

Voices from the Past

# Beneficial Life Insurance Co. and Growing up in Teton Valley

By Roland W. Brown

January 21, 1970

## Tape #60

Oral Interview conducted by Harold Forbush

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The Upper Snake River Valley Historical Society located in Rexburg, Idaho is happy to record and transfer on to this C90 cassette a taped interview originally done on reel to reel. And the taped interview of Roland W. Brown follows and this is being transcribed on the 21<sup>st</sup> of April, 1984.

It's a real joy for me this evening, this Wednesday evening, of the 21<sup>st</sup> of January, 1970, here at my office in Rexburg, to have come to my office Mr. Roland W. Brown. He is a Life insurance agent, for the Beneficial Life Insurance Company of Salt Lake City, Utah. And a former resident of Teton Valley, a man who has traveled extensively, I guess all over the world. A man who is very well acquainted with a lot of people in Eastern Idaho and all over the United States, where his travels and a friend of my family. And I appreciate these things I appreciate his willingness to share with us this evening, his life, his [not auditable] , and some of his accomplishments over the years. And so Roland, we appreciate you being here tonight.

Mr. Roland W. Brown: It's a real pleasure to be here, Harold, and as I've told you before, I indeed marvel at all the things you do, the things you accomplish, and what a very worthwhile hobby. I'll read to you some of my early history, that my wife and I were jotted it down on the typewriter, she did the typing today. Roland William Brown, the first of eight children born of Roland Wilma and Lucy Brown. He was born in a log, dirt roof house in Providence, Cache County Utah; Saturday, June 12<sup>th</sup>, 1897. His grandparents on his mother's side were converts to the Latter-day Saint church direct from England. His father's ancestors were also Latter-day Saint converts from England, who emigrated from England to Nauvoo in 1842 and in 1852 crossed the plains and settled in Provo, Utah. When he was a few months old, his parents went by railroad to Evington, Wyoming, where his father taught penmanship and school that winter. In the spring of 1898, his father received an appointment to go to Jackson, Wyoming and later to Teton Valley to be the first forest ranger in that beautiful valley. Roland and his parents went from Evington to Market Lake, now Robert, Idaho on the railroad, and then by team to Jackson Hole, and later to Alta, Uratum County, Wyoming. While living with Wadells, Roland fell into Springfred, and was saved from drowning when rescued by Malcolm Wadell. The family moved to Henry Rigby Granaries which was located just west of the present Alta schoolhouse. Here his sister Evadeen was born, September the 15<sup>th</sup> 1899, with the assistance of Harriet Davidson his midwife.

In the spring of 1900, the family moved to Old Little Farmill cabin in Tucson Cannon. Mountain rams , water snakes, and a mountain lion that killed a colt, all added to the fear and worry of Roland and Evadeen young mother, Lucy Brown. When her husband was called away on a forest ranger trip, that lasted for twenty-one days during the high water season. Part of the winter nineteen, two and three, was spend in Logan, Utah where Karl was born, January 7, 1903. In the fall of 1902, the family moved from Teton Canyon to plow on a homestead that just bordered the Idaho/Wyoming state line, in the north part of Calter, Wyoming; near Dry Creek. They settled in an abandoned log dirt roof, two

roomed cabin that was Carl Johnson's family home previously. Here his parents and their children went through all of the hardship the pioneers: clearing the land of sagebrush, breaking the sod, building fences. With the help of foreign neighbors, they built the Brown Clement Canal from Teton Creek to their ranch. How thrilled the families were to raise eight hundred bushel of oats on thirteen acres; that was broke with two horses and a hand-plow. The oats were sowed by hand from the back of a bus board by his father, while his mother drove the team. The ground was harrowed to cover the seeds that was sent to fall the grain was thrashed, with a horse power thrashing machine. The oats were towed for seventy-five cents per hundred pounds, to the J.N. Stool Mercantile Store in Driggs food exchange, for groceries. The grain was later taken to St. Anthony by team to the railroads and stations.

Roland started school at the age of seven, and went for one month to the Alta Rural, one room school, taught by Mary Hulet. And the following summer went to school for three months, taught by J.R. Fairbank. Roland's permanent employment was being janitor of the Alta school, when he was in the sixth grade for a salary of five dollars a month or 25 cents a day. He'd have to leave home early in morning and walk two miles to school, in blizzards or below zero weather and start two fires in the big round cast iron stove. And then stay after school and sweep the floors, then walk home and help with the chores. The next year his salary was raised to eight dollars a month and the following year, when he was in the eighth grade to ten dollars a month, which was a big salary in those days when money was so scarce and urgently needed. He received a certificate for being neither tardy or absent for five months perfect attendance. In the spring of 1914, Margaret Crime, Samett Jalley, and Roland W. Brown took the Lincoln County 8<sup>th</sup> grade examination under the supervision of their one room, rural school teacher, J. Arthur Horn. The following August 1914, they learned that they had successfully passed their 8<sup>th</sup> grade examination and were the first 8<sup>th</sup> grade graduates of Alta Wyoming School.

In October 1911, Fred Weekes and Roland took a team and wagon and went to Sugar City to bring back a load of flour. This they obtained at the Teton Mill in Teton City. There was a big rain storm and the dirt roads were very muddy. They only made it to Teton Creek, or Tetanium Creek, the first day. They arrived late at night the following day in Creek with their flour for the Stool Mercantile Store. What a great advantage there was the following August of 1912, when the first railroad passenger train pulled into Driggs, and ended the hardship of having of to haul the commodities by team to the lower valley. Roland and Phillip, his son, walked north along the railroad track and caught onto the train as it pulled slowly into Driggs. There was a big celebration in Driggs for several days. When all of the farm work was done in the fall of 1914, after Thanksgiving, Fred Weekes and Roland started Teton High School in Driggs. The school was held in old Teton Stake LDS tabernacle. Ezra T. Dalby was the principal and a very inspiring instructor. The Teton High School graduation class of 1918 consisted of: Brian Fullmer, Glen Hegsted, Lesley Sorenson, Roland W. Brown, Laurence Brooklinger, Brant Barton, Lelond Kilpack, Brady Evans, Ruol Henry, Level Kilpack, Loul Daly, Lee Fulmer, Douglas Kerapes, and Etheline Briggs Dell. She was the only girl in the class and the valedictorian she also was married to Cleon Dalby. Practically all of the four going boys

of the graduation class went to the World War One to serve their country. Fortunately all of them returned.

Roland enlisted in the fall of 1918 and was placed in the Student Army Training Corp or SATC, which was spoken of in, in Logan Utah. After the Army dismissed him at the time of November the 11<sup>th</sup>, 1918 he returned home. The following winter he worked with his father getting timber from the Beach Grove Bridges, on the north side of Teton Creek, to build their new home on the ranch. There was going to be a need for a school teacher in the two-room Alta Wyoming School for the school turn of 1919 and 1920. Roland went by train to Laramie, Wyoming to attend summer school at university. There were 235 ladies enrolled and only seven men that summer at the university. Roland and Alice Morgan taught the two-room Alta school the following winter. Roland went to the University of Wyoming the following three summers and Alta Idaho Normal School for two summers. He taught two years at the rural one room Honeydale School; then located twelve miles north of Driggs, on Badger Creek. One year in the rural one room school in Teton Wyoming, which was then eight miles north of Wilson Wyoming. And the following year was spend in Jackson Wyoming. The following two years he taught in Darby and the next year in Cache School, in Teton County. While teaching the seventh and eight grade in Jackson Wyoming, with the help of his students he wrote a book entitled "Souvenir History of Jackson Hole" following is a poem, published in that history. This poem was broadcast from Hastings, Nebraska June, the 12<sup>th</sup> 1924. Roland had the thrill of hearing the words in his book come from Hastings Nebraska, and listening to them by earphone in the early days of the radio. The poem is as follows:

"Where old Snake River flows

Oh take me back I'll rest again,  
Where old Snake River flows  
Across the plants of Jackson Hole  
Where the great green sagebrush grows.

I want to see the rapids and the ripples thrashing thrice,  
I want to see the quiet pools where big touts hike twice;  
I want to see the canyons peek to reach the waters pore,  
Where lofty cliffs that tower above and [inaudible] roar.

I want to taste the water pure and sweet and clear  
And roam with his [inaudible] dear,  
I want to see the Tetons where the rushing waters hit,  
The quiets lifts below them and creek on which their fit.

I want to see the fields of [inaudible] snow that moistens the [inaudible],  
I want to see the meadows wide and the fields of growing grain;  
I want to see the foothills where a thousand cattle graze,  
[inaudible].

I want to see the higher hills and the herds of elk that pasture there,  
I want to see flowers and birds that [inaudible];  
I want to sit in camp at night [inaudible],  
I want to hear the coyote howl and cry.

And the [inaudible] ringing clear and slow,  
And when I get that un-blazed trail the [inaudible];  
[inaudible],  
My old Snake River [inaudible].

The music of its waters there will soon my life long sweet ,  
And towering cliffs above my bed [inaudible].”

Harold Forbush: Isn't that picturesque and you can just feel yourself right in the valley.  
Roland in this connection, how many years did you teach school?

RB: Eight years all together.

HF: And how many of those were spent in the Jackson Hole area?

RB: One year as principal [inaudible] and one in the rural school in Teton and the other  
year as principal in Jackson. And while there with the help of my students wrote the book.

HF: And was this book published?

RB: It was published, as I was going to tell you a little bit later, by Stephens and Wallace,  
or [something] of Salt Lake, a thousand copies were made and then I had it copyrighted  
in 1924 and while back in Washington D.C. at the Congressional Library checked and  
found it was there and also gone to all the states in union, the provinces of Canada, and  
some countries overseas. [inaudible] copies that have been made.

HF: Oh, isn't this really, really wonderful. Let's see now, by way of comparison, does  
that bear date of 1924?

RB: Yes.

HF: And the, the book which then W. Driggs wrote...

RB: It was written the same time.

HF: It was done in 1926.

RB: Yes, I helped them to get some of the material and he helped me on some of the  
material in mine too.

HF: Well, isn't this interesting.

RB: Yes.

HF: We will now...

RB: Oh!

HF: We will now, caring on with your history, you have, uh, some more...

RB: Yes.

HF: Written data about your own life story, so if you would just go on with that

While teaching school, Roland filed on a homestead of one half mile east of his father's ranch. And in due time improved upon it and later sold it to Ross and Jeaneber Rigby. In the spring of 1929, Roland rented a farm and homestead and started as a salesman for International Fire Incorporation of Staten Island New York. He was very successful in this endeavor and in the end of the contest career October 31<sup>st</sup>, 1929 had placed 19<sup>th</sup> salesman, in the United States and Canada. This qualified him to attend the nation convention, with all expenses paid, and held at the Park Central Hotel in New York City. This was one of the biggest thrills of his lifetime after that date. In March 1938, Roland W. Brown signed his Bountiful Life Career contract. He's oft since kept for the first three years to summarize in an article written in the April 25<sup>th</sup>, 1968 of the Teton Valley News each year.

Thirty years ago, March 1<sup>st</sup>, of 1928, Roland W. Brown signed his Beneficial Life Career contract. During those thirty wonderful years, Roland has been very helpful and withered a real life insurance coverage to as many hundreds of policy holders and showing them how to realize the greatest value from their life insurance dollars. Throughout the years, he has kept well informed by reading insurance magazines, study courses, and has graduated from the following courses: Essentials of Life Underwriting, two, Intermediate Study course, three, Plan Future Seminars, four, Research and Review Tax and Business course, five, Life Underwriting Training Council for CLU, six, A State Training and Settlement. He has been an active member, of the Idaho Falls and Idaho State Associate of Life Underwriters, and has attended Idaho State Conventions at Sun Valley for, for each May for many years. He is a charter builder of the National Association of Life Underwriters Building in Washington D.C. Roland and his wife and their daughter Reva, were glad to see his name engraved in bronze along with other charter builders from many sections of America on the wall of the foyer of the beautiful new National Headquarters building.

Beneficial conventions are held to give new helpful instructions to the agents who qualify renew long lasting friendships and enjoy amusements and entertainments of the area and enjoy a pleasant vacation. Roland and Hattie attend conventions [inaudible] transportations to New York World Fair in 1940, which was by special train and the Jasper National Park in 1948 by special train to Seattle; then by boat to Victoria, and then

Vancouver British Columbia, and then by special Canadian National train to Jasper National Park. Roland and his wife, and daughter Reva, visited Senator and Yosemite National Park in route to the national convention of life underwriters held in Los Angeles in September 19<sup>th</sup> to the 21<sup>st</sup> in 1921. Some of the other beneficial conventions that they have qualified for and attended have been held in Salt Lake City, Signal Mountains, Payette Lake, Grand Canyon, Yellowstone National Park, Glenwood Springs, Dier National Park, Victoria British Columbia, Lake Tahoe, Sun Valley, Santa Barbra, Colorado Springs, San Diego California, Jackson Lake Lodge, then Hot Springs Canada.

Roland has rebuked the [inaudible] and has given period of time to be awarded membership in the following Beneficial Life Club: first, President Heber J. Grant Club, second, George Q. Cannon 70<sup>th</sup> Anniversary Club, third, President George Albert Smith Club, fourth, Quarter Million Dollar Club, fifth, President David O. McKay Club, sixth, [inaudible] Club September the 1<sup>st</sup> 1948, seven, Multi-Millionaire Club, June 19<sup>th</sup> 1956.

Roland has always been truthful, honest, and conscientious, with his policy holders, and has tried to help them to arrange their life insurance, so they could pay for it and keep it. This has resulted in over 90% of his policy holders to keep their insurance for two of more years entitling him to receive the coveted National Quality Award for the past 24 consecutive years. This record is among the very highest in the nation. Because of his outstanding record for writing quality business, he has been requested to write two articles on the life of a senate in a magazine of St. Louis Missouri. While listening to his column, in September 1958 and writing quality business August 1967, and for the life association there was Washington D.C. all of these owners service established his harmony in December 1966. He has also been asked and has spoken on how to write quality business in many of the countries conventions. Real tribute to Roland's Life Insurance successful career was written by contributing editor, Deborah Frank Steps. Looking down from a mountain tops, [inaudible] from the Tetons; this was published as research and new magazine, from Indianapolis Indiana. James Love, editor of the same magazine wrote a page editorial in the weekly news digest on July 11, 1964 regarding Roland's remarkable records of writing application of each and every week and for the number of pens that he has received the national quality award. The semi-monthly beneficial column March 15<sup>th</sup>, 1953 ordered that Roland W. Brown has been on the marathon for half a week, for a period of 1,457 weeks or for 28 years and one week. A leave of absence was then granted during the summer, of 1960 for Roland and his wife drove to New York, and then sailed on the Queen Mary to England. Across the North Sea and has been to seven counties of Europe, and came and sailed back on the Queen Elizabeth.

They later enjoyed another leave of absence during the winter of 1962-63 to go on a six month mission to the LDS Church in South Texas. Roland credibly April 9, '68 asked two, four generation families, to learn policy holders. President Quinn, and [inaudible] the three generations. After 30 years of interesting the life insurance work, it is most gratifying to look back and see the many benefits that have been realized by many people. In an unexpected time of real use for money, to pay finial expenses, to pay a mortgages on a home, and to the farm, to have cash for emergencies, living expenses, college,

missionary funds. Or take an expensive trip, and for provide a guaranteed, life time, monthly income, and to know that the results of ones work will live on and the lives of others and generations to follow yet even long after death.

HF: Roland you referred to a couple of articles which appeared in the research and review magazine which is a life insurance magazine of National, literally, International scope. I think that we ought to have you read those magazines, oh excuse me, those two articles and you can preface us with any remarks that you would like.

RW: These articles first one is called, *Looking Down from a Mountain Top*; published in the 1956 issue by very renowned editor, Edward Frank Stiff. I became acquainted with the Edward Frank Stiff, during the time he corrected my insurance tax and business course during a two year period. And each time we'd been in Indianapolis, they'd always stopped and had him and his wife come to our motel to spend two very delightful evenings. He has since retired and corresponded with me frequently now that he'd moved off to Albuquerque, New Mexico. This article is the first one that was published.

*"Looking Down from a Mountain Top*

Just a beautiful day for life insurance; there is nothing heroic about working on, when conditions are lousy. But a lot can be accomplished my stubborn refusal to let weather, or other extranet element influence our work pattern. We don't need heroes in life insurance, but we do need steady, stubborn, solid, salesman of security. This steady, un-heroic work of a life insurance man, over many years can achieve amazing results. I've thought of this one night last week when my phone rang to let me know that a man from Idaho was in town and I recalled the many hundreds of policy holders he has acquired over the years. If new man of life insurance could only realize that the years ahead could bring them similar results. Then they would not be discouraged at the lack of phenomenal productions the first few months.

My friend and his wife and daughter, Reva, have been on auto tour for a month and were headed home which was still 2,000 miles away. As a camera fan, she had brought his light projector and we spent several hours looking at his fantastically beautiful pictures of his favorite [inaudible]. But those things taken from the mountain top has special significance. "you'd think" my friend explained, "that throughout one vast fertile valley, there's several hundreds of his policy holders." He said, "That the amount of individual coverage was oft times modest. But the people were all the time kept their insurance in force." I'm just thinking to myself how wonderful it would be to climb a mountain, and from the top look down upon the homes of those, or whom, one has worked for what's earned. To be able to look down from the mountain top and see when life's work laid out below, to know that one has done something of real value which will live on in the lives of others and the generations that follow. Yes, even long after nobles, after one is no longer here, I think that is the picture and thoughts I shall never forget. Lest the Roland Brown from Idaho, for showing me their mountains and valleys, may you, my reader, find your own personal mountain in your thoughts. If nature has not thoughtfully provided funds, like it has for the Brown's, than may I fund mine."



HF: Mr. Steptons's got a real talent there for writing, he uses choice words and paints a very fine picture and uses the most wonderful physical theme, looking down from the mountain top it could be Ol' Grand Teton peaks up there or Tablerock or any of those lofty mountains which would have back dropped your ranch when you lived in the valley.

RB: I showed him the pictures of us climbing to the top of the Tetons and then I also explained to him that I had been, a showed him the pictures of the Tablerock, taken at the top of the peak and told him that I had truthfully I had climbed to the top of the Tablerock 19 times. The last time I went to the top of the Tablerock was the first summer that my wife and I were married. We walked up there on the 4<sup>th</sup> of July. The next day attended Sunday school in Clark Ward.

HF: I'd tried it once and I after achieving that took two or three days off to recover from the experience. I couldn't go back the next day, for church.

RB: (laughs)

HF: Well now this next article, when did it appear?

RB: In the 1960 issue, of the same research and review magazine by, Edward Frank Depp. We called to see also on our return from our trip to Europe. We previously arranged to see him, and told him and we would as we traveled.

*"The case of the man from the Tetons*

Life insurance is a method whereby some of man's basic riches and desires are translated into economic fact. I think that is a splendid definition of the year supply of insurance. So following it just horrible, I am constantly amazed at two things about life insurance sellers, one is the fact that there are so many ways and so many places for a successful life insurance selling can be achieved. Secondly, that so many people; many seem to believe that life insurance selling is always a marginal source of activity. With little or no security, except in very rare incidences, and with little of the [inaudible] of the rail, several likely to reach the grass of the anxious agent. So I have decided to share with my readers some actual cases. Here is one such case. Take the case of a man of the Teton, his last name is Brown. Not a very unusual name, surely. Brown lived beyond the Teton on the westest side, not far from the Snake River and Henry Fork, and only a short drive from Yellowstone National Park itself. This part of Idaho is a paradise of beauty. Perhaps few people would think of it as a paradise for life insurance selling. Let's look at the record of this man from Idaho. Brown's first name is Roland. He had been selling life insurance for 22 years for the past 21 years or 1,092 weeks; Mr. Brown has sent one or more applications to the each and every week; according to the new story in the Rexburg Journal of May 26, 1950. In addition, Brown has qualified for the National Colonial Award for the 15<sup>th</sup> consecutive year. Earlier, I learned that Roland had several hundred, over two thousand policy holders. In the case of four families he has policies in short of four generations of each family. The icing on the cake is that Roland found time for fun

and frolic during all his sales activities. He and his wife and their daughter Reva have been to the capital of every one of the first 48 states in the union. They made these trips by auto. Brown and his wife are now on another trip; they drove to New York City from Idaho and are staying on the Queen Mary for a tour of Europe. After thirty days of Europe, Roland makes a complete photograph, distinctly of each trip. The Brown's will return from New York on the Queen Elizabeth, they will then drive to [inaudible] and finally back to Idaho once more. As you have noticed, a man from the Tetons and his family have been and still are living the good life. And that should be the way of life of a career in life insurance."

HF: Now, Brother Brown, as an agent and one who has been considered real successful in the field of selling. You've mentioned of course your employer the Beneficial Life Insurance Company of Salt Lake City, Utah. I think it would be fine if you were to comment and give us a rather sketchy history of the insurance company when it had its beginning and what were some of its motive, its purposes, its aims and objectives in this inter-mountain country where it had its start.

RB: Beneficial Life Insurance Company first started in Salt Lake City, in the year of 1905, that they stocked companies; and remained as such for a remainder of years. And then a number of years later from the President Heber J. Grant, while he was president of the LDS Church; President Grant conceded the idea of having a life insurance company for the LDS people, with the lowest possible premium that was consistent with safety. And with the profit that was made returned to its policy holders. Truly, it is lifted as a stock company, as it was in the first place. Then at a later date in 1928, as I remember, the entire stock of Beneficial Life Insurance Company was purchased by the LDS Church. The LDS Church owns it completely. No one has one particle of stock in it, other than proportion to the amount of life insurance he has, except the church itself. And all of the policies that have been written, under the [inaudible] stock company, from 1905 until the time the church took it over, were put on a participating basis. And dividends paid on those which is the only thing in life insurance history; where a company has taken old policies and put them on a profit sharing participating basis.

Another very distinctive thing about Beneficial Life is that in World War I, and World War II, and in the Korean conflicts, even though their policies throughout America were had a war card in them, they paid after the wars were over, everything in full. It was just the same as though they had stayed home and died with appendicitis or a heart attack; something very unusual. However, there was one company in New York and New Jersey that also paid all the war claims in full. They had no war claim restrictions whatever for the boys that may lose their lives in the Vietnam conflict. Furthermore, another very outstanding feature of the company about four years ago at our agency meeting in Idaho Falls, one of the home office officials told us that the company had acquired a nice little tidy sum of 8.5 million dollars, which was to be returned to policy holders for every policy that was issued prior to 1960. It is my good fortune to call on people and distribute, to them much to their delight and happy surprise, in the neighborhood of over a thousand dollars as much as I could reach the people. This past summer I settled a death claim on one of my dear friends, a policy holder, who had a total of four, ten-thousand dollar

policies that I had written for him through the years, by right the company should have paid to the his widow, 40,000 dollars. Which was beneficial special dividends, and regular dividends it was my satisfaction to call on his widow, two weeks after he had died and explained to her that she had a sum of 58,109 dollars coming from Beneficial had gained 18,109 dollars. Beneficial as of this day in January 1970, are very close to the approach of their one billion dollars of insurance in [inaudible]. They are not out to be the largest company in the world but to give them boast through the people who put their trust and money, in Beneficial on their many variety of policies, that are designed to the individual needs of each person who purchases it.

HF: Now, Roland in 1938 when you signed your contract with Beneficial Life Insurance Company you were still living in Teton Valley, weren't you?

RB: Oh, yes. I'd been living there since 1898.

HF: And I suppose realizing that you were going to make selling your business; you felt the need of maybe coming to more populous area? Just what were some of the circumstances that induced you to come here to Rexburg at that time?

RB: Well, through financial reverses, on account of drought, depression, hail, and just working in agriculture, it wasn't very comfortable during the Depression, in the early 1930's. We knew that we were going to leave. And since I was going into life insurance, I had the liberty of going any place in United States of America that I wanted to work; there was a need for insurance everywhere. However, the fact that Rexburg, a very predominating LDS town for our daughters, Carolyn and Reva to attend to grade school, high school, and college and we could bring them up under the influence of the LDS Church we definitely decided to locate in Rexburg. We bought our home for a very modest sum because at that time, real estate was not very valuable. I sold my homestead to Levi and Ross Rigby, and with the money from that, it very near paid for our home in Rexburg.

HF: And where did you locate first in Rexburg—the address?

RB: The same place we are now in the back two rooms of our present home of 155 West 1<sup>st</sup> South.

\*Side Two\*

RB: With the help of Dr. Rigby, Teton Valley can be since I spend all my early, early youth and childhood there and graduated from high school. It's still home to me and always will be. Consequently I have gone back there during the spring, summer, and fall months about the average of once a week, to take care of more than a thousand people's life insurance that I have known in Teton Valley. Having taught school there in various parts of the valley, I of course knew a great many of the children, their parents, and now all of the children I have taught, with one exception, are grandparents and there is where I

have written a great many of my three family insurance policies, where we have the mother and the father, and the children and the grandchildren.

HF: Well now, you've referred to this once before, I think it would be interesting to know if you mention some of these names, because I'm sure that they'll be names that we would all recognize and I think it would be interesting to know, just who some of these families are.

RB: Oh! Whether you can say that I know the insurance situation of practically all the older people in the whole valley...

HF: The three generation, four generations...

RB: Oh, the four generations? Geneve Waldell Burnside was one of the mothers that just has passed away. Vivian Peacock Paulson, was another four generation family. Incidentally at this date she's the only one living of my four generation families. Armer Peacock, and [inaudible] Peacock was another of my four generation family. And for the moment I forgot who the four one was. But I have hundreds and hundreds of three generation families I have insured, including the parents, their children, and their grandchildren. And they look to me very much like they do their family doctor. They depend on me for their life insurance and the confidence they have placed in me through years of trying to be conscientious and honest to me it's almost overwhelming and amazing; and a tremendous responsibility to live up to their expectations.

HF: Now, in getting back and forth to the valley, you've experienced some probably difficult times in travel too....

RB: OH YES!

HF: ...over the years.

RB: Once I started up there and stopped just east of New Dale, by the highway patrol, because there was such a terrific blizzard. I remember writing one application in Costing one night and while I was in there writing it, the thermometer dropped to thirty below zero. When I come out to get in the car, I could hardly turn the wheel because the grease was so stiff to head west word. Fortunately I had my cowhide fur overcoat and a big blanket, and then nearly froze. Another night, I wrote an application for a woman, your friend of mine in Tetonia, and it stormed real hard and the only way I could keep track of the road during the heavy storm all the way back to New Dale, was to see where the snow had been pushed off to the side and try to stay in the center. Very precarious, hazardous, driving with the help of power beyond my own, and good judgment; fortunately, I've never had to stay out all night.

HF: Roland, over the years has your wife gone up there with you quite a lot and...

RB: Very little, because it just doesn't fit in for my wife to go with me on insurance, because invariably the people want to talk to her, instead of the – listening to the things that I'm trying to explain to them about their insurance. However, without her help, I never could have accomplished anything near where and what I have because she types the average of about a hundred letters a month. She takes care of the business while I'm gone, a real cooperation and in the many travel log articles that I have written. She has always typed them up for me and bless her heart, if I make a mistake, she usually corrects it; and fortunately she can type just about as fast as I talk. Reva and Carol also are very fine/fast typist. We're very proud of our daughters because of the graduating from seminary, having been active in the church, married in the temple and to receive their bachelor's degree from the University of Pocatello, and on March, rather on May the 29<sup>th</sup>, 1938, they received their masters' degree.

HF: '68 you mean?

RB: Yes. Thank you for correcting me. 1968. Our older daughter whose husband is Leon Terrell, and at the present time bishop of the eighth ward in Pocatello, has two lovely children and Reva has a little boy, George Roland Shale, whom I'm very, very fond of. Reva is teaching at the, or group teaching, out at Chubbuck, in the Pocatello district. And this past fall, Carol, signed her contract to teach a teacher of teachers at the university and is on the state payroll now, at the university in Pocatello.

HF: Isn't that a marvelous thing and accomplishment that I can – I'm impressed with your enthusiasm and I'm sure you have every cause and reason to be, real grateful and proud and happy with your family.

RB: We are. We have a very closely knit tight family that love and depend on each other fortunately this past Christmas my wife and I spend both Christmas and New Year's with them and just the children. You know, incidentally Carol and Leon have adopted three little Indian children to go in with their two. They have first of all, through the church Indian Placement Program, took a boy about the age of their own son Brice and took him—or his cap and bicycle over to South Dakota to – because he couldn't take it on the bus, and while there they met, this little Indian boys mothers. And Carol said what cute little girls this lady had and without any hesitation at all the Indian mother of these three children said, "Well you can have them." In all seriousness, well it just about took Carol off of her feet, but the lady was very serious. They wanted more children and so it was only a short time after that, that they also adopted these other two little Indian girls. And brought them and had them in their home for about a year and then they legally adopted them. So those very fortunate three little Indian children have all the love and provisions and care that can be afforded through any family in a nice LDS home.

HF: Isn't that marvelous.

RB: Well, they are very proud of it. And we think it's quite a sacrifice, quite an accomplishment that they are doing through a pure spirit of love.

HF: well isn't this a real Mormonism in practice, isn't it?

RB: Yes, it is.

HF: Well, now Roland, turning our attention to some of the rewards, the tangible rewards. I mean besides the good living and livelihood which you have derived through the sale of insurance. And through the service you have rendered to your policy holders. There have been enjoyments you have experienced too and trips and travel logs that you've taken. Maybe in this connection you would like to bring to our attention, some of the more outstanding experiences you've had on some of these trips.

RB: Well, there are many and they go from way up in Alaska way down to Key West Florida. But I will never forget the advice the my brother Carvel gave to me shortly after I had signed my contract. He had been a general agent for [inaudible] Life Insurance Company over in Cheyenne Wyoming, for many years. He and I were of course have always been very close to each other, having spent our childhood days up in Teton Valley. And he'd been very successful in his life insurance work. Incidentally my other younger brother had been too in the life insurance work part-time with [inaudible] Life, although his main occupation was a locomotive engineer on the Union Pacific Railroad. But when I first started, Karl came over to see my mother in St. Anthony and were visiting and he said, "Well, Roland I understand you signed your contract to go into Beneficial Life Insurance. You know it is one of the best paying, hard working jobs, among the poor easy jobs, you could possibly get into. By word of suggestion to you I have one comment to make and it is this; always keep in mind your policy holders will fair and what is best for them. Remember these life insurance companies not any of them are paying you. It is your policy holders who pay you, so for goodness sakes; do them a real service because they're the ones that indirectly are paying you. The companies are just carrying you the money. And Beneficial Contracts insist, like all others never mind the commission, always sell what's best for your policy holders."

Along with that thought, I've endeavored to pay to the fines through the years and a the result I've witnessed perhaps more ten head of life and ten year endowments that any other agent I know of in the company. My general agent, and also other agents at conventions have serve-balled me out. For a [inaudible] and ten year endowments and they said in [inaudible], "Roland, don't you know those pay the lowest commission of anything in the book? I could tear those pages out in a book!" (laughter) and I've listened, attentively, and when they've run down, I've usually said, what is best for my policy holders in the long-run is best for me. (laughs) You know ten years just clicks off in no time at all. I go back to see those people, most have left their dividends and a huge majority of those who have a ten year endowment on thousand dollar policies, they have anywhere between eleven hundred fifty and twelve hundred in cash. And they turn up the corners of their mouth to show their teeth, and their eyes sparkle, they smile and you'd better believe they invariably ask, "Could I get another one just like it." (laughter) and that is the thing that now, even though I am past age 72, keeps me busy in my life insurance work and practically all of the business I write comes to me either by telephone, seeing me on the street, or by letter. It is a tremendous satisfaction to have my policy

holders, as the years gone by to comes to me, and lay all their problems to me and show me how much money they wanted to put in and to tell me about their insurance.

Not so long ago, in fact just about two years ago, one lady called me up where I've done quite a lot of services for her, and her family. And helped her when her husband died to settle their estate; and when her son died, settled his insurance. And she called me up. I went up to see her which I did, and said, "Oh I didn't want to buy insurance today, I just wanted to visit with you!" And she asked me a number of questions about what I would suggest for her when she sold one of her farms. About a month later she called me again and her attorney was there and she said would you please explain to my attorney what you thought would be good for my daughter and granddaughter? Which I did, and she asked her attorney what she thought about that plan and the attorney said it sounded very favorable, so the lady said to the attorney, "Please make out a check to Beneficial for 25,000 dollars and give it to Roland to pay off the insurance for my daughter and granddaughter in full."

Another change that I wrote a number of years ago, was for a lady that had lost a husband, he left her quite a bit of money and with the help of her bishop, or the suggestion of her bishop, he suggested I go and see her and write her a lifetime income, to commence in ten years. After spending portion of the afternoon explaining it to her, she made out the largest check for a single payment policy that I had ever received, which was for 26,640 dollars for the one premium.

So those are two, my two largest premiums for life insurance while I've had other where they handed over 14,000, another 11,000 this one cash. And just on December the 29<sup>th</sup>, less than a month ago I wrote my first 100,000 dollars application for one of the medical students that I wrote his life insurance when he was a little boy, a year old. So there's a lot of satisfaction that money doesn't pay.

Another very striking experience I've had a few years ago, when a young lady out in the Plano area, asked me to write the insurance for her husband, if I could. Staying that he was unable to get it in metropolitan, or residential while they were living in Utah. Because of some past physical conditions I told her I would try it, I did. Finally I was able to brokerage, in the Security Life of Denver. He was very pleased and so was his wife and of course the whole family and time rolled on, he paid for one quarter premium. Another quarter premium came through when he again paid 70 dollars and 40 cents. The third quarter premium came through and in the mean time his father had died; and left him in charge of a financial ailment. I attended his father's funeral and previously attended his mother's funeral. It wasn't long after that I got a letter for Security Life saying that Bill—we'll call him Bill for names' sake – that Bill's policy was lapsed. So I went to see him immediately and he said that, "Well, you know with dad dying its turning into a financial ailment. I said, "Well we just can't let that insurance bill go, you're still in good health aren't ya?" And he said, "yes" 'course I knew he was. I said "Well fill in that form that you're still in good health, so I may make out a check for 70 dollars and 40 cents and I'll take it over to the post office and post it." He said, "Oh Roland, I don't want you to do that!" and I said, "I don't want you dying without any insurance." So he

did and I took it over and posted it and it was on the way and so was he. Three more months roll by and just as I came home from church the telephone rang. And his brother-in-law, who is a ten thousand dollar policy holder of mine said, "Will you tell me if Bill insurance is in effect and force? And how much he has?" I said I could but that's confidential information. Ordinarily I never give that information out. He said, "Roland! Don't you know Bill's at the mortuary 'cause he was killed this morning in a car wreck?!" [inaudible] I said "No, I don't, what is your phone number?"

<interruption – cassette jump>

RB: ...had received my cancelled check, and sure enough it had and I checked my statement that the payment of 70 dollars and 40 cents had been audited and the insurance was in effect and force. And called him back and said, "Yes, Bill's insurance is in force and his little widow, with three little children, will soon receive a check from Security Life Insurance Company for 9,930 dollars." The man said, "Roland, you're the best life insurance man in Idaho, would you please call his widow and tell her?" which I did, oh how she broke down and cried, went to the funeral. A few days later completed the death claim form. About two weeks later went to her place and handed her a check 9,930 dollars all just because Roland had spent in a quarter premium of 70 dollars and 40 cents. Many, many other cases of death had been [inaudible] in this work that any amount of money or anyone or anything can replace.

HF: I'm sure this is very true, the tremendous amount of service you've rendered over these past many years to the people of this valley, the Upper Snake River Valley. This is a choice area in which to live. As the articles pointed out that you read show that it not only is a wonderful area for tourism and a place where once can spend his vacation. It's an area where one can through rendering good service and life insurance make a fine livelihood too. Well, now Rolland....

RB: ...something that may be of interest to you to know, that just hadn't particularly stopped me from writing life insurance. The farthest away that I have ever written an application, was for a 10,000 dollar application for one of my policy holder's son; who was over in Paris, France. I had to examine him by a doctor over there, the doctor charged 20 dollars for a written examination over in Paris, France. The farthest north I have ever written an application was one that I wrote in November for one of the Winder boys, when it was up 800 miles north of the Artic Circle in Greenland. I couldn't get him examined the following spring because it was in darkness. Anyway, he got the examination through the following spring and that policy was issued still in effect and force as far as I know, and that's the farthest north. I've written another application in Chicago, Philadelphia, several in Seattle, and another additional endowment inutility contract in Glendale California, making 20,000 for the man. He came up Thanksgiving from Glendale California. After writing 10,000 worth of retirement income for him at 65; the following February, he applied for his second 10,000 of endowment inutility. So, that man will now have in about another year, 200 a month, plus dividends, live-time income, for all the days of his life. He never comes up here but he and his wife come and see me they are very close family friends.



HF: That's really amazing. Roland, now for the few minutes that remain, why don't you share with us, some of the material on your travel as you've attended some of the world fairs and exposés the last few years, I think this would be very interesting.

RB: One of my most recent travel logs was the coverage in the Teton Valley News and also the Rexburg Journal that [inaudible] Teton Valley news that are usually about the same. On March 13<sup>th</sup> 1959, Roland W. Brown writes up on [inaudible] of Texas and world fairs. I'll read it as it was published in the Teton Valley News under that date. "Come to the fair, come to the fair, so goes the song. By the dawn's early light, September 21<sup>st</sup>, 1958, a boat load of people, including Roland and Pattie Brown, left Salt Lake City by cheese tour or Hemsdare '68 in San Antonio Texas. By noon we had passed Provo, Delford, Price, Green River Utah, and toured a portion of [inaudible] National Monument. Where was saw the double arch, paraded the elephants, gone in south windows, balanced rock, and many other grain formations, before arriving at Moab for lunch. We continued on to Monticello, Landon, Mexican Hat, [inaudible] trading post, on the San Juan River, in Navajo Indian Reservation, and entered monument valley, with its many mutates and red sand stone pinnacles that tower 800 feet above the shifting desert sands, forming a land of scenic rangers. We saw many Indian [inaudible] with all herds of sheep were being cared for by children, little gardens of corn and squash had been wrapped to the new Monument Valley Inn, motor hotels for the employees are polite Navahos.

Early in the morning of September 1968, some members of our group enjoyed the unique experience of being photographed at Four Corners, all standing in the states of Utah, Arizona, New Mexico, and Colorado at the same time. A large clear platform has been built around this small monument to mark the exact spot the four states meet. Since my wife and I and our daughter Reva, had first visited the small monument in June 26, 1952. We had arrived at the city of Ship Rock in Mexico, so named because of the big ship like [inaudible] west of the city. Gallup, New Mexico is the Indian trading center where Indian rugs, jewelry, and materials were purchased. Our tour director, Mrs. Hattie Somota, who did many kinds of thoughtful things to make our trip most enjoyable, purchased tickets for all of us to attend to New Mexico State Fair the evening we spent in Albuquerque.

We traveled 334 miles through the city of Roswells and on to Carlsbed, National Park in time to go down to the last tour, going down 754 feet by elevator into the cavern. In March, 1924 the National Geographic Society sent a fully equipped expedition to explore, study, and survey the cavern. My father Roland W. Brown Sr. wrote an account of his trip to the Carlbed Cavern, May 29<sup>th</sup>, 1934. And my wife and I took our daughters, Carol and Reva on a walking tour down to the caverns in June 1948. We had lunch in the large lunch room and came up on the elevator. Our guide took us into the big room where we saw stalagmite formations resembling rock of ages, Chinese temple, kings room, Athens room, queens room, twin domes, totem pole, theater curtains and many other beautiful formations that one has to see to sense their beauty. We came up out of the caverns by elevator in time to go to the amphitheater entrance of the caverns, and there waited until

nearly sunset for the sound and sight of the evening light of hundreds of thousands of bats flying out of the cavern. Almost like a cloud as they disappeared into the evening sky, to feed on insects and return to the cavern at dawn.

In route to Dallas we passed many productive farms, Harvard and Black Angus Cattle ranches, oil wells, and the city of Fort Worth. The best part of our sight seeing tour of Dallas took us to the place where John F. Kennedy was assassinated, the building where Lee Harvey Oswald was and the place where Jack Ruby died; and then, to the wealthy residential area as skyscraper type of new office buildings. Our sight seeing tour of Huston commenced at the beautiful new Hotel America where we stayed. Soon we were visiting the beautifully landscaped grounds and ranches in the exclusive millionaire residential district. Huston's oil rig city has many centers, skyscrapers, government space center, clothing company headquarters, and other attractions. We went on a guided tour to the astrodome spoken of as the eighth wonder of the world. It is located seven miles from the down-town Huston and cost 45 million dollars. Astrodome is the largest indoor stadium in the world, where first major league baseball games are played inside the gigantic enclosure. This is where the temperature is kept at 72 degrees by a 600 ton air conditioning system, which cost 4.5 million dollars. The glass top dome, shaped circular astrodome is tall enough to house an 18 story building and has a seating capacity of 45,000 seats for baseball 52,000 for football, 60,000 for conventions, and 66,000 for boxing. Paid parking areas surround the astrodome provide parking space for more than 30,000 cars. Each traffic area range radiates from the circular stadium in every direction. We spent the afternoon going from Huston to San Antonio home of Hemis-fair '68.

Our sight seeing tour around San Antonio took us to see many varieties of trees and plants the oriental hanging gardens, the yard of Spanish governor's home which was built and used from 1741 to 1749 the mission conception which is the oldest, un-restored structure in the United States. We visited the historic Alamo, where William J. Carvest, Davy Crocket, Jim Bowie, and some of 180 men died before the onslaught of thousands and thousands of Mexican troops; in March 8, 1836. Six weeks later, Sam Houston's army defeated the Mexican troop and Texas remained an independent republic from, 1836 to 1945, when it joined the union.

My wife and I have always found it exciting to go through the date and world fair in anticipation of new and different things to see and experience. We boarded the sky ride train and later the new monorail for an overall view of the fair grounds at Hemis-fair '68. The grounds are an attractive water-wave at the fair are dominated by the 622 foot tower of the Americas, the tallest observation tower in North and South America. Never has my horizons broadened so fast as it did during the 90 second ride up the outside of the tower. I had a full view of the fair grounds below, the city of San Antonio, and the distant land beyond. It had been very interesting for my wife and I to compare and contrast development and world changes that have taken place as exhibited by world fairs that we have visited as follows:

First, we were living in Teton Valley then the Golden Gate International Exposition in 1939 on a man-made treasure island in San Francisco Bay. Second, in New York Rose

Fair in 1940, with its 700 foot [inaudible] and glowed like [inaudible] with the theme, "The World of Tomorrow". Third, we saw the 336 foot antonym, or symbol of the Nuclear Energy for Peace that was the focal point of the Belgium World Fair in 1958, but we were in our European tour in 1960. Fourth, it was a thrill to go up on the observation platform of the Space Needle and photograph America's first space age fair. Then to come down [inaudible] tenths miles in 96 seconds to Down-town Seattle on the monorail, the [inaudible] field team from Teton high school Driggs, Idaho; under the directions of their very capable instructor [inaudible] gave an outstanding performance at the Seattle World fair during the afternoon of August 17<sup>th</sup>, 1956. Since I graduated from Teton High School in May 1918, I was delighted to see Teton High School students representing the fair. How amazing were the industrial exhibits displayed by Ford, General Motors, [inaudible], IBM, Coca Cola, and other big corporations at the 1964-65 New York World Fair, where the theme of the fair was "Peace Through Understanding" Sixth, Expo '67 Canada's World Fair Montreal, exhibited for dreams of 70 nations with the theme of "Man and His World". From the top of the French pavilion we had a magnificent view of the building from many nations in various parts of the world. Flower gardens a mile and one half elevated railroad loop around the 1,000 acre fair grounds located on two islands in the Saint Lawrence River.

Now returning to our Hemisphere '68 tour we left San Antonio and left to Austin to stop at Sequoia Springs, near San Marcus. Where we took a thirty minute land bottom boat ride, attended an undersea water theater, a star ride to the beautiful hanging gardens, and a walk to an old time country store. My wife and I have been through 49 state capital buildings, so we can agree that the state capital in Austin is the largest in the United States. From Austin we went to Alpasso; then the Rio Grande River to Alrez, Old Mexico. Where we went to a glass factory, pottery plant, and the area where the bull fights were held. We enjoyed seeing the LDS temple at Mesa, Arizona and the display in the Bureau of information on the temple grounds.

<interruption>

... We took a tour of the Hoover Dame in Los Vegas, here we spend a day seeing and other places of amusement. Our farewell dinner and show at the Stardust, was enjoyed by our entire group. The following morning, October the 6<sup>th</sup> we left Salt Lake City, thus ending our wonderful trip; with friends and pleasant friendly people, our careful bus driver, Mareme Croferd, and our well planned cheese tour.

HF: Roland, there's an old saying that behind every successful man, in business or church, stands a willing wife and one who is willing to render support. I'm sure this is true in your own case, with your wife Hattie. Will you tell us where you met her, and something of her background and the date of your marriage?

RB: I'll be very glad to do that, when I first, as I've told you before, went to the University of Wyoming summer of 1919. Then the next summer of 1920, went to the University of Wyoming again. I had an aunt in Temer Wyoming and would always stop there to see my aunt. The train at that time left at about three o'clock in the morning

going east from Temer towards Laramie. I stayed at my aunt the night before and one of my friends took us over to catch the train. I saw over there at the depot, three high school girls that were full of life and frivolity, they'd been to the dance, and been to a supper and were just waiting to catch a train. So I couldn't help but notice that they were all going to buy their tickets to Laramie, to attend summer school. So we weren't on the train very long, in fact, nearly over to Green River, and two of the girls tipped over in their seat and went sound asleep. But Hattie Brown, or then Hattie Wainright, she was wide-eyed and big pretty beautiful brown eyes. Frankly I thought she was very, very pretty and she was wide awake, watching the scenery and the buttes all around Green River, there weren't very many people on the train, so I got nerve enough to go over and sit down to talk, in front of where she was. I told her I was going to Laramie but I had been there the year before. And she, her boyfriend have given her a box of chocolates and she gave one or two to me and we talked and went on to Laramie, just coincidentally how we met on the train, nobody ever dated without a formal introduction. Well come to find out after we were over Laramie, for a couple of Sunday's, we held at that time our little branch church in the Professor Bowen's home, for the LDS people around Evanston, Temer, Star Valley, and up in the Big Horn Basin. And sure enough Hattie Wainright was there. So I know she was a good LDS girl and went with her a few times. The next year when I was going to summer school, I again stopped in the summer she was working then in the store, she formally had worked right into the mother JCPenny store and told her I was going to summer school and she said, "well if you're going, I'm going too!" that kind of tickled me, so she was out on the next train we went together several times during the summer and also came home on the same train. All the time, I thought her big pretty brown eyes, her pleasant smiles and was a very vivacious girl and a wonderful dancer; I couldn't help but quite desperately fall in love with her.

When I came home, we corresponded a little bit, but not very much. Not long after that her father and brother were both killed in August, in a mine explosion. She grew a little care free high school girl, to assume the responsibility of taking care of her mother and three younger brothers. And in return I helped my parents because I was the oldest of eight children, with all the financial resources I had while teaching school and we just naturally drifted apart. Years later, while I was working in a Temera, to get a new salesman started for international [inaudible] company. I asked my Aunt Martha, where these three girls were. She told me, "Oh, Grace Summers and Florence McFerrin were married and Hattie's working down at Lewis Cash Groceries." So I went down there and she was very surprised to see me. Finally, I asked her if she – go to a show that night. She said "no, I don't care to, but let's go to mutual because I saw a show last night." So to mutual we went. Took her home, which is just a little ways from the church we started to visit. You know, from that day to this I have never figured out where the night went but when I looked my watch it was twenty minutes to four. We had rehearsed and (laughs) reviewed all that had happened during the intervening period of about ten years, and each one of us and what we had done. We're we'd been; that night just vanished. Well, my aunt said, "Kind of late when you got in, wasn't it this morning?" I told her, "Yes!" (laughs heartily)

Then I left that afternoon and went to Salt Lake, wrote a letter to her from Hotel Utah. Then course went on the New York National Convention. Came home and worked out in western Idaho and eastern Oregon, while I was back in New York, I got the western part of Wyoming for my territory so I had a right good excuse to go up to Evanston [inaudible]; and of course naturally wanted to go see Hattie again and probably during declaration day, we wanted get on to Bear Lake, which we did. I guess that was the beginning of the end for us because it wasn't long after that I proposed to her and we left the following January. Fortunately, she said yes, and we went to Manti, where we were married in the Manti Temple. Then came back into and settled in Yourency, Wyoming and then from there, Lovell Wyoming and the moved about down to Grand station Colorado and up to St. Anthony and up to the ranch. All through the years, she has been a wonderful helpmate in everyway, shape and form to the very best of her ability and always adheres to the principles of the gospel. She worked for a number of years in the second ward, during the constructions of the second ward chapel, which was later the fifth and sixth ward chapel and the president of the Relief Society. The fact that she goes to church and has a real firm understanding of the gospel, knows the scriptures much better than I do. Then it was our great privilege and pleasure to go on a mission and go to Texas. I would knock at the doors and arrange the interviews, show the film and then turn the thick discussions over to her, because she and Luann Archibald two and a half years on a stake mission, so she knew the discussions and the scriptures and where to find various passages in the scriptures far better than I did.

RB: End of the interview.