

LOOKING BACK WITH BILL GRIFFITH

In the eighty-four years that Bill Griffith has lived in Brownsville and Uniontown, he has earned a living in many different ways.

Bill has sold gasoline, quarts of oil, and candy bars from a storefront on Market Street, and he has built and supervised the regional offices of a major area bank. He has skillfully dipped the trademark ice cream cones at the Brownsville Hagan's store, placed satisfied customers behind the steering wheels of new Studebakers and Fords, and even helped assemble coal and coke trains at Newell's P&LE rail yard.

I visited Bill Griffith last week in his Derrick Avenue home in Uniontown, and our two-hour conversation was a far-ranging one. After wondering what we should talk about first, we decided it would be simplest just to start at the very beginning.

"I was born in South Brownsville in 1918," Bill began, "in a house on the hillside above Second Street. Later I lived in Redstone Township, and I graduated from West Point School, the stone building that is still on Thornton Road near the top of the first long hill after you pass the intersection with Simpson Road. They had two schools at the time; a frame building that held grades one through five, and the stone building that housed grades six through eight.

"I graduated in the spring of 1935, and that summer I started working at the Hagan's store in Brownsville. I worked there until 1938, and that job was a learning process for me; it was very worthwhile."

Bill was eager to emphasize that his experience working at Hagan's helped prepare him for business challenges he faced later in life.

"We had a good group of fellows working there," Bill recalled, "and the whole climate was different then than it is now. Everyone worked hard, took pride in his work, and knew that if he didn't do the job, someone else already had his name in to take his place. I wonder if people today, even after reading your articles about Hagan's, can fully realize how much that store was the center of activities in town back then.

"In that era, the late 1930s, television had not yet come along, and

the economy was just beginning to revive from the Great Depression. In fact, it was still worthy of comment in town if anyone purchased a new automobile, because that just wasn't a very common event. People usually stayed in town for their shopping and entertainment, and in the evenings, particularly in the summer, everyone migrated to Hagan's. The kids liked to go there, and so did the grownups.

Bill chuckled as his thoughts carried him back sixty-seven years to that first job at Hagan's.

"We sold those tall ice cream cones for five cents," he said, "and you had to learn how to 'dip' those cones. Why, I can still take one of those spoons – they called it the 'rainbow dipper' – and make a 'twirly' or whatever shape is called for!"

Still laughing, Bill told of one feat he accomplished that may have set a Brownsville record.

"One day at Hagan's," he said, "I tried to see how many of those tall ice cream cones I could hold in one hand. I did twelve, holding some of them with my fingers and stacking the other cones in between those!"

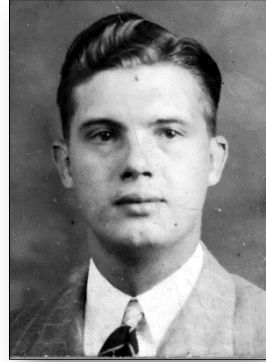
One lifetime lesson that Bill learned at Hagan's was how to be a good salesman.

"You learned to sell!" Bill declared. "People would stop on the way home from the movies to get a pint of ice cream. The ready-packed ice cream was fifteen cents a pint, and a quart was thirty cents. A customer would say to me, 'Bill, give me a pint of ice cream, would you?'"

"I would say to him, 'You know, you get twice as much in a quart,' and he would say, 'Well, go ahead and give me a quart, then!'"

"If someone came in to buy a pint of ice cream, you were supposed to ask them if they would like a jar of topping, or if they bought sandwich meat, you would ask if they wanted a loaf of bread. That emphasis on promoting our products definitely helped me later in my career.

"The meat case was in the front of the store," Bill continued, "and that was a busy place. Grocery stores didn't have the delicatessen departments like they have today, and our main sales items at Hagan's were minced ham (they called it jumbo bologna) for 29 cents a pound; Swiss cheese, a big item that we sold at 39 cents a pound; and baked ham, which was baked right there in Hagan's kitchen, and it was



Bill Griffith at 18

delicious. It was 45 cents a pound. Another big seller was spiced luncheon meat for 39 cents a pound.”

Bill saw first-hand that in order to turn a profit, a well-run business wasted nothing.

“All week,” he said, “the small ends of meat or the pieces of jumbo bologna that you couldn’t hold for the slicer would be put in a pan in the refrigerator. Then every Thursday, we would grind all that meat up, add sweet pickle, pickle vinegar, and mayonnaise, mix it up and sell it as pickled ham. We sold quite a bit of that.

“We did the same thing with cheese. The leftover ends of the cheese were ground up, then we added mayonnaise, pimento, and peppers and made cheese spread for 39 cents a pound. No sir, we didn’t waste anything.”

Working at Hagan’s also taught Bill the wisdom of keeping your store in tip-top condition. Hagan’s was always spic-and-span, a reflection of the hours each day that the workers spent cleaning.

“That place was immaculate!” Bill exclaimed. “Those glass cases in front of the ice cream – we called those the ‘tempter cases,’ because they had all the five-cent candy bars lined up in them – the glass in those cases would get splashed with water from the ice cream dippers. So once a week on a slow afternoon, that was the job you always hated to do. You had to take all of that candy out of the case, polish the glass, then stack the candy bars back in there.”

Bill also came to realize that a visit to Hagan’s was an integral part of some folks’ routines.

“A regular chore in the evening, usually around eleven o’clock or shortly after,” Bill said, “was to clean out the big chrome coffee urn at the head of the counter. But we would never clean out that urn until we were visited by a certain lady named Betsy Clemmer, who lived up on Brownsville hill. Betsy was a spinster, and she always wore the old-fashioned high-buttoned shoes and a knitted shawl. She was so tiny, she was almost like a doll.

“In the evenings, Betsy would walk from the North Side to a private home on High Street hill that served dinners to people. I think it was Mrs. McGinty’s house. Betsy would go there and visit, then she would stop at Hagan’s on her walk home. We always had a cup of coffee waiting for her, and she would just beam when we greeted her. And we would never charge her for the cup of coffee.”

Bill enjoyed working at Hagan’s, but at 16½ cents per hour, he knew he couldn’t make a career of it.

“So what did you do after you worked those several years at Hagan’s?” I asked him.

“I started working up on Brownsville hill. I ran a little service station right beside the American Store, which was across Fifth Avenue from the Brownsville Hotel. There were two gas pumps there, and that’s where I learned more about how to run a business.”

“What did you sell at your place?”

“Gasoline, oil, and candy bars.”

“And when people needed gasoline, they pulled right up to the curb on Market Street?”

“That’s right. It wasn’t set up like the service stations you have today. The two pumps had regular gasoline at 18 cents a gallon, and hi-test at 2 cents more than that, tax included.

“That was where I learned to keep accounts. I had a long sheet, and when I sold a candy bar, which I stocked inside the station, I wrote down that the candy bar cost me 3½ cents and I sold it for a nickel. Oil was 18 cents a quart and I sold it for 30 or 35 cents. The same was true of gasoline; if you paid 14 cents a gallon for gasoline and sold it for 18 cents, you had that margin. At the end of the day, you counted up your gross and tabulated your profits.

“It was a definite step up for me. Instead of the 16½ cents per hour I had earned at Hagan’s, I was making between 13 and 18 dollars per day.”

“And what was the name of the service station?”

“It didn’t actually have a name; people just stopped and got gas. My brother’s tire recapping place was next to it, and it was called Griffith’s Tire Sales. At the operation next door where I sold the gas, I promoted Pennzoil gasoline. Then later we moved the business up the hill.”

The Griffith boys moved to a new location on the bend where traffic turned from Market Street onto Broadway (Old National Pike). They set up shop in an ancient building called the Girard Hotel.

“When we moved up to the Girard Hotel, we took on Amoco gasoline,” Bill explained, “and the gasoline pumps were out in front of the building, right on the curb. You know, I often regret that I didn’t take any photographs of that.

“Amoco was a desirable gasoline at the time, because it had a benzene base and it was clear. It was the only gasoline that you could burn in a blow torch or in a wallpaper cleaning machine without clogging up the jets. Springer’s Paint and Glass always bought their gas from us for their wallpaper cleaning machine, and painters bought it for their blow torches. It sold for a penny more than other brands of hi-test, but it was definitely better gasoline. In fact, I used it myself until the last few years. Now I don’t know that there’s that much difference among

gasoline brands anymore.”

The coming of the second World War threw a wrench into the Griffith boys’ business. Gasoline was rationed, Bill’s brother entered the military, the station was closed, and at age twenty-three, Bill found himself in a new line of work in the rail yard at Newell. When Bill Griffith and I resume our conversation, Bill will explain how the loud blare of a car horn one morning spurred him to make an instant career decision.

***CLOSE CALL LED BILL GRIFFITH
TO ABRUPTLY CHANGE JOBS***

The piercing blare of a car horn split the air just yards away!

Bill Griffith’s eyes flew open, and his heart almost jumped from his chest. His eyes focused, he jerked the steering wheel hard and veered his car back into its own lane.

Bill was instantly wide awake. His pulse and breathing slowly returned to their normal rate as he drove carefully home, but he couldn’t shake a sick feeling as he realized that he had fallen asleep at the wheel. Before Bill reached his house, he made a decision.

“That night,” Bill said, “I went down to Newell and resigned from my job.”

Bill Griffith and I were sitting on a sofa in his Derrick Avenue home a few weeks ago as he told me that story. The 84-year-old Brownsville native was sharing his memories of living and doing business in the Brownsville area. After leaving his first full-time job at Hagan’s Brownsville store in 1938, Bill and his brother operated a side-by-side tire recapping business and service station near the corner of Market and Fifth on Brownsville’s North Side. In 1939, they moved their operation up the street to the corner of Market and Broadway, where they opened a service station and tire recapping business at the old Girard Hotel.

“What years did you operate at the Girard Hotel?” I asked Bill.

“From 1939 until the second World War started,” he replied, “and then we closed it up. Gasoline was rationed, plus my brother and I were in the business together, and he went to the air corps to teach cadets to fly. So I took a job on the P&LE Railroad down at Newell. My job involved checking cars and assembling trains in the rail yard.

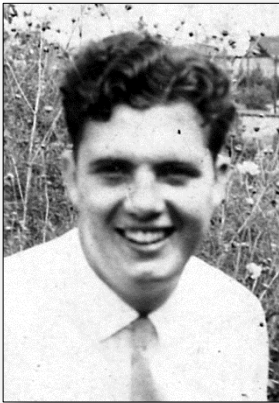
“At that time the yard had eighteen tracks, and most, if not all, of the coal from this region ran through that yard. The loaded railroad cars would go over the scales, which they called ‘the Hump,’ and each car

had a bill of lading. The fellow in the scale office had a switching list, and we would use that list to throw switches to build up the trains. Some cars might be destined for Ohio, so we would build up that train on a certain track. Others might be headed for the east coast, perhaps to Buffalo, and we'd assemble those trains on other tracks. The trains are a lot longer now, but at that time, I think 45 cars was about the standard length of a coal train."

"Were those diesel engines," I asked, "or were they still the steam locomotives?"

"Those were the old steam engines."

"It sounds like a job that kept you busy. Why did you give it up?"



Bill at age 25 (1943)

was planning to go home for a short time, then come back to Brownsville and open up the station."

That morning, Bill's career was almost permanently derailed.

"I was traveling on Route 40 in the vicinity of where Lafayette Park is now, and I fell asleep at the wheel. Luckily, a horn blared at me and woke me up, just in time for me to avoid an accident. That very night, I went down to Newell and resigned."

Working only one job after that, Bill continued to operate the service station until the war ended. When his brother returned from the war, the pair decided to raise their aspirations.

