

the Waldorf. Every February since my retirement⁴ we have been entertained there as a guest of the Trust Division.

Since I shall not have anything more to say about Mr. Vanderlip, as I had no further contact with him, let me say that his son, Frank, Jr., is interested in YMCA work and that I have had some very slight contact with him in that capacity.

What I have just said about the Waldorf Astoria Hotel already has taken me far afield from the humdrum work of the War Savings Campaign. Let me go still further, for this is as good a place as any, and tell of my association with William Jennings Bryan. It goes back to December 17 1912, my twenty-eighth birthday.

As President of the Winston-Salem YMCA, I had arranged for Mr. Bryan to come to Winston-Salem and make an address in the theatre. Instead of arranging a dinner for him and inviting the officers and directors of the YMCA and, perhaps, a few other citizens, which I would have done if I had known better, I arranged for Mr. and Mrs. Weldon Clark (in whose home Wingate Johnson and I were rooming and boarding) to entertain him at a family dinner. I have no doubt he enjoyed it more than he would have a formal dinner downtown. But I deprived the officers and directors of our Association of the privilege of meeting and fraternizing with him.

Following his address, Wingate and I and Wayland Cooke took Mr. Bryan by taxi to Greensboro. He went on somewhere North. Wingate and I went to Raleigh and then on to Elizabeth City to my wedding. But let me postpone for a minute anything about our wedding.

After all the excitement of that day and with the prospect

of still more excitement during the next few days, I could not ^{sleep}. Besides, for economy's sake, Wingate and I occupied a single lower berth from Greensboro to Raleigh. Excited, we both wanted to talk, although by then it was late at night. The porter came and asked us to be quiet. I told him that we weren't sleepy. But, he said, others were; and we quieted down. This was my first, direct, personal contact with Mr. Bryan.

But earlier in 1912 I had seen him day after day and evening after evening and been close to him but had had no direct contact with him. It had come about in this way: In Winston, probably through my political activities, I had made friends with the editorial staff of the Winston Journal, the morning newspaper. From time to time I was asked to write editorials for it. The editor-in-chief then or later was Santford Martin with whom I had obtained my law license in 1910. Another reporter on the Journal was Melville Broughton of whom I have spoken elsewhere. The Democratic Convention in 1912 was held in Baltimore. I wanted to go to Baltimore, not so much for the Convention as to become acquainted with Grace's brother Theophilus White who was her guardian. Also, I met her uncle, Christopher (Kit) Wilson at Theo's. The Journal appointed me its reporter for the Convention - without pay, let me say. This gave me a card and a set ^{at} in the newspaper section right up front, almost under the platform. Mr. Bryan was in that section also as reporter for his newspaper, The Commoner. I was right up front almost under the rostrum when he got recognition as a delegate from Nebraska and swung the Nebraska vote from Clark to Wilson. It was during this Convention that I saw Mr. Bryan display an admirable gentlemanliness. He had been recognized by the presiding officer to make a statement. In that statement

he had meant to say something very critical of the Taft Administration. Someone whispered to him that Mrs. Taft was on the platform sitting not far behind him. He turned, went back to her chair, spoke with her, returned to the rostrum, and struck out what he had planned to say about her husband's administration. It was a rare act of gentlemanliness under stress. Later in the year, during my contact with him in connection with the War, of which next, I reminded him of this event and he confirmed my recollection. It is easy to be a gentleman when everyone around is one, not so in the midst of a stressful political convention.

My only intimate association with Mr. Bryan came in late 1917 or early 1918. He was staying at the Grove Park Inn, Asheville. Colonel Fries and I decided that it would be a good move to have Mr. Bryan make a patriotic address mentioning and recommending the purchase of War Savings Stamps and then have the address published in pamphlet form and distributed throughout the State. Accordingly, I went to Asheville, made arrangements for the place for the address, and employed a stenographer to take the address in shorthand. Mr. Bryan made a highly appropriate address; the meeting was a success. But when I asked the stenographer for a transcript of her notes, she confessed to me that she had not been able to take the address in shorthand. Outdone and desperate, I got in touch by phone with Mr. Bryan and asked him what we could do. He said that he was going down to Salisbury by train that afternoon and suggested that I meet him at the Biltmore Station and ride down with him and that on the train he would dictate something to me that would serve the purpose. I met him at the Biltmore Station. We had seats in the same

daughter Helen was about Steve's age. They had a pleasant evening together. When Mrs. Owens learned that I had these contacts with her father, she was intensely interested in every word I read it back to him. He corrected what I had written. By this time it was dinnertime. He invited me to go into dinner with him. I Salisbury we changed trains. He went on up North somewhere. I went on to Greensboro and then Winston-Salem. As soon as I left Salisbury, in the smokingroom of the Pullman men gathered and began to ask me political questions. I could not understand their doing so until one of them asked me if I was not Mr. Bryan's secretary. When I told them No, that I was a lawyer in Winston-Salem, their interest in me and curiosity subsided at once and I was left to myself. Seeing me take dictation from him, spending the afternoon with him, going in to dinner with him made them think that I must be Mr. Bryan's secretary.

I had this further association with him. Mr. Bryan was brought to Winston-Salem to make a political address. It was after my own chairmanship. A group of us Democrats met him in or took him to High Point to lunch. Mr. Hugh Chatham was host at the luncheon. Mr. Bryan sat on his right; I, next to Mr. Bryan. During the meal and the political chatter, I noticed Mr. Bryan every once in a while, reach over and snatch some of Mr. Chatham's bread or something. A big man physically, he was a heavy eater and, I understand, it shortened his days.

To complete what I have to say about Mr. Bryan: Many years later Steve and I were in Copenhagen, Denmark, where I was doing trust research work. Mr. Bryan's daughter, Ruth Bryan Owens, was our Ambassador to Denmark. Mr. Joseph Daniels had given me a note of introduction to her. I presented it. She invited Steve and me out to her home to an informal family dinner. Her

daughter Helen was about Steve's age. They had a pleasant evening together. When Mrs. Owens learned that I had had these contacts with her father, she was intensely interested in every bit of information about him that I had.

Now let me go back to the War Savings Campaign itself. Grace, more than I, had to bear the brunt of it. It lasted a year, from November 1917 to November 1918. After the Armistice November 11 1918, it took us several weeks to clean house and shut up shop. Even after I was scheduled to go with the Wachovia as of January 1 1919, Colonel Fries had me to take the month of January to write the History of the War Savings Campaign in North Carolina, 1918. Since there is a copy of this history in my library and possibly in several other libraries over the State, I need not go into the history of that campaign. But my participation in it did mean a great deal to me in preparation for my life-work as a trustman. Just as in 1906-1907 I had gone throughout the peanut-growing sections of Virginia and North Carolina organizing the peanut-growers into a Division of the American Society of Equity, so in 1918 I went from county to county until I had gone into every county - 100 of them - in North Carolina organizing the War Savings Campaign. I employed every kind of available transportation, including muleback. I remember now riding muleback from Andrews to Robinsville, the countyseat of Graham County. I went into all of the out-of-the-way counties of both eastern and western North Carolina, literally from Manteo to Murphy. My organizational abilities and activities are described in detail in the history of the War Savings Campaign.

I have no doubt that during the year of 1918 I was under the close scrutiny and observation of Colonel Fries as a possibility

for the Wachovia Bank and Trust Company. In Mr. Eller, his trust officer, he had a superb administrative man but not an active business-development man. Colonel Fries thought that Mr. Eller needed some younger man to serve as "legs" for him as I had served Colonel Fries himself during the War Savings Campaign. At any rate, toward the end of the campaign he invited me to come with him into the Wachovia. But that belongs in a separate section of these reminiscences.

When, in the fall of 1917, I obtained a leave of absence from my law firm to become Director of Organization of the War Savings Campaign, it never occurred to me that I was leaving the practice of law forever and on my way into a brandnew career. I obtained the leave simply because, as I have said, I felt that I should share with other young men the sacrifices of the War, that I should not profit by their losses. I had no other thought that to return to my firm and to the practice as soon as the War was over.

Then, as I have said, toward the end of the War Savings Campaign, after the Armistice, Colonel Fries invited me to stay on with him, offering to make me a member of the board of directors, secretary of the corporation, and an assistant trust officer under Mr. Eller. As I recall, he offered me a starting salary of \$6,000 and an officer's share of the bonus based on profits. For the year 1919 my salary and my share of the bonus ran my income up to \$13,000. To me it was almost unbelievable that I could earn that much income in a year's time.

The acceptance of his offer was almost compelling. At the end of the War I had a wife and two babies to support, a mortgaged home. During the year 1918 I had lost touch with the prac-

tice. I did not know - had no way of anticipating - how the practice of law would be immediately after the War.

In the first chapter of my book, Reflections of a Trustman, I have told in detail how I came to be a trustman, including some of the steps I have described here; but I need not go further into this evolution from lawyer to trustman.

During my first year with the Wachovia my work was mainly with taxes and with trust-business development. In addition to tax work in the trust department, as secretary of the company I was under a duty to make its tax returns. In order to be prepared to make the federal income tax return, the company sent me to an informal school for representatives of the federal revenue department. This gave me a unique opportunity to approach and deal with these tax problems from the point of view of the federal government itself.

As for trust-business development/work: When I entered the Wachovia its trust assets were well under \$10 million. It was a comparatively small department. Mr. Eller was not a business-developer. At the time he and I as lawyers were permitted to draw wills in which the Wachovia was named. This was accepted practice for some years after I went with the Wachovia. The second year I was with the company it gave me an assistant to help with the business-development work, not a lawyer. The year 1920 was a leap year. We made up our minds that we were going to get a will a day for the year. We came to December 31 1920 with 365 wills to our credit. Then only did we wake up to the fact that 1920 was a leap year and that we would have to get our 366th will. And we did. It was sometime after this that the Wachovia voluntarily gave up the practice of having its own officers, although lawyers, draw wills. This was

decided at a conference at Colonel Fries's home attended by him, Mr. Eller, and myself. We so recommended to the board and it adopted our recommendation. 1911 the die was cast at Virginia Beach. I

propose Now let me get down to the more intimately personal side of life during this decade, 1910-1920. This, I think, will be much more interesting to our grandchildren, perhaps our sons themselves, for although born during this decade, they were not old enough to remember much about it. even then and our wedding. I

simply Although as I have said in writing about the decade, 1900-1910, I had been introduced to Grace Morris White during the winter of 1906-1907, during my sabbatical year between Graduate School and Law School, and during her first year of teaching in the Conway School, it was not until much later, not until 1910 or 1911, that our courtship in earnest began. Although I saw her from time to time at her sister's, Mrs. Reed's, in Conway, I regarded our friendship as purely platonic. Beside, at the time Hugh Pete Stephenson, who died during the first Flu epidemic, of 1918, was paying ardent attention to her. After she left Conway and returned to Elizabeth City to teach, I kept in touch with her. I was away, in the Harvard Law School the three years, 1907-1910. (who was just up for

having After I was graduated by Harvard and located in Winston, I did not have the money to many many trips to Elizabeth City to see her. became Judge Thompson of the Superior Court and who was

killed All the while, however, I was becoming more and more interested and more and more convinced that she was "the girl for me." I don't know how she felt about me; may^{be}, she will tell. I do not remember having made many visits to Elizabeth City to see her. I did see her when she came to Conway to visit her sister. I went to see her while she was visiting her brother Jim (the present Jim

White's father) in Norfolk. Really and truly, most of our courtship was done by correspondence.

In the summer of 1911 the die was cast at Virginia Beach. I proposed to her; she accepted. I remember now that sitting with her on the beach trying to propose to her, I dug a hole in the sand almost deep enough to bury myself in.

Even after we became engaged that summer I saw very little of her during the year or more between then and our wedding. I simply was not able to make the long trip to Elizabeth City and back.

Our wedding day was set for December 19 1912, two days after my own 28th birthday. At the time she was living with her brother Dallas White and his wife Sister ^{Attie} Mattie in Elizabeth City; and their younger daughter, Martha, was a baby and resented my intrusion.

We were married in the First Methodist Church by the Methodist minister, assisted by Isaac Loftin, my schoolmate, who then was pastor of Blackwell Memorial Baptist Church. The wedding book which, I am sure, Grace had preserved, contains details of the wedding. The three women I recall clearest were: Augusta (Gussie) Kramer Walker, wife of Dr. Herbert Walker (who was just up from having her first baby, Augusta) who played the wedding march; Sarah Barefoot Thompson, wife of a young lawyer, Everett Thomsson, who later became Judge Thompson of the Superior Court and who was killed by a demented person; and ^{Marie} Edna Kramer, Gussie's cousin, who later married a Professor Edwards in Duke University and whose son became quite a distinguished person in the State Department of the United States. Among the men were John McManus of Macon, Georgia, with whom I had seen a great deal of the Larramendis during our Law School years and who later became a rather distinguished lawyer in

New York City; Everett Thompson, as just mentioned; and Melville Broughton who had been my schoolmate in Wake Forest Law School and who had gone on to the Harvard Law School for the 1910-1911 session. Wingate, of course, was my Best Man; as I later was his.

The night before the wedding, after the rehearsal, the Kramers took the wedding party to a movie. The other persons in the theatre recognized the wedding party and we were the center of attraction.

Three things about our wedding linger in my mind. Wingate Johnson and I arrived from Winston-Salem and Raleigh the afternoon of the day before the wedding. Melville Broughton from Raleigh had arrived earlier in the day. During the afternoon and before we had arrived the Kramers, I think, or, at any rate, one of Grace's friends had taken her and Melville for a ride through the town. Automobiles still were something of a rarity. People, knowing there was to be a wedding the next day, mistook Melville for the bridegroom and evidently thought that Grace White was marrying a good looking man.

Another item that pleased me greatly was that there was no horseplay of any sort upon our departure by train from Elizabeth City to Norfolk after the wedding. There was not even any rice-throwing. Dallas White lived just across the street from the railroad station. When train-time came Grace and I, with most of the members of the wedding party, walked across the street to the station, and when the train arrived Grace and I simply boarded it. I never have been reconciled to the horseplay that usually accompanies weddings. Perhaps mistakenly, I always have appreciated its absence following our wedding and our privilege of departing with dignity.

In Norfolk we spent the night at the Lynhaven Hotel. I doubt that it still is in existence. I doubt also that I made a reservation beforehand; but, whether I did or not, the hotel accommodated us. The thing that I remember and that always riled (roiled) me was that Sam Stancill, a distant cousin of mine, a young lawyer, long since dead, called upon us at the Lynhaven, came by invitation to our room, and spent an unconscionable amount of time discussing the tariff. What an incongruous topic on such an occasion!

From Norfolk we came on to Warren Place by train the next day and were here several days. Pete Stephenson was one of the few persons in the community who had an automobile - a Hudson. He came in his car and took us, I think, to church. I always appreciated this courtesy, all the more so because he and I had been rivals and I had won out. One of the men in the neighborhood, older than Pete, also a distant cousin of mine - let's not name him - told Pete that, if he were in his place, he would not do this for a man who "had cut him out."

From Warren Place we went on to Winston by way of Rich Square and Weldon, as I already have described.

Our first son, Thomas Wilson Stephenson, was born on August 8 1915 in one of the Dalton Flats on Spring Street. There were four of these flats, and ours was the one at the west end. The obstetrician, of course, was Wingate Johnson. I do not remember now the name of the nurse. This I do remember: The day before Steve was born the Muddy Creek Murder Case, of which I already have told, had gone to the jury, after I had addressed the jury for the prosecution. It was agreed before adjournment of court that, if the jury reached a verdict during the night, someone in the sheriff's

office would ring the bell, the court would reconvene, the verdict would be received, and the jurors excused. During the early morning hours, almost the very hour that Steve was born, the jury ~~jury~~ did return a verdict of guilty, the courthouse bell rang, but I let someone else - Porter Graves, no doubt - represent the State, while I remained home with Grace and the newborn baby. When I went downtown the next morning and the members of the Bar congratulated me, I didn't know whether it was for becoming a father or for winning the case.

Steve was a normal baby, not very large but well shaped. But when he was only a few weeks old he had colitis. Dr. Johnson was away. Dr. Everett Lockett took over. The colitis persisted. It was before the day of pasteurized milk for sale; it has to be made byhand from a recipe. Dr. Lockett advised us to take the baby to Black Mountain. We did take him and took a nurse with us. We found accommodations at the entrance to the Presbyterian Grounds in the home of Allison James's mother. In a few days Steve's colitis cleared up, and we were ready to go home. ~~normally healthy baby.~~

And I remember that Gerald Johnson, Wingate's first cousin, went up on the train with us from Thomasville. He had developed a spot on his lung - tuberculosis. Wingate had advised him to go up to Asheville to a sanitorium. He went, soon was cured, later became the editor of The Baltimore Sun, and still is one of the leading biographers and writers on political subjects that we have.

Born in August 1915, Steve was five years old by the end of the decade. Apart from his attack of colitis when he was only a few weeks old, he was a normally healthy boy.

Our second son, James Henry Stephenson (Jim) was born June 6 1918. He was born in our home, 922 West End Boulevard,

Winston-Salem. Once more Wingate Johnson was the obstetrician. I do not - Grace may - remember the name of the nurse. I do remember that Elizabeth Reed, Sarah's daughter, now the widow of Bill Johnston of Mooresville, North Carolina, was living with us and going to ^{High School} Salem College, and that we had to send her over to Dr. Eugene Gray's next door to get her out of the house while Jim was being born. The last I heard of her, was living in Washington. Jim was named for his grandfather Stephenson and for Grace's brother Jim White. We moved to Raleigh when Jim was only four years old. Soon after we moved he developed a stomach trouble which eventually was diagnosed by Dr. Albert Root as chronic appendicitis. We decided to have the appendix removed. We selected Dr. Hubert Royster to perform the operation. When it came to selecting an anæsthetic, Jim said that, if Dr. Johnson would come down from Winston-Salem and put him to sleep, he would not be afraid. Wingate came and put him to sleep. The operation was completely successful; and from then on Jim too was a normally healthy baby.

Let me tell something about our homes in Winston-Salem. I say our homes in Winston-Salem because we had three there. I want to postpone anything about our home in Raleigh and then the one in Wilmington, Delaware, until we get into the decade, 1920-1930.

During our married life in Winston-Salem we had three homes. The first one was the home of the Weldon Clarks on West Fourth Street. Here we roomed and boarded only during the first few months while we were looking for a house all to ourselves.

Naturally and properly, Grace even more than I, wanted a house all to herself. So, we rented one of the four Dalton Flats on Spring Street. The flats were around the corner from Dr. Dal-

ton's, across the street from the Will Hendrens, and near the boys' intown home of the R. J. Reynolds. There were, as I recall, four of these flats. The one next to us was occupied by Allison James; and the one next to his, by the Crowthers. Mr. Crowther was employed by the Texaco Company; he had a kinsman in Texas who was high up in the company. They had two children - Nancy, a very attractive girl who married and, the last I heard of her, was living in Washington and, I believe, divorced; and Bosley who is and for years has been movie critic for the New York Times. Later the Crowthers moved to Towson, Maryland. And Dr. Johnson, after he and Undine Futrell were married, occupied the east-end flat.

Before we leave the Crowthers: Once in New York we had Bosley in for dinner at the Waldorf Astoria. At the time he was looking forward to the day when he could afford to become a full-time author. And later still I viewed him on an international TV program; and it was so good that I wrote him a note of congratulation and received from him a cordial and newsy reply. Wingate Johnson reminds me of this about Bosely which I had forgotten but which I now remember clearly: Young Bosley composed, edited, and himself typed a newspaper, named The Spring Street News, which he sold us in the neighborhood for a penny an issue. One of his famous statements, which Wingate remembers was, "The roof of Mr. go to France Crowther, father of Mr. F. B. Crowther, blew off Thursday night." might regret not having done so. Steve went up

to New The Hendrens across the street from our flat were very good neighbors. They had two daughters, a few years older than our sons, who were good to Steve and Jim. Mrs. Hendren was a good neighbor to Grace during Grace's young and inexperienced motherhood. Around the corner from the Hendrens were the Coxes. Mrs. Cox was Mrs.

Hendren's sister. There were two Cox girls as well as a Cox boy all of them several years older than our sons. They too were good neighbors. All in all, it was a very pleasant, congenial neighborhood. Now old people, both of them, spent the night with

us. Naturally we wanted a home of our own. So, soon after Steve was born in 1915, I bought a lot 922 West End Boulevard, and arranged to have a house built on it. Then came the problem of financing the lot as well as the house. I borrowed from another bank - I shall not name the bank nor the banker - than the Wachovia and not the one against which I had the law suit - the money with which to pay for the lot and the house. It was a "character" loan. I paid it off promptly, as anticipated, by transferring the loan to a building and loan association. In and saw that the baby

still It was in the house on West End Boulevard that Jim was born June 6 1918. Next door to us on the South side was the home of Dr. Eugene Gray. He had married Janet Crump of Salisbury. They had two daughters - Janet and Caroline (Tine). The girls were a little younger than Steve and Jom but not so much so as ^{not} to be congenial playmates. Later, after her graduation from college, Janet went to France for advanced study and, while over there, was killed in a taxi accident. This struck pretty close home to us. Her mother had asked my advice about letting Janet go to France by herself and I had said to her that, if she didn't let her go, she might regret not having done so. Steve went up to New York with her to see her off. Carolina grew up, married Dr. Roy Truslow. They live in Reidsville, North Carolina, where he has made good as a radiologist. And Caroline has developed into a very attractive woman and has a very attractive daughter. Dr. Gene Gray died years ago, after we had gone to Raleigh. In a few

the money for my lot and house from a bank, until I could trans- years Janet married Worth Murphy of Salisbury her childhood sweetheart. They have lived for years in Los Angeles where he is limited partner in a firm that makes tractor parts. Janet and Worth, now old people, both of them, spent the night with us this past winter (1959-1960); and we spent a week end with them in Los Angeles in September 1960.

Across the street from 922 West End Boulevard Allison James, who had lived in the flat next to us, built a home and continued as our close neighbor. Allison's wife had nearly died when their only daughter, Sarah, was born. When she was born, the physician and nurse put the baby into the bureau drawer and centered their attention upon the mother. Noticing a movement or hearing a noise in the drawer they look in and saw that the baby still was alive. So they began to work on her too. She turned into a normal baby, grew up into a normal girl and woman, married, and, the last we saw or heard of her, she was a very attractive woman and wife.

Here is one of the traditions about Sarah: As a little girl she cried so much that her family, as well as we who lived in the adjoining flats, came to take for granted that it came to be expected. Then, one night, when she did not cry at all, the Jameses thought that she must be sick, and Mrs. James, Allison's mother, called Dr. Pfohl as an emergency because Sarah was not crying as usual.

In connection with our buying a lot and building our house on 922 West End Boulevard, I recall on very unhappy occurrence. I shall not mention names because some of the descendants still are living in Winston-Salem; and I would not perpetuate the scandal connected with their ancestor. As I have said, I borrowed

the money for my lot and house from a bank, until I could trans-
 fer the loan to a building and loan association. The president of
 the bank was one of the highly respected citizens of the community,
 socially prominent, active in the church and other public institu-
 tions. The bank had a small trust department. One of the trust
 customers was a Greek who had created a trust, as I recall, of about
 \$30,000. He returned to Greece for an extended stay. While he was
 away the president of the bank, perhaps thinking that the Greek
 might not return, embezzled the trust property. He was indicted,
 tried, convicted, and sentenced to State Prison. This was after
 we had moved to Raleigh. Knowing that he was in prison just
 across the railroad from our Raleigh home, I felt that I could
 not ignore the presence over there of the man who had been so
 good to me when I needed help. One afternoon I summoned up cour-
 age to make a call upon him. The man at the desk readily sent for
 him and had him come out to see me. There he was - cropped hair,
 prison stripes, trousers scarcely reaching to his shoe-tops. It
 was a warm spring or summer afternoon. The man at the desk told
 us to go out and sit in the prison yard. We went out and talked.
 To all appearances there was no more self-consciousness or embar-
 rassment on his part than there had been when he had been sitting
 at his desk in the bank arranging to lend me the money for my lot
 and house. He talked with me freely about his intention to ask the
 then Governor, Max Gardner, to pardon him and let him go home. Later
 he served his term and returned to Winston-Salem. He went into the
 insurance business and made a living for himself and his family.
 But the best part of this tragic story is that the people of Win-
 ston-Salem did not take it out on his wife and children. They
 were accepted in their church and socially as though nothing had

happened. The way they did was to me a lesson in the basic goodness of people when they are revealing their best side; which, really, is as genuine a side and their worst side.

I have called this decade, 1920-1930, the period of major adjustments. December 31 1918 marks a turning point in my life and career. That was the date on which I withdrew from my law firm, left the practice of law forever, and began my career as a trustman. It is true that this decade had another year to go. But, instead of discussing this remaining year now, I prefer to carry it over to the next decade and treat it as a part of the decade which I have named The Period of Major Adjustments. This is well named, and this was the first of the major adjustments. In occupation, the decade, 1910-1920, was one of the significant, perhaps in some respects the most significant, decade of my life - entering the practice of law, marrying Grace, having our two sons, establishing our homes, making friends with Adolphus H. Eller, Francis H. Fries, Henry A. Brown, Gideon H. Hastings, and many, many others who were definitely to influence my life for good. And, above all, carrying over the friendship of Wingate Johnson from schooldays to professional life and having the ten years and more in close association with him. It will be found in the next decade that some of the contacts during this decade ripened into cherished friendships in the coming decade.

When we left Winston-Salem in 1922 and moved to Raleigh, I was 38; Grace, 36; Steve, 7; and Jim, 4.

Now, I can go back and reminisce about these major adjustments in the order named.

It is true that during about three years of the preceding decade I had been a salaried, but not a full-time, employe of the

City of Winston-Salem as Solicitor and then as Judge of its Municipal Court. But, although it might have been, I did not regard it as my main source of income. I was hoping and beginning to build up a living income out of the general practice of law

MAJOR ADJUSTMENTS

1920-1930

I have called this decade, 1920-1930, the period of major adjustments because it was, in fact, just that.

Borrowing a year from the preceding decade and passing one on to the next decade, I list as the first of these major adjustments my leaving the practice of law as of December 31 1918 and entering the trust business as of January 1 1919. That shift was the cause of all the adjustments in my life that came during the decade that followed.

These major adjustments, stemming from my shift in occupation, were: (1) ceasing to be an "independent contractor" and becoming a salaried employee of a corporation; (2) concentrating upon fiduciary law and practice; (3) moving from Winston-Salem to Raleigh and establishing a new home there; (4) heading the Raleigh office of the Wachovia Bank and Trust Company; (5) becoming increasingly active in the affairs of the Trust Division of the American Bankers Association, leading to the presidency of that division in 1930; (6) getting my career as an author of books on trust subjects under way; and (7) becoming still more closely identified with the affairs of the Baptist denomination in North Carolina and, to a much less extent, of the South.

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City of Winston-Salem as Solicitor and then as Judge of its Municipal Court. But, although it might have been, I did not regard it as my main source of income. I was hoping and beginning to build up a living income out of the general practice of law in which I was "my own boss." Descendants of a long line of farmers who of all people are supposed to be the independents of the independents, I did experience a wrench of mind when I realized that thereafter I should have to look to a paymaster for my livelihood.

Yet, I must admit, there was an easing of mind when I realized that thereafter I would have a steady, adequate, and dependable income for my family living expenses. I think I may as well say here that I am not money-minded, that money-mindedness is not one of my characteristics, that I have no ambition whatever for anyone, after I am gone, to say of me that I left an estate of so many thousand or hundred of thousand dollars. This feeling may have been and still may be due to the fact that I never have been accustomed either to penury or to luxury, that I have been physically comfortable all my life and so were my people before me as far back as I can go.

Nonetheless, reconciling myself to looking to a paymaster rather than depending upon myself was a major adjustment which a person with another sort of background might not have to make.

In the law schools - Harvard and Wake Forest - I had not specialized in any one branch of the law. Dean Ames's course in Trusts had been just another course. If I concentrated at all upon any branch it was constitutional law, preparatory, I then thought, for a political career. In the practice of law, 1911-1918, I had had no occasion whatever to specialize in fiduciary

law or practice. I had drawn very few wills. I had not represented any executor, administrator, or trustee. As Solicitor and Judge I had, in some small measure, specialized in criminal law. In the few civil cases I had the law of contracts or of torts was involved. I do not remember now a single time, either in office or courthouse, when knowledge of fiduciary law or practice was called for. Yet, when I come to think of it now - and this may be hindsight rather than foresight - it is the fiduciary law that appeals to me more than any other branch of the law. It related to the protection of and provision for the wards of guardianships, the beneficiaries of trusts, and the distributees of estates, many of whom could not take care of themselves or their property. To me, as I learned more and more about it, fiduciary law and practice were less contentious, less hair-splitting, less taking advantage of technicalities than any other branch. May I say here that the verse of Scripture that has appealed to me than almost any other is this: "To visit the fatherless and widows in their affliction, and to keep himself unspotted from the world." (James 1:27) Or, in the Phillips translation, "Religion that is pure and genuine in the sight of God the Father will show itself by such things as visiting orphans and widows in their distress and keeping oneself uncontaminated by the world." And after I got into the trust business deep enough to understand what it involved, basically, I felt that, at last, I had found the branch of the law and practice to which I could give my full mind and heart. No longer would I have to take advantage of technicalities nor prosecute the innocent or defend the guilty nor see men at their worst. From then on I was in love with the branch

of the law to which I would devote the rest of my life - not in the technical side but in the practical application of fiduciary law and practice. In these two ways I had to go through major adjustments in my thinking and feeling. And as to the latter way it was the daybreak of my career. Now let me get down to some of the material adjustments we had to make following this professional adjustment. The first of these was leaving our home in Winston-Salem and establishing a new home in Raleigh. As I have said already, for several years our home in Winston-Salem had been 922 West End Boulevard. There Jim had been born in 1918. There we had a happy homelife for some four or five years. It was necessary to sell this house, primarily in order to have part of the funds necessary for the purchase of a new home in Raleigh. I do not remember now the purchase price (I believe it was \$12,000); but it was a good deal more than the cost price, perhaps over twice as much. As I recall, the house cost me only about \$3,500. Today a similar house would cost somewhere between \$10,000 and \$15,000. In Frank Davis, a tobacconist, we found the purchaser. After we went to Raleigh, Frank lived on in the house several years. Then he moved to a larger house in the suburbs. Having had financial reverses, he moved back to and still is living in 922 West End Boulevard. In June 1960 I stopped in to see Frank and Mrs. Davis and went over the house and found it in good condition. In Raleigh I found a house at 1601 Hillsboro Street owned by Professor Harrison of State College. It was on the spot where the new Raleigh YMCA now stands. The purchase price was \$14,000.

With what I had realized from my house in Winston-Salem and with the help of the Wachovia, I was able to swing this. More than this, I was able to make some needed repairs on the house. I spent about \$7,000 putting the house into condition. I suspect that I wasted a good deal of money on the reconditioning. The Wachovia had not opened its Raleigh office. I still was based in Winston-Salem and living there. I could go to Raleigh only occasionally. I had to leave the reconditioning of the house largely to a local contractor on a cost-plus basis - that is, as I recall, ten per cent above the cost. And I was told later that he took advantage of me in doing the reconditioning.

But, be that as it may, by the summer of 1922 the house was ready for occupancy and we moved from Winston-Salem to Raleigh. Raleigh was to be our home until the summer of 1929 when we moved to Wilmington, Delaware.

Now that the house has been demolished and the grounds changed for the YMCA, let me give a few words of description. It was a two-storey house with a porch running all the way around the front. Downstairs we had four rooms - sitting room, dining room, Grace's room, and my library-study - almost precisely the layout of the Warren Place first-floor. Upstairs we had four bedrooms, one bathroom, and a sleeping porch. It was heated by a hot-air furnace which, as I recall, I had installed. It was a comfortable and not an ugly house. Architecturally, Jim would say that it was terribly antiquated but, if so, that did not grate upon me.

It was our neighbors who counted most. On one side were the Chamblers - Joseph R. and Hope S. They owned and occupied the house that had been built by Albert Cox - General Albert Cox. Later he built one in the then suburbs of Raleigh, a replica of

presented. What she had said in her unpublished book, I never knew, because I did not read it. When we left Wilmington to return to North Carolina I asked her what she wanted done with the manuscript. She had me return it to her. I suppose she destroyed it.

Mr. Chamberlain was a native of Upstate New York; had been a professor in State College; had left the teaching profession to become a textile and fertilizer manufacturer with plants in Raleigh and Wilson, North Carolina, and Norfolk, Virginia.

Mrs. Chamberlain had been Hope Summerrell of Salisbury. She was the granddaughter of Dr. Mitchell of Chapel Hill who gave his name to Mount Mitchell in Western North Carolina. Mrs.

Chamberlain was one of the most remarkable women I ever knew well. Although not a college graduate, she was a highly educated woman. She had a prodigious memory. I remember that once I wanted the origin of the quotation, "All that I saw and part of which I was." I 'phoned Mrs. Chamberlain next door, and she told me what book and line of Virgil it was. She not only raised several children of her own but also several of Mr. Chamberlain's nephews and nieces. After Mr. Chamberlain's death, while we still were in Raleigh, she became, first, one of the house mothers in Duke University and later moved to Chapel Hill where she lived until her death in May 1960. The University of North Carolina gave her an honorary degree. She had been blind some eight or ten years. Grace and I dreaded going to see her. When we did, instead of its being embarrassing, it was exhilarating. By means of records she was up-to-date in her reading and charitable in her attitudes.

For several years I was her literary executor and kept in my safe in Wilmington the copy of a book that was not to be published until after her death. In one of her earlier books she had said some rather critical things about people in Salisbury which they

presented. What she had said in her unpublished book, I never knew, because I did not read it. When we left Wilmington to return to North Carolina I asked her what she wanted done with the manuscript. She had me return it to her. I suppose she destroyed it.

He then left Raleigh to become pastor of a church in She. Mrs. Chamberlain died on Monday, May 23 1960; and I have preserved in my Journal the Nwms and Observer account of her death.

Hillsboro Street. Near State College, it was the church of the Chamverlains were the best of neighbors. They had an old gardener named "Uncle Tom" who seemed to have a special liking for Jim. State College students. I taught this class as long. On the other side of our house was the Belvin family. The family, as I recall, consisted of Mr. and Mrs. Charles Belvin and one daughter - Pullen, now Mrs. W. N. H. Jones of Raleigh - and three sons. One of the boys was Jim's age and was his playmate. He used to make a most unusual noise - a guttural sound - which was annoying. I must confess, I did not foresee much of a future for him, because I was prejudiced by his noise. However, all of the Belvin boys have made good and of them the youngest perhaps the best of all. No one would have had a better neighbor than Mrs. Belvin. And Grace kept in touch with her until her death only a few years ago.

I hope that Grace in her reminiscences of this decade will go on and describe several others of our neighbors. It was a delightful neighborhood.

Before we moved to Raleigh I had spoken in Pullen Memorial Baptist Church which then was located at the foot of Fayetteville Street near the place where the Auditorium now stands and near Rex Hospital at the time. The pastor was Dr. John A.