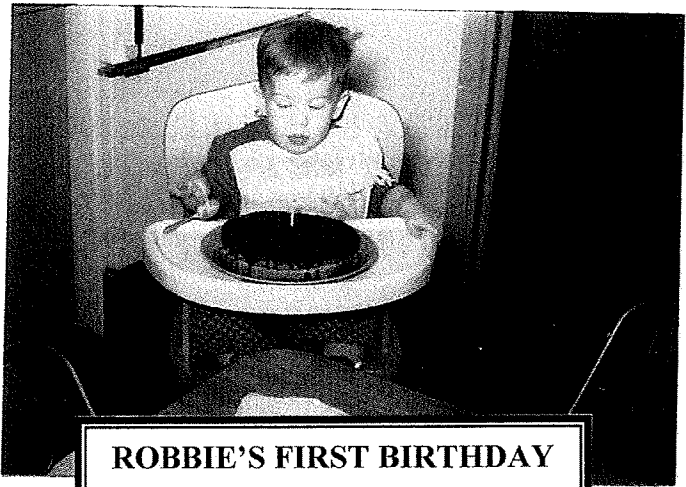
*Dorothea Quigley*  
 Mother's Full Name  
 Rh Gravid Case No. *301*<sup>2</sup> Room No.  
*# 809*  
 Remarks  
*Dr. Roberts*  
 Delivering Doctor

St. Joseph Hospital  
 Eureka, Calif.

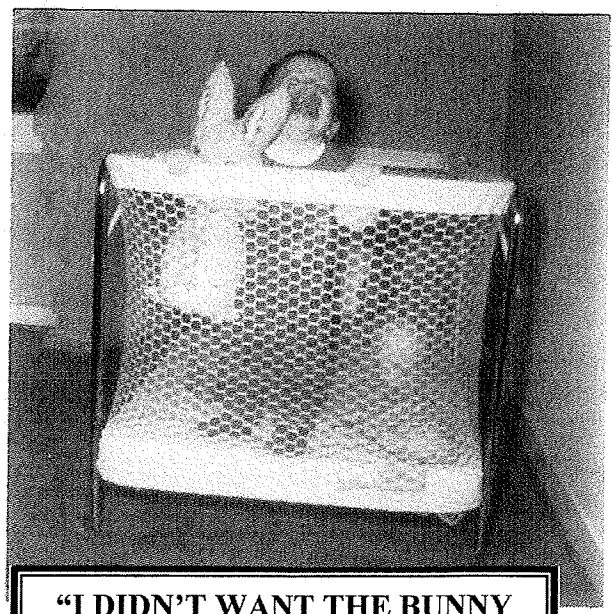


REORDER SIMILAC 321.03 © 1963 ROSS LABORATORIES, COLUMBUS 16.

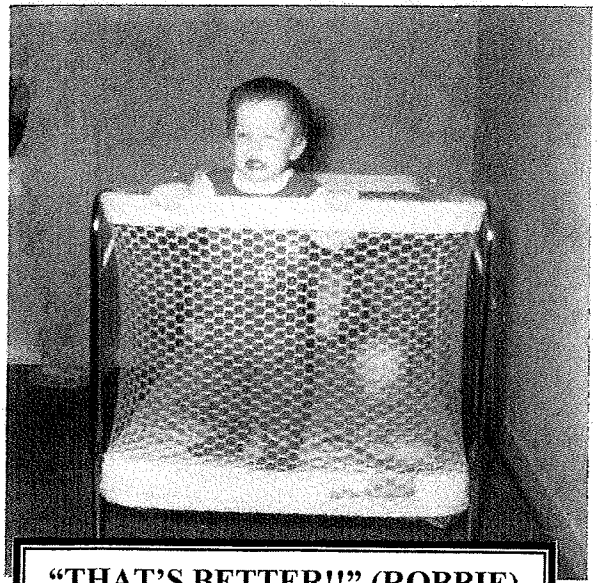
**ROBBIE'S HOSPITAL RECORDS**



**ROBBIE'S FIRST BIRTHDAY  
 NOVEMBER 11, 1966**



**"I DIDN'T WANT THE BUNNY  
 AFTER ALL!"**



**"THAT'S BETTER!!" (ROBBIE)**

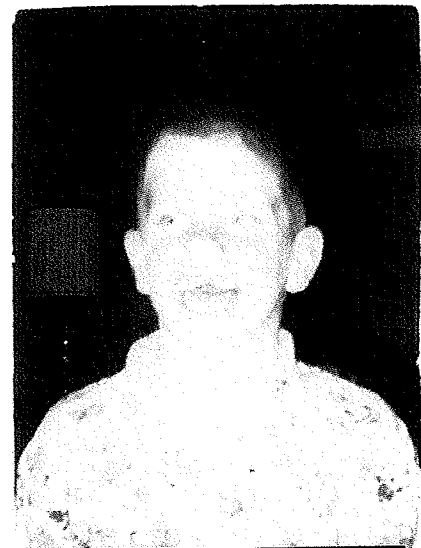
**"BATMAN & ROBIN"  
BRUCE & KEVIN**



**BRUCE & KEVIN GREETED THE  
USS TWINING IN EUREKA, CA,  
(BOB'S OLD SHIP)  
JULY 3, 1966**



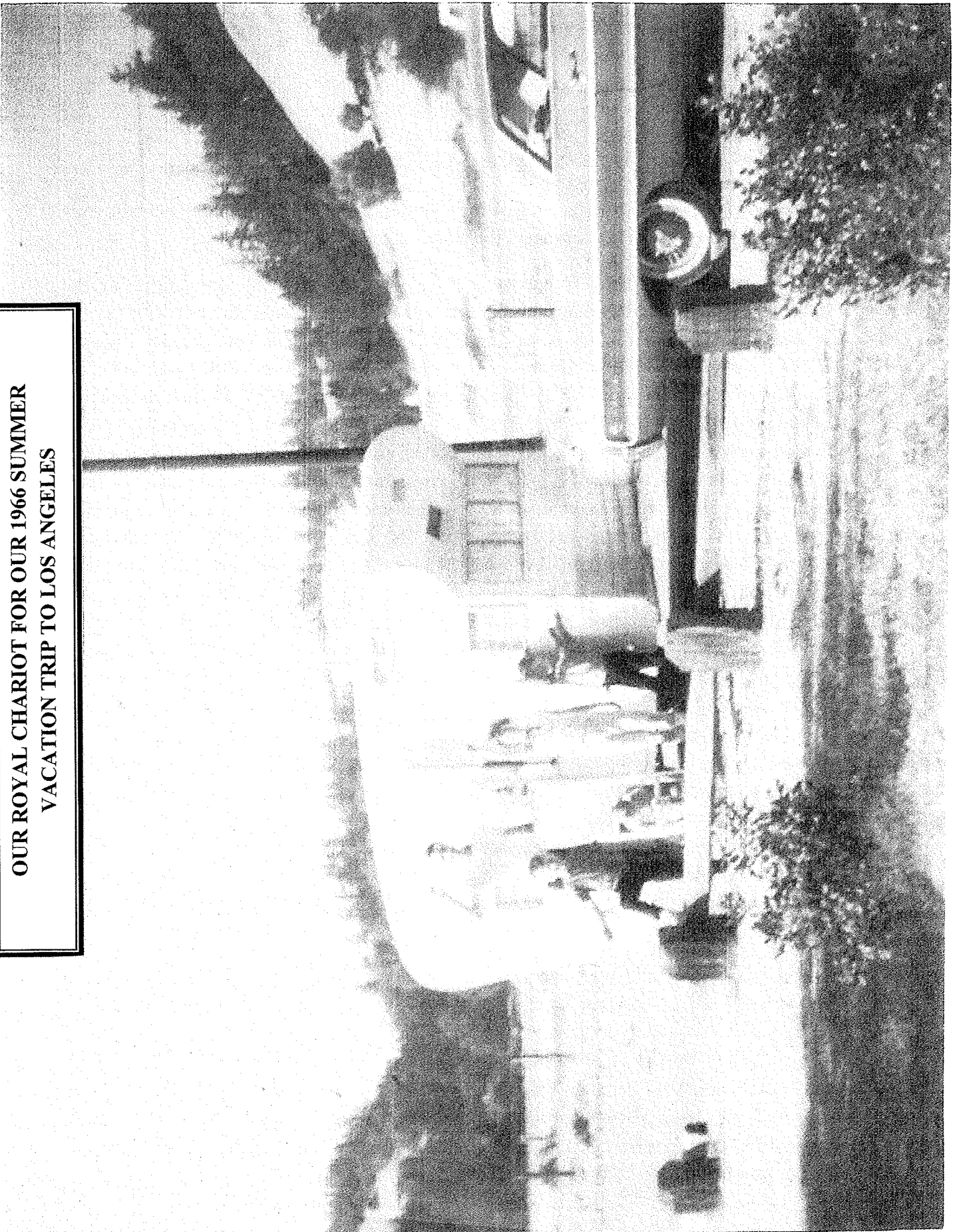
**SUSAN 10 YRS. OLD  
1966**



**BRUCE 8 YRS. OLD  
1967**



**OUR ROYAL CHARIOT FOR OUR 1966 SUMMER  
VACATION TRIP TO LOS ANGELES**



CHAPTER SEVENTEEN  
My Banking Career  
United California Bank  
(Fresno, California)

I checked in at Fresno sometime during the summer of 1967. We would be there for only three momentous years. Let me share the story.

My first chore was to purchase a second car (my car) with air conditioning (air). Fresno in the summer is a blast furnace and our 1964 Chevy Impala did not have air. I purchased a new Volkswagen square back with air from a bank auto dealer. My next assignment was to purchase summer wear suits. One wore woolen suits year round in Eureka and Crescent City. That behind me, I concentrated on the branch and my introduction to our customer base. Mickey Parker's switch of managers had really shaken things up. Prior to this move the branch was emotionally divided between the manager and the administrator. By Christmas this was all behind us and we were beginning to function all together as a profitable and expanding unit. My commercial loan staff was composed of Gil Parent, AVP, Ed Streit, Assistant Vice President and Howard (Buck) Buchenberger, Assistant Cashier. We had a separate consumer loan department which handled only personal loans since all dealer loan activity was domiciled in the Blackstone and Garland Branch near Automobile row. I did not have an assistant manager, as Chuck Lehman had resigned to become the controller of our good customer, Fresno Paving Company. Over the three years I was to remain at Fresno Main Mickey Parker rotated a couple of agriculture lenders from Fresno Branch Administration who had years of such experience in the Imperial County of southern California. My personal challenge was agriculture. I had zero experience, so Ed Streit and others worked me into the mysteries of raising cotton, almonds, grapes and many other row crop and orchard products. Actually, the very large accounts in these areas were overseen by our Agriculture Department located in Los Angeles and Fresno Administration. Fresno Administration also had two agriculture appraisers who really knew their business. Later in my story I will trace the historical succession of Brand Administration for the Valley, up to 1976 when I would assume that position.

Dolly and our gang sold our home in Eureka thru Bob Fulda's "House of Real Estate". I believe this was the last time we would buy or sell our own home without the help or support of the bank in Los Angeles. We essentially got out whole after selling expenses. We left the old Volkswagen in Eureka since we had the new car with air in Fresno. We purchased a new tract home on Palo Alto Street in extreme north Fresno. This area had been a fig orchard and we retained two gnarled old fig trees, one each in the front and back yards. Our home had central air, a first for us, three bedrooms and two baths and a built-in two car garage. We even had our first built-in lawn sprinkler system.

Susan entered the sixth grade at nearby St. Anthony's School (School #4) and Bruce and Kevin the second grade. Our neighborhood had many public school children of the same age groups, so the move was well tolerated by all of the Quigleys.

Dolly had plenty of experience with the bank's social life requirements from our involvements in Eureka and Crescent City. By now we realized that our life centered around our children and then the bank. Since we were 3,000 miles from relatives in New York, this social life in effect was with bank customers. We became very proficient in this arena. Once again, the public funds area was important only now the players were Jim Mahlmstrom, County Treasurer, Virgel Ahlberg, his assistant and Walter Berg, the City Finance Director. Once again Webb Thomas and Sherm McFedries from L.A. and Shortt and Mastick from S.F. represented the bank's support to us at the Fresno level. In fact during 1968 Mahlmstrom informed me that he was forced by political pressure to place all of the County deposit accounts at risk by requiring all local banks to bid for the privilege. The potential was there for us to lose a major deposit relationship. I got together with Webb Thomas and Sherm McFedries in order to obtain their backing and the bank's approval to my proposal for a "no minimum deposits requirement". A risk, certainly, but I believed that the era of cash management was not yet sufficiently bolstered by computer support which would one day lead to overnight investment of free demand deposit funds, so the County would end up leaving large deposits with us. It worked, and we continued for the moment to receive 100% of the demand deposit activity of the County and a large portion of the time deposits (CD's).

Our bank family held its annual Christmas Party in 1967 at the San Joaquin Country Club. This approximately three year old country club was located north of town on the bluffs overlooking a beautiful bend in the San Joaquin River. Fresno Administration joined us and also the other two local branches. Mickey Parker had two experiments going. The branch with Bob Lloyd as manager on Blackstone was actually about 90% dealer business (automobile and other) and the Tower Branch was the first all women branch in the 250+ statewide system. Arta Alexander was its manager. She was a very strong-willed person with a personal commitment to succeed. I too have been accused of the same, so we had difficulty working with each other branch-to-branch. Anyway, Dolly and I formed a receiving line at the Christmas Party dinner dance. This had not been done in years past when the officers would gather together as a group and the clerical staff as a separate group. We mixed and the positive results were evident immediately.

Fresno Main had a young local entrepreneur, Harry Mazgedian as a customer. Harry had just graduated from Fresno State University. His uncle had a successful furniture store in Fresno where Harry's dad worked and where later Harry would learn the business.

Shortly after graduation (about 1964) Harry received the loan assistance of our bank to open a new store called "People's Furniture". Harry became quite close to the officers at our bank and he and I would hit it off right away. Our bank had a corporate membership at the San Joaquin Country Club in the name of the manager. I inherited this from Bill Johnson and used it for golf every Saturday. Harry belonged to the Fort Washington County Club, so we frequently had each other back and forth as guests... I spend this time upon Harry because he will shortly enter my story in the most poignant way.

Seems to me that I made a lifetime summary just a short time ago, while wrapping up my story of our stay in Eureka. But, now in Fresno the good times were kindled even further. We as a family were extremely happy with our good fortunes... Our dear Robbie was the picture of health. Big, bouncy and red-headed. Just past two years of age and the apple of his sibling's eyes; particularly his sister Susan. Robbie with his foot covered pajamas was "The Pooka Bun". It will be recalled from the Broadway Play Harvey that the "Pooka" was a big invisible rabbit. Somehow the name fit!

We had a super Christmas, but over the holidays Robbie began to appear lethargic, at times running a high fever. Dolly in January brought him in to see Dr. Lusk, his pediatrician. He examined Robbie and prescribed some tests. The following week Dr. Lusk called Dolly and asked to see she and myself in private. At that appointment we found ourselves alone with Dr. Lusk. He was a short outgoing man who suffered from diabetes. We liked him and had a world of confidence in his judgement. In retrospect he was both kind and direct. He explained without sugar coating that Robbie had acute lymphoblastic leukemia and that the prognosis was not good. This somewhat rare disease strikes only about 2,500 children annually and the Cancer Ward at The City of Hope in Duarte, Ca. (near Pasadena) was developing wonder drugs which had resulted in some remissions of up to five years. However, the success rate in 1967 was low enough to almost be improbable, so for practical purposes the disease was 100% fatal. He gave Robbie six months to live. Dr. Lusk wanted to initially treat Robbie with prednisone and a couple of other drugs then on the market. His goal was to attempt to place the disease in remission in order to buy time as the City of Hope brought out more exotic new drugs. Robbie's age was against him as his rapid growth and development only accelerated the destruction of his white blood cell platelets...

I don't know how we managed to safely drive home. I had been through this with my brother Danny, but being a parent in this situation was an entirely different experience. Dr. Lusk did not want us to disclose Robbie's condition to our children. All three were his patients and Susan at eleven and Bruce and Kevin at eight were just too young to be emotionally involved at this stage of the disease. Dolly was very concerned for my mother and shared this as we drove home. You will recall that mom went through this

type of trauma with her son Danny. We drove into our garage and Dolly entered the house. I closed the kitchen door to the garage and for a few moments was by myself. I remember beating the car roof with my closed fists and wept profusely. Such complete frustration! I finally got a hold of my emotions, dried my tears and went in to greet the family and to silently embrace Robbie.

Mickey Parker, my boss at my request visited with me the next day. Mickey was a devout member of the local Baptist Church, and he showed real empathy. I do believe that Dolly and I were so well thought of by the UCB Family statewide that he and later Pete Ramberg and others offered us the real emotional support of “family”. Mickey told me to take all the time off I needed during Robbie’s six months. This of course, was impossible since I had a branch business to run. But just the gesture was more than I would have imagined.

Robbie was to go into remission from his disease three or four times over the following sixteen months. This enabled us to do family things together. Mom and Dad visited from back east and we toured Disneyland together. We have some precious slide pictures of Robbie with Snow White, the Pirates of the Caribbean, Goofy, etc... The ride “it’s a small world” had been transported lock stock and barrel from the New York World’s Fair. To this day that ride’s themesong “it’s a small world afterall” is a haunting reminder of Robbie as was the exhibit with a larger than lifesize Abraham Lincoln rising and reciting the Gettysburg Address. We camped out at Yosemite Park and attended the Ringling Brothers and Barnum Bailey Circus in Fresno.

The real downers were when the periodic tests would show that the disease was active once again. I had my business activities to sustain me. Dolly had the continuing daily responsibility of our other three precious children who never envisioned the ultimate loss of Robbie... this was due to the skill of their mother.

Robbie had a green Nehru suit which he wore to church on Sundays. He would walk with me on Sunday afternoons two blocks to the local school grounds. There we would play hide and seek. He had such faith that, when I looking through parted fingers masking my eyes and stated “Robbie has disappeared, where is Robbie” he would giggle while I stumbled around and of course wouldn’t find him. His strength was weakening and he rode on my shoulder for the two block “walk” home. What precious memories!

Obviously 1968 was principally represented by our involvement with Robbie. However, my sphere of involvement was expanding with the bank. At the time Mickey Parker oversaw fourteen branches in California’s San Joaquin Valley from Stockton on the north and then south to Bakersfield. Mickey’s staff was located on the second floor of the building housing the Fresno Main Branch. The largest branch was Fresno Main and the

second largest Bakersfield Main. Prior to my arrival there was always a rivalry between Fresno and Bakersfield. However, Jerry Flynn was promoted during 1965 to Manager from the assistant manager position at Bakersfield. Jerry and I worked easily together. We managers to a person played golf, so we encouraged a monthly region bank outing on a Saturday and various managers took turns hosting the event. I was later in 1976 to return to the San Joaquin Valley as Administrator and the established comradeship made the whole equation work when that transpired.

Sometime during the late fall of 1968 we received a special announcement. Mickey Parker was to leave the region for a new assignment in Hawaii. Seems we had a correspondent bank there that was looking for a branch administrator and it was offered to Mickey. At the same time the three northern California branch regions were being reshuffled into two regions. Pete Ramberg would pickup the San Joaquin Valley branches in addition to Monterey, Salinas and the San Francisco Peninsula branches. Bud Powers would have the San Francisco east bay area and the Sacramento Valley plus Eureka and Crescent City on the Coast. So Pete and Anne Ramberg joined our Christmas Party of 1968 at the San Joaquin CC: Pete elected to have Stockdale, VP his Fresno Credit Administrator there handling day-to-day activities while Pete stayed domiciled in San Francisco. Pete had just received his small plane pilot's license, so this afforded him the opportunity of flying back and forth.

By the early spring of 1969 Robbie's situation was becoming desperate. He was once again out of remission and was increasingly in discomfort and pain. Our regional Trust Officer, Jack Riley, was also a Catholic. Somehow he was personally acquainted with the Reverend Timothy Manning, the Catholic Bishop of the Fresno Archdiocese. I was a lecturer at St. Anthony's Church. This wonderful new facility was selected by Bishop Manning as the place for the bishop's Sunday Mass. I infrequently served with him as the lecturer at the 10:00 a.m. Mass. Using lay people in this capacity was a relatively new innovation stemming from Vatican II in the period 1962-1965. Jack while at some social function mentioned our situation with Robbie to the bishop. Bishop Manning suggested that Robbie be confirmed. This sacrament is normally administered to a 13-14 year old. So, after mass one Sunday in February Bishop Manning drove up to our home on Palo Alto St.. Bruce and Kevin, age 10, were dressed in their Sunday Eaton suits. They met the bishop's car and carried his royal scarlet robes into the home. Bishop Manning was one of the humblest senior members of the Church that I have had the pleasure of meeting. He met with Robbie and treated him as he would a crown prince. Robbie was garbed in a garment made by Dolly... the royal robes of Melkiesdec. Well, our children, including Robbie were in awe with the bishop in his scarlet attire. The ceremony and day were an event to treasure. Shortly after we lost Robbie in 1969 we were to receive a letter from the Bishop who was then the Archbishop of Los Angeles

Diocese (he would still later be elevated to Cardinal by the Pope). Please read attached letter from Cardinal Manning. Such genuine humility! I sit here in the year 2011 knowing that Cardinal Manning would go on to retire and then choose to live with the poor in Los Angeles before passing away. He now most certainly is sharing with Robbie and Robbie's mom, Dolly, the Beautiful Vision.

Dr. Lusk informed us that he could no longer give Robbie the relief from pain that he required. We were all too aware of this. I remember our family watching Neil Armstrong on a Sunday in July landing on the moon and the next morning Susan and I drove Mom and Robbie the 250 miles to the City of Hope in Duarte, California. Susan and I returned to Fresno and Dolly gave me daily phone updates as to his progress. Unfortunately, "progress" at this stage of the disease was just to make Robbie as comfortable and pain free as possible. I was to receive a call from Dolly one week after my return to Fresno. She said that the doctor at City of Hope wanted me to return to share Robbie's last few days... this I did about August 6<sup>th</sup> 1969. Dolly and I had a room at the hospital and shared constant vigil watches with Robbie around the clock. In the meantime my mom and dad flew out from New Jersey to be with our three children in Fresno. The nurse weighed Robbie by weighing me and then again with our precious bundle in my arms. The last three days with him were such a mountain of emotion! I retired late in the evening of Friday August 8<sup>th</sup>, intending to relieve Dolly at 6:00AM in the morning as she would be with Robbie throughout the night. He was to stir about 4:00AM and then quietly expire. Dolly sent for me and we together spend a quiet thirty minute vigil with our baby.

We prepared to return immediately by car to Fresno. I had shared our sad news with mom in Fresno and we reached home about noon on Saturday the 9<sup>th</sup>. I don't know how we got through the session of informing the children... Susan was in a state of shock. Bruce and Kevin had each other so the impact wasn't as immediate or severe. I can still remember my mother sobbing in the adjacent room as I explained to our three that their brother was now in heaven.

Robbie's burial was the following Wednesday, August 13<sup>th</sup>. His funeral mass was at the chapel of St. Anthony's Church. We had a large crowd of neighbor, playmates to the children and an impressive number from the bank and also its Administration Division (The Rambergs, Parkers and other Quigley supporters). I remember at one point in the service placing my arm around Susan. Some of the older women at the bank would remember that for years to come.

The funeral procession drove by some of Robbie's favorite haunts enroute to Holy Cross Cemetery: 7-Eleven, the kiddyland at the zoo and our church. The weather was beautiful and we laid our saint to rest.

Recovery for the family was a gradual process. It helped that our three children were in parochial school and had a real awareness of the subject of heaven and a hereafter. Dolly worked closely with all three and she and I reserved our grieving for private moments. Actually, this would catchup with Dolly as stemming her sorrow led to Graves Disease. She ultimately would have to have her thyroid removed. We both could have used some counseling as it's now a more modern procedure to let your emotions out and grieve, but not so in 1969.

I had an easier time, if that's a possibility, because I could escape to the involvements of the bank and my job. Dolly on the other hand had many private moments while the children were at school. We did many family things that year, picnics, day trips, etc... We went through the Christmas cycle again with the bank and on into the spring.

Pete Ramberg got me aside in March 1970 and asked if I was ready yet for that Loan Administrator assignment. He reiterated that it was a necessary step to Branch Administrator or beyond. Pete was being assigned to London, England to our new foreign branch there. Remember he was born and raised in Denmark and the prospect appealed to him and his family. Bob Sproul, our manager in the Marysville Branch was being reassigned to Fresno to administer the 14 branches in the San Joaquin Valley. He had an agricultural background. The remaining two divisions out of San Francisco would be led by Bud Powers with east bay, the Sacramento Valley and Eureka and Crescent City on the Coast and Al Kingman would be the new administrator for the San Francisco Peninsula and on south to the Monterey Peninsula. Al had just been the manager of our Hayward branch. Isn't it strange that Sproul and Kingman would go from branch managers to Regional Administrators while Quigley was always being requested to go from a branch to Credit Administrator prior to Branch Administrator? I could only surmise that the Loan Administrator Position required an extra special analysis background, which I certainly had all the way back to Northern Trust days.

Bud Powers was losing his Credit Administrator, Carl Peters, who was opting to leave the bank for private industry. Bud wanted me to replace Carl, which I agreed to do. I also thought that the change of scenery would be a good move for the Quigleys.

Susan graduated from the 7<sup>th</sup> grade at St. Anthony's in June 1969. The boys were just finishing 3<sup>rd</sup> grade. We took a few weekends off and journeyed back and forth to the east bay area of San Francisco. We finally settled on Concord, adjacent to Walnut Creek. We purchased a new 3 bedroom 2 bath home in a culdesac at 1136 Clarewood Court in Concord, CA. The home was not landscaped and needed drapes and all of the interiors of a new home. It was convenient to schools.



I would commute on the Greyhound Bus from Walnut Creek to downtown San Francisco. So I used our Volkswagen station wagon to reach the bus station and Dolly used our fairly new Ford station wagon for the family.

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## REPRISAL

*Well, I got my big branch and with it my introduction to agriculture. My first charge was to settle the branch down and to separate its politics from that of our administrative groups (credit, operations, trust and appraisals) just upstairs on the second floor. We accomplished this within months.*

*We survived the tragedy of losing our youngest child and the bank (statewide) rallied around the Quigleys. How could they not, considering my wonderful family of red heads?*

*By now we were reconciled to the fact of frequent geographic moves to advance in the megapolis of Western Bancorp (our parent). We were to become almost a poster family of this culture and before it was over would further relocate within California and then Arizona and New Mexico. More about this as our story unfolds.*

*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.*

By Russell Shaw

As Catholics prepare to mark the 50th anniversary of Pope John XXIII's announcement of the Second Vatican Council, debate continues — and may even be growing — about the real meaning of this most important event in Catholic life in the 20th century.

On Jan. 25, 1959, Pope John startled cardinals and others gathered at Rome's Basilica of St. Paul Outside the Walls by disclosing that he meant to call a new ecumenical council. It would be the 21st such assembly in history bringing together the Catholic bishops of the world, and the first since the First Vatican Council in 1869-70.

Vatican II got under way in October 1962, with sessions held each fall from 1962 through 1965.

What neither Pope John nor anyone else suspected at the start was that an argument over what it was all about would still be going strong half a century later.

But it is

### Between the extremes

Catholics of the far left and the far right disagree on just about everything else, but they're of one mind that the Second Vatican Council was a sharp break with the past. Those on the left celebrate that, those on the right deplore it. Books and articles on both sides of the dispute keep on pouring out.

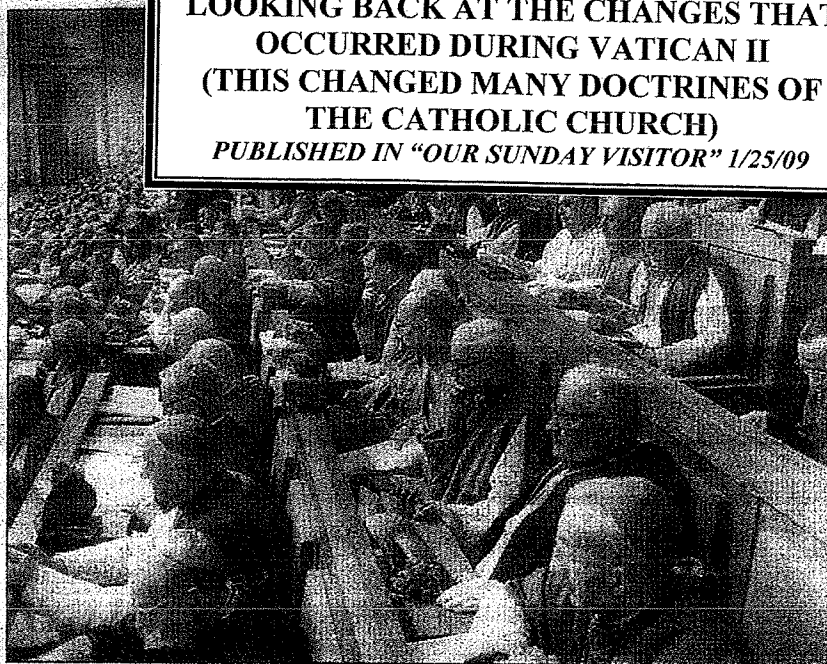
According to the "progressives," as the people on the left are sometimes called, the event of the council was more important than anything the council actually did or taught.

They contend that Vatican II introduced the principle of open-ended change into the Church at the highest levels, thus opening the way to a radically different, democratized — or, as some would say, Protestantized — version of Catholicism in the future.

According to those on the right, that alarming future or at least something resembling it already is here, thanks to Vatican II.

People of this persuasion notably include followers of the late French Archbishop Marcel Lefebvre, who two decades ago split with the Church. In general terms, they hold that the council abandoned orthodox Catholic belief on matters like freedom of conscience and ecumenism, while paving the way for unacceptable liturgical changes and other dangerous innovations later.

Occupying a broad middle ground between these extremes are those who acknowledge that Vatican II really did make changes in many areas of Church life, but hold that the changes, in and of



Between 2,000 and 2,500 bishops attended each Second Vatican Council session inside St. Peter's Basilica. The council produced 16 landmark documents that transformed the Church. CNS FILE PHOTO

themselves, are in continuity with tradition.

In their view, troubles experienced by the Church during the last four decades aren't the council's fault but the fault of departures from the council.

Pope Benedict XVI, who as a young theologian had a prominent role at Vatican II, is currently the most prominent spokesman for this point of view.

The pope insists that the council's meaning does not exist in some nebulous "spirit" of Vatican II but in the texts of its 16 documents. He repeatedly urges that they be read, studied and carried out.

"We are all debtors of that extraordinary ecclesial event," he said recently.

### Role in renewal

Did the man who convened the council, Pope John XXIII, shed any light on this particular argument?

"Good" Pope John, whom the late Pope John Paul II beatified in 2000, obviously didn't anticipate the argument and therefore didn't enter directly into it himself. But things he said do help to explain the significance of the council as he understood it.

At the time he announced it half a century ago, Pope John said relatively little about his intentions. In that speech — which took an uncharacteristically gloomy view of the crisis of modern times — he also disclosed plans for a synod of the Diocese of Rome (1959) and a revised Code of Canon Law (published in 1983).

Vatican II's first session began Oct. 11, 1962. Continuing until Dec. 8, it was the only one at which Pope John presided. He died the following June and was succeeded by Pope Paul VI, who presided over the

final three sessions.

Undoubtedly, Pope John's most important utterance about the council was his opening address. Here he took a highly optimistic tone, chastising "prophets of gloom" who saw nothing good in the modern world.

But along with taking a hopeful line, he saw plenty of problems in the world — especially the "great problem" of rejecting Christ and Christ's teaching. This pointed to the agenda of his ecumenical council.

"The greatest concern of this ecumenical council," he declared, "is... that the sacred deposit of Christian doctrine should be guarded and taught more efficaciously." To that end, the Church needed updating and renewal. And that was to be the task of Vatican II.

Here was the role of the Second Vatican Council as Pope John saw it: renewal and updating of the Church together with continuity and fidelity in order to spread the authentic Christian message.

The popes who've followed him have agreed, and have made correct interpretation and faithful implementation of Vatican II central to their pontificates.

But the debate still rages between those who see the council as a sharp break with the past — a "rupture," to use Pope Benedict's word — and those like Pope Benedict who stress Vatican II's continuity with tradition. Continuity is winning, but the argument goes on.

Back in the 19th century, Cardinal John Henry Newman made a telling remark: "It is rare for a council not to be followed by great confusion." Looks like he was right.

Russell Shaw is an OSV contributing editor.

**ROBBIE (2.5 YRS) &  
KEVIN (8.5 YRS)  
APRIL 1968**

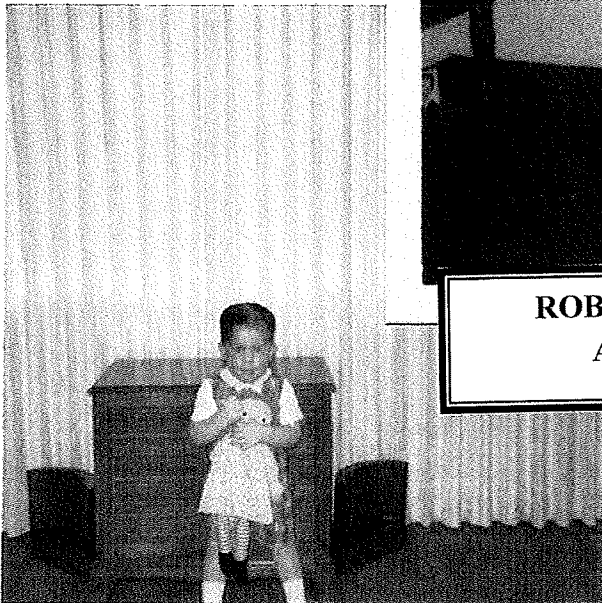


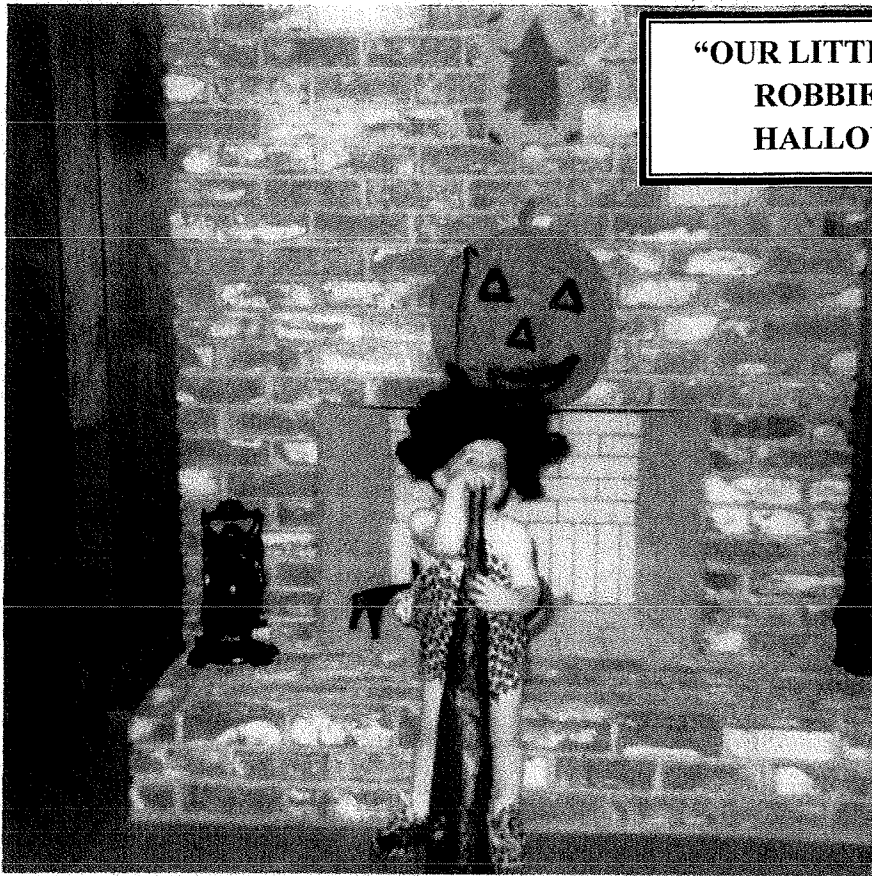
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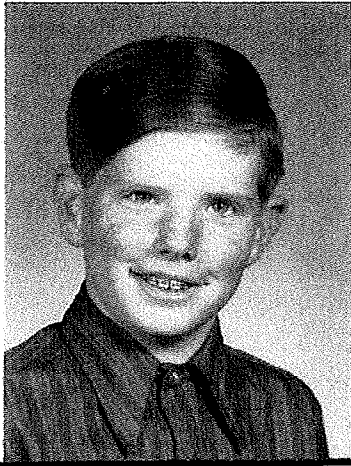
**ROBBIE QUIGLEY  
APRIL 1968**





**"OUR LITTLE CAVEMAN"  
ROBBIE QUIGLEY  
HALLOWEEN 1967**

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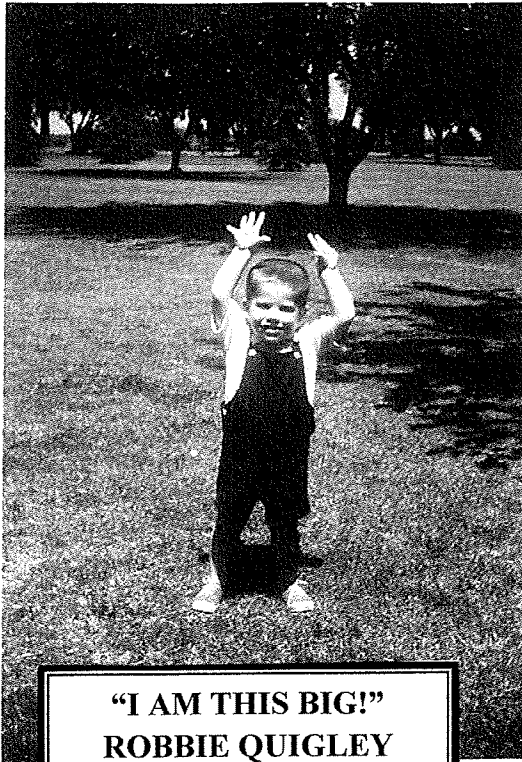


**BRUCE QUIGLEY (11 YRS)  
FEBRUARY 1971**



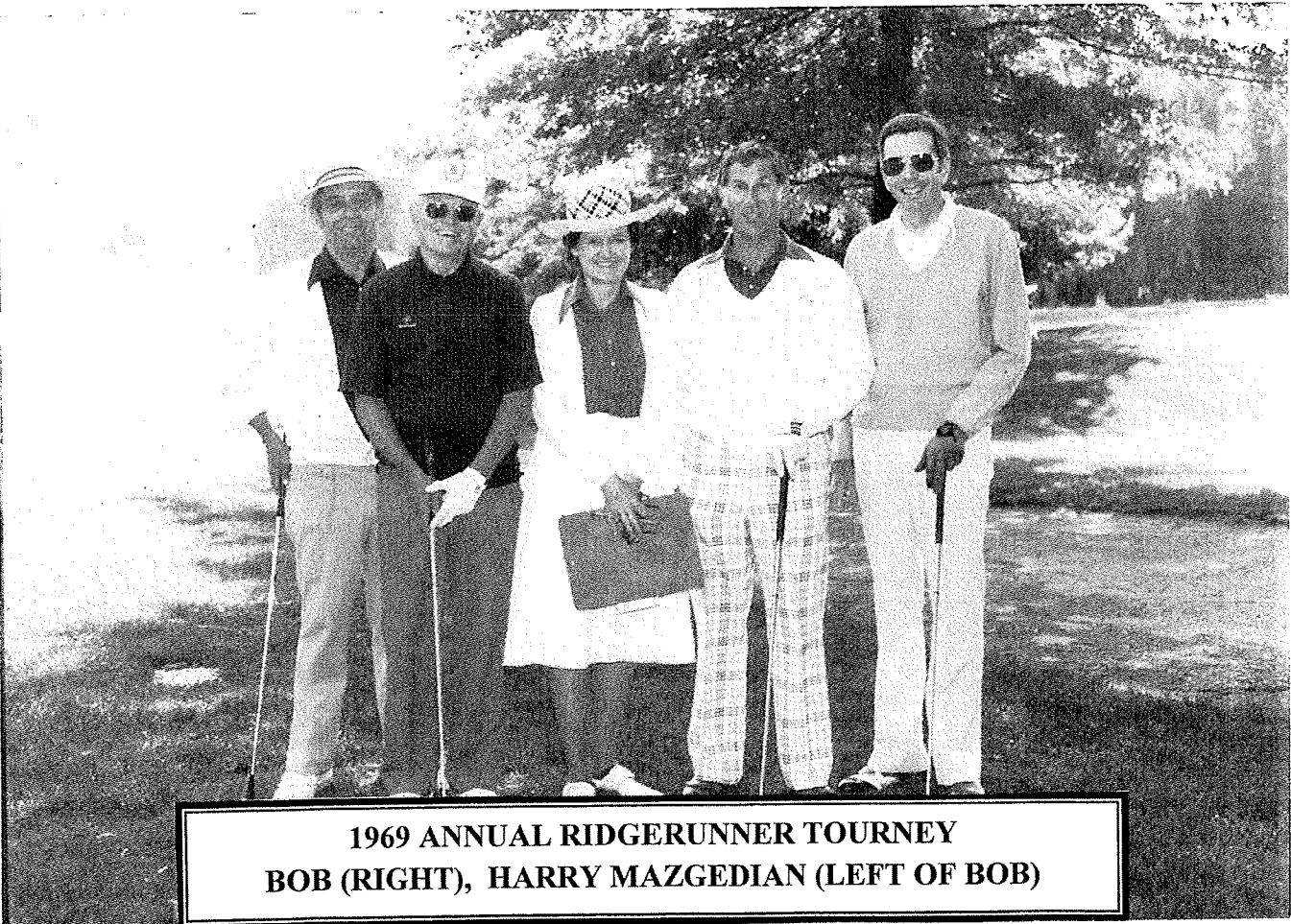
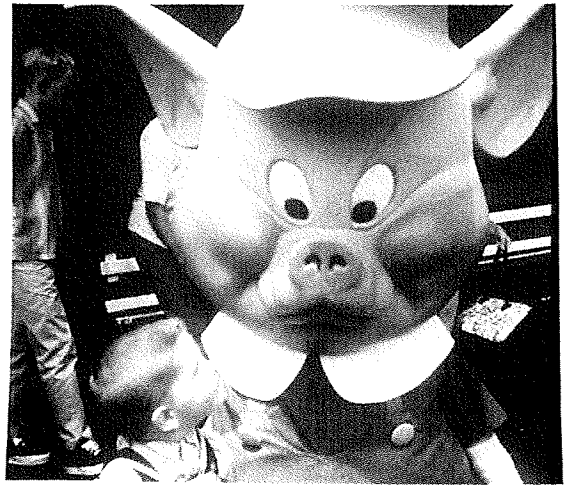
**SUSAN AND ROBBIE**

APR • 68

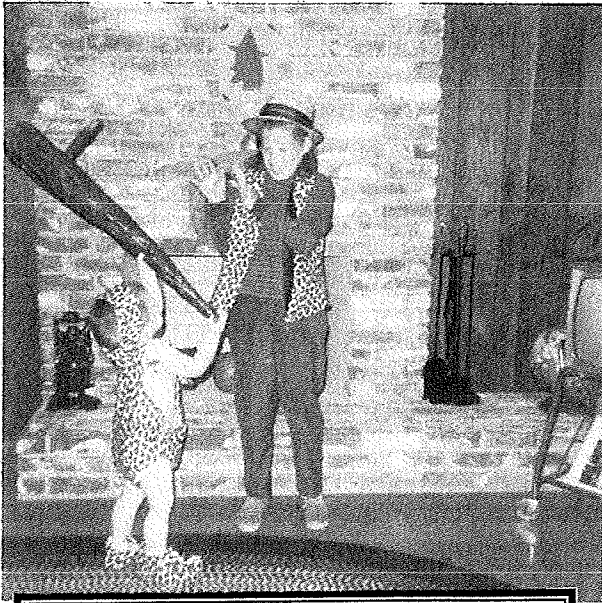


**"I AM THIS BIG!"  
ROBBIE QUIGLEY  
1968**

**ROBBIE AND ONE OF THE  
"LITTLE PIGS" HANGIN' OUT  
DISNEYLAND 1968**



**1969 ANNUAL RIDGERUNNER TOURNEY  
BOB (RIGHT), HARRY MAZGEDIAN (LEFT OF BOB)**



APR • 68

**“OUR LITTLE CAVEMAN GOES WILD!” WITH SUSAN HALLOWEEN 1967**

*Pray For The Soul Of*  
**ROBERT CHARLES QUIGLEY JR.**

Born November 11, 1965  
Eureka, California

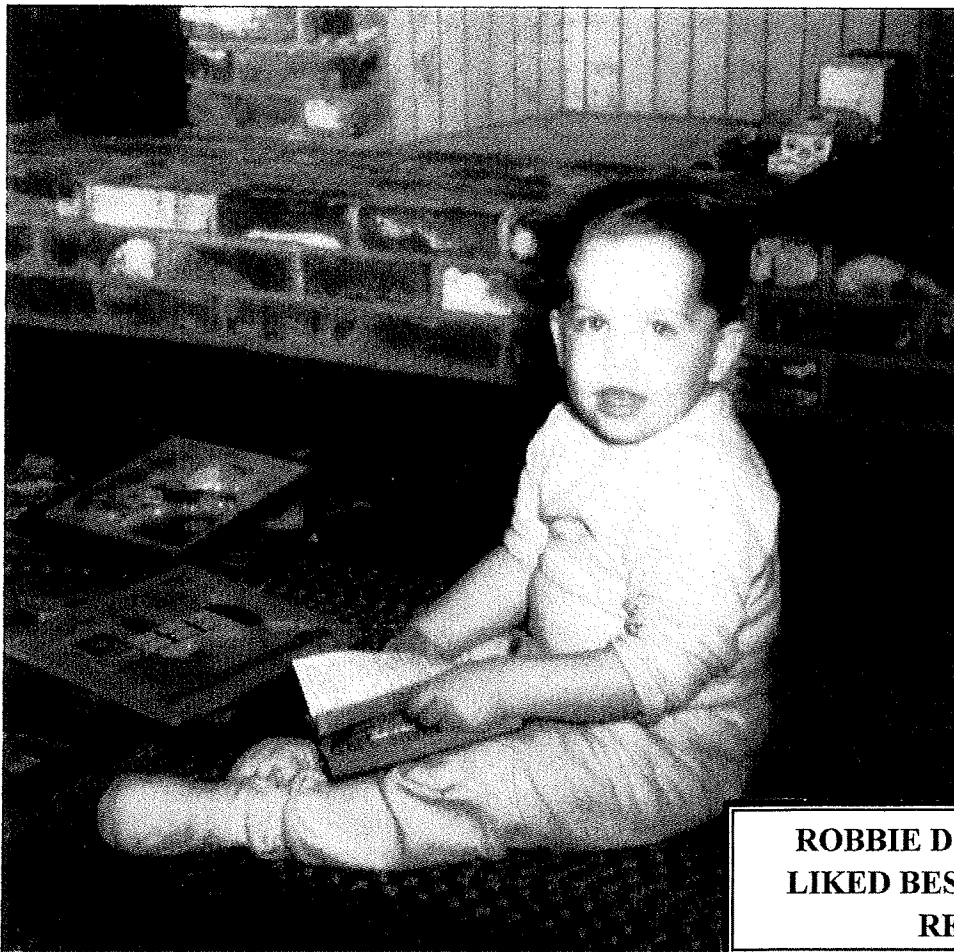
Died August 9, 1969  
Los Angeles, California

Mass of the Angels  
August 13, 1969 - 9:00 A.M.  
St. Anthony's Church

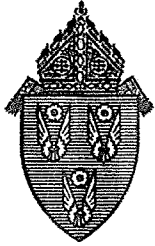
Interment  
Holy Cross Cemetery  
Fresno, California

*May his soul and the souls of all the faithful departed, through the mercy of God, rest in peace. Amen.*

Sullivan, Burns & Blair  
Funeral Directors  
Fresno, California



**ROBBIE DOING WHAT HE LIKED BEST.....PUZZLES & READING!**



ARCHDIOCESE OF LOS ANGELES  
1531 WEST NINTH STREET  
LOS ANGELES, CALIFORNIA 90015  
DUnkirk 8-8101

September 30th, 1969

LETTER FROM ARCHBISHOP  
MANNING

Mr. and Mrs. Robert Quigley  
626 West Palo Alto  
Fresno, California 93704

Dear Mr. and Mrs. Quigley:

Through the kindness of our good friend, Jack Keilly, I learned of the transition into heavenly glory of our beloved Robbie.

While there is a deep wrench at parting, you must be consoled greatly by the knowledge that he is securely enjoying the beatific vision. I hope that he will pray for us; you who gave him life, and I who gave him the anointing.

Very sincerely yours,

*Timothy Manning*

Timothy Manning  
Coadjutor Archbishop

C

CHAPTER EIGHTEEN  
My Banking Career  
United California Bank  
(Concord, California)

Our move to Concord represents a first time financial assistance by the bank with the sale of our residence in Fresno. United Calif. Bank by this time had a moving program with the Transamerica Corp, whereby we received the average price of two independent appraisals for our home. The bank then paid off the existing mortgage, if any, and advanced the balance to us at closing through the Transamerica's Title Co. We would take advantage of this program a few more times as the years unfolded.

Our family had some huge adjustments to make as we moved to the greater San Francisco Bay Area in the early summer of 1970: First, we were now five instead of six and Robbie continued as a heavy presence in all of our hearts; Second, Susan had just graduated from the eighth grade in Fresno and would enter as a freshman at Carondelet High School in Concord, a private all girls' parochial school run by the sisters of Carondelet; Third, the boys would enter the fifth grade and entered a public school for the first time; Fourth, Dolly would have to juggle all of this and keep a loving home for all, and; Fifth, I would re-enter the wonderful world of commuting and a 9 to 5 (9:00AM – 5:00PM) existence. I really hadn't commuted since working at the Northern Trust Co. (era 1957-60).

Money was a huge factor and it governed our new lifestyle... San Francisco was so much more expensive than the outlying rural areas in which we had raised our family to this point. However, UCB was good to us. My salary by now was about \$35,000 which was a nice figure in 1970. The national inflation rate was edging up but we were still a few years away from double digit inflation. Also, the bank provided me with a country club membership at a wonderful family place called Contra Costa Country Club... not elaborate but a good golf course, nice swimming pool/picnic area and a simple club house.

G.F. "Bud" Powers had been the manager of the Oakland Main Branch of the former First Western Bank. He was now the senior vice president and administrator of about eighteen branches in a geographic area called "Region II". He was headquartered on the fifth floor of the old First Western Bank's headquarters building at 405 Montgomery St. in San Francisco. Bud had three direct reports as assistants; namely the Credit Administrator, the Operations Administrator and a Marketing (Sales) Administrator. Operations also had two junior assistants to that Administrator and Credit had one. Bud was about sixty years old with a full head of snow white hair parted in the middle. He



had lost his first wife to illness and had then married Marge, his former secretary from the Oakland Main branch. Everyone loved Bud! His management style was to touch the high points and leave all of the details to subordinates. He operated without a clear cut organizational chart. His branch managers loved both he and his operational style.

Bud reported to Jack Kinney, Executive Vice President in San Francisco who managed the entirety of northern California (the old First Western Bank prior to the 1960 merger).

I was well received by Bud, his staff, Jack Kinney's staff and the managers of the Region I branches. My early days in San Francisco would take me on a numerous automobile trips to Sacramento, Redding, Eureka and spots in between. Cord Peters my predecessor had micro managed the potato grower accounts in Butte Valley near Klamath, Oregon as well as the timber processors in Redding, Eureka and Crescent City. I had some neat visits to Eureka and Crescent City, having previously managed both of those branches.

UCB had just purchased an independent bank in Napa, California and converted it to a branch. Virgil Thompson, formerly the Freeport Branch's (Sacramento) manager, was made Napa's manager. The Napa Branch inherited a membership in the Silverado Country Club and Virgil had me over regularly to entertain customers and key prospects. We worked together to bring in the Caterpillar Tractor Dealer, a startup specialized winery (Heitz) and many more accounts. These required large loan accommodations which my assistant and I reviewed and then had approved by the senior loan committee in San Francisco. This was a wonderful opportunity to become better known by not only Jack Kinney, but also Al Kingman and the senior vice president managers of the San Francisco Main and Oakland Main Branches.

At home things hit another bump in early 1971. Susan had a difficult transition to Carondolet and in retrospect understandably so. The girls there knew each other from grade school, so Susan had to cope with various cliques. However, in the spring we were to learn that the school was desperate for money and would close at the end of the spring semester. So, our poor baby (they're always our babies!), would have to change schools once again and this time to attend the local public high school... this would be a first for Susan who had attended many schools, but always church oriented. The one saving grace was that CCD classes introduced her to a group of young people who played at the guitar mass at our church. Susan was by now proficient with the guitar and enjoyed the challenge. She met Dan Gross who would be her first crush. I think back to Peggy McMullen and Joan Murphy in my formative years.

Bruce and Kevin by now played Little League Baseball as first base and shortstop and also became Boy Scouts. Mickey, our boxer dog, had accompanied us from Fresno and had his own diggings in our beautifully graveled and enclosed side yard.

I played golf with Jim Kerman, VP at the bank in charge of northern California operations and Larry Mendonsa, VP and northern California auditor. One very sad weekend we were to lose Jim to an unexpected heart attack. Jim was only in his late forties and the whole northern bank was in disbelief. He was loved almost as much as Bud Powers.

UCB had made great strides from its creation in February 1961. Yet, there was still quite a bit of envy and distrust flowing back and forth between personnel in southern and northern California. Yet, again, the overall culture was homogenous and the bank was doing well until a very unfortunate setback in 1971.

Western Bancorp had taken advantage of relaxed regulatory rules and opened a subsidiary bank in Basel, Switzerland. Basel's founding president was Paul Erdmann, a Canadian and international banker of some note. Things initially went well until an external audit revealed that Erdmann's success had been falsely fueled by unauthorized and in actuality poor investments in the cocoa futures market. The ultimate loss to UCB was as I recall about \$69 million. This in 1971 was an astronomical amount and the capital position of Western Bancorp, the overall owner was threatened. We at UCB had to eliminate all expansion plans; at least for the time being. Further, we were all to learn the meaning of an acronym new to us... "rif", i.e. Reduction In Force". At the administration level we compiled manpower lists by job types, e.g. "Manager", "Operations Officer", etc.. The incumbents were then ranked by subjective performance criteria, attempting to render those assessments in an objective manner. We then were requested to reduce our workforce by a percentage, e.g. 10-15%. The congenial family atmosphere was challenged; in reality never to return up to and including the final demise of UCB some 25 years ahead in 1996.

The second shoe to fall was the sudden absence of Bud Powers due to a flare-up of diverticulitis. Bud was operated on and we almost lost him. He was to be effectively gone for six months cloistered from all bank contact while convalescing by Marge, his wife. While in Fresno I watched Don Stockdale, the credit administrator, operate as the true assistant to the branch administrator, Mickey Parker. Bud and I achieved that type of direct report relationship with each other, but I was to immediately discover that he had never shared this reporting hierarchy to his other direct reports in San Francisco. Dick De Venchenzi, VP and Sales Administrator, immediately challenged me as I gathered the managers and staff in Bud's absence to the day-to-day management mission. Jack Kinney the northern California overall boss did not intervene, but his staff, including the personnel department gradually supported my efforts... So Region II continued to perform to overall bank expectations. Remember, we were still divided into northern and southern California with the real seat of power in Los Angeles.

The third shoe to fall was the intervention of what some of us hoped was just a wild rumor, i.e. there were plans afoot to actually “Reorganize” the whole bank! We were so insulated within UCB that few of us were truly aware of emerging national plans to effectively reorganize the whole national banking industry.

The national consulting firm of Booze, Allen & Hamilton had just published a study suggesting the need to organize commercial banking institutions such as UCB along separate business and consumer lines... this to compete by 1980 with the emerging national consumer giants such as Federal Express, the whole savings and loan industry and the credit card industries. UCB and most of the larger Western Bancorp affiliates were state chartered institutions as opposed to national chartered institutions such as the Bank of America. The difference in question was that the state chartered had to run distinct separate functions, e.g. banking, credit cards, mortgages etc as separate divisions; while the national chartered institution could organize each function as a separate business owned by an umbrella type holding company.

UCB did undertake a comprehensive internal reorganization in early 1972. The impact within the branch banking division was to actually divide us into two separate banks; one consumer to be called the “Personal Bank” and the other business styled named the “Corporate Bank”. What a glorious nightmare to in effect face a house divided. Bud was still gone, so I faced the multitudinous decisions in his stead. For example, we would take the Marysville Branch and create two branches on its premises. One to handle all operations and support functions plus consumer lending; the other to handle customer contact with only their large business and related personal relationships.

We completed this organizational work just about the time that Bud Powers returned from his long convalescence. He reviewed the plans with me and concurred with the decisions made by me and his staff. I must share that my personal situation was up-in-the-air. I had reveled in the assignment of managing the region and here I was now back as Bud’s assistant. Also, none of the senior Branch Banking Staff slots statewide had been decided upon or shared in writing.

One day that spring I was asked to report to Jack Kenny’s office. Bob Barley, SVP from Los was with Jack. Bob had been the Vice President and manager of the Palo Alto Main and reported to Pete Ramberg at the time that I was manager in Eureka. He and I were casual friends. Bob shared that Frank King, our long term chairman was retiring. Norm Barker who had recently served as UCB president was being advanced to chairman of Western Bancorp, and Bob Barley was being promoted from our national division to president of United California Bank. Bob was a great guy and a peer in age. He was familiar with my background and very appreciative of the job I had done in Bud’s recent absence. He shared the organizational and senior staff structure of the planned

reorganized bank: First, John Vander Zee, Executive Vice President and the long-time manager of the Beverly Hills Main branch would head the statewide “Personal Bank”. Elm Stone, Executive Vice President would head the “corporate bank”. Elm had a long history of heading the National Accounts and International Accounts Divisions.

Bob Barley had two things for me at this meeting in Jack Kenny’s office: First, an out of pattern, so completely unexpected bonus check for \$2,500.00. This was my “reward” for substituting for Bud Powers; The second was a job offer with the reorganized “Personal Bank” to become a regional manager for the seventeen branches in southern Los Angeles County. This territory ran from downtown Los Angeles south to and including Long Beach and San Pedro. Well I was dumbfounded! I begged one day to discuss this yet another move (about 600 miles south) with Dolly, but knew that to be only a formality. I accepted his offer the following morning.

The impact of the reorganization was akin to an earthquake to the average manager and staff statewide. In the north Bud Powers retired. Al Kingman, SVP remained in San Francisco as a regional manager of Region I. Clint Luhmann, VP who had managed the northern California staff department of Installment Lending became regional manager of Region II (Bud’s old region) and moved his office to Sacramento. Bob Sproul remained in Fresno as manager of Region III.

Meanwhile, the south was divided into the San Fernando Valley (east of Los Angeles) as region IV under Blair Holman, VP. Blair was formerly in installment lending administration in the south. Region V was Pasadena and then south to the Palm Springs area. Its regional manager was Dick (name forgotten). I had region VII and Roger Stewart, VP would administer San Diego.

John Vander Zee’s first decision was to decentralize the regional offices out of downtown Los Angeles and San Francisco. Since I knew nothing about the southern geography they recommended that we locate the region VII headquarters ultimately in the basement area of the Long Beach Main branch. While waiting for the necessary physical improvements at Long Beach we temporarily moved to the basement of a branch near Torrance in south central Los Angeles County.

Well, yet another move afoot for the Quigleys.

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## REPRISAL

*Well, the Quigley's were achieving their upward mobility goals, but at a price. Huntington Beach, California would be Susan's third high school. Also, Dolly was suffering from depression and two quick post-Robbie moves didn't help.*

*The separation of Retail and Wholesale Banking was a necessary move in light of the impact of deregulation to our industry. UCB would give this lip service as you will find in the next chapter, but we would always be reactive as opposed to proactive. Try to spot the reasons for our troubled progress over the next twenty years, as you review later chapters of this Journal.*

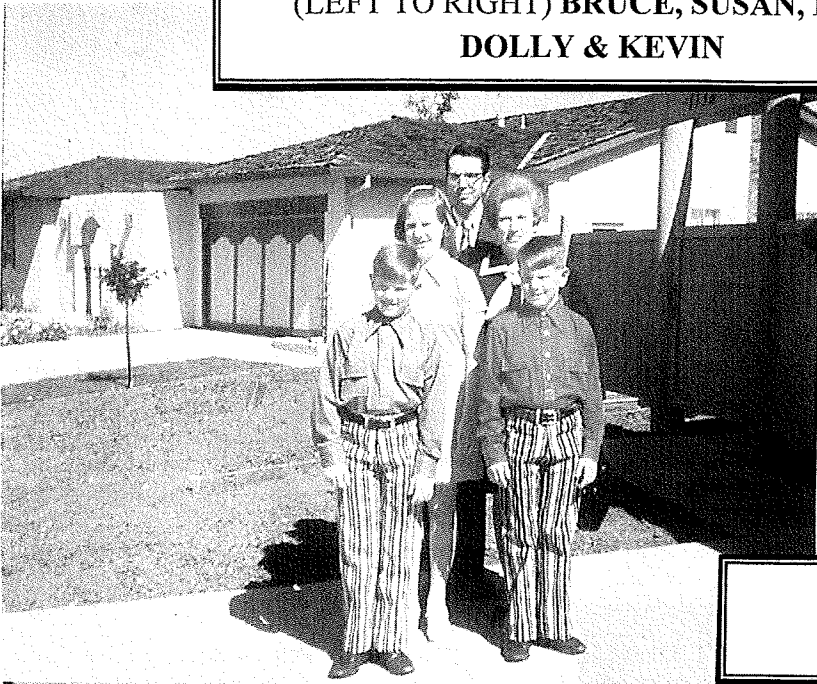


**(LEFT TO RIGHT) BOB, KEVIN, ALMA  
QUIGLEY, BRUCE, JACK QUIGLEY, SUSAN  
CHRISTMS 1970**



**ANNUAL NAVY DAY IN OAKLAND, CA  
(RIGHT TO LEFT) BOB, SUSAN, BRUCE & KEVIN (DARK  
SHIRTS) & NEIGHBOR CHILDREN  
JULY 1972**

**SPRING 1971  
(LEFT TO RIGHT) BRUCE, SUSAN, BOB,  
DOLLY & KEVIN**



**ROBERT QUIGLEY FAMILY  
CHRISTMAS 1971**



**BRUCE & KEVIN READY FOR CAMPING  
AT MT. DIABLO**