"After the war," Bill said, "my brother and I decided to take on a Studebaker dealership, in addition to the tire recapping business we already had going there. We did a lot of renovation of the Girard Hotel. We tore out the partition upstairs, put in big glass show windows, and made a showroom on the second floor. In order to drive a car into

"Well, I was working a rotating shift at Newell, and some of my friends and former gasoline customers said to me, 'Bill, why don't you open up the service station again?'"

"I thought, 'Well, I could do that and continue to work at Newell too,' so I began working at Newell at night and running the service station at the Girard Hotel in the day. The war was still underway, so my brother wasn't back yet to help me run the station.

"At that time I was living out in the country on the road from Brier Hill to Royal. One morning I was driving home from my Newell job at around 7:00 a.m. I

the showroom, we would drive it around the back of the building, which abutted the hillside, and we could enter the second floor from that side.”

“Did you have to shore up that second floor in order to have the showroom upstairs?”

“Not really. We laid a tongue and groove oak floor on top of the original floor, because naturally, the floorboards in different areas of that floor had been different from each other when the partition had been there. We laid the new floor diagonally on top of the old floor. We had the showroom arranged so that when motorists would drive up Market Street toward the bend to Broadway, there was always a new Studebaker sitting in the window that could be easily seen.”



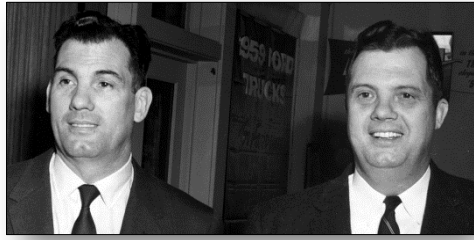
In this photo from the pages of the *Brownsville Telegraph*, Bill Griffith proudly poses in the driver's seat of a new 1953 Studebaker.

“Tell me a little about Studebaker automobiles.”

“Studebaker was one of the oldest car companies in the country. The Studebaker brothers originally made wagons at South Bend, Indiana, and some of the wagons in which pioneers went west were made by Studebaker. Then they started in the car business, and I believe their car was truly ahead of its time.

“It was very economical. When we were selling them in the 1940s, you could buy a Studebaker Champ for \$1400; the Commander, which was the ‘Big 6,’ for \$1900; and the Land Cruiser for about \$2200 - \$2400. Studebaker made a coupe that had glass wrapping the car from the two rear doors all the way around the back.”

Bill laughed and added, “Some people joked that you couldn’t tell if it was coming or going! But General Motors and Ford were manufacturing many more cars than Studebaker was, and they could afford to do more advertising, so we were out-advertised. And



Charles and Bill Griffith, 1959

unfortunately, Studebaker got a bad reputation that really wasn’t warranted. People began to believe that it was difficult to get parts for the Studebaker. We actually had a \$15,000 parts inventory at our place in Brownsville, and if anyone needed a part, we had it. But nationally, that perception helped to kill the Studebaker.

“We had sold most of our Studebakers to people in town and around the immediate area, many of them from Grindstone and Millsboro, places like that. But every year was a worry for us. In the first part of the year, a man who might want to buy a car would say, ‘Bill, I’m going to wait and see what the miners do.’ Then around summertime, he’d say, ‘Well, I’m not going to buy a car right now; I want to use my money to go on vacation. When I come back, we’ll talk about it.’

“Then he’d come back later that summer and say, ‘Bill, I’m going to wait and see what the new models look like!’ And of course, by then you were almost back to ‘seeing what the miners are going to do!’”

Bill shook his head and chuckled, “And if it wasn’t the miners, it was the steelworkers. Of course, you couldn’t blame them for being cautious, with strikes as common as they were. But it always made it tough for us doing business.”

“By 1954, Studebaker’s sales had slowed up considerably, so we decided to take on the Lincoln-Mercury garage on Fayette Street in Uniontown, directly across from the Red Head station. Shortly after that, Ford was trying to eliminate their Edsel dealers, because that model had not been successful for them. So they came to see us because the Ford dealership in Brownsville was going to be available. They said to us, “Why don’t you fellows take on Ford? We’ll sell your Lincoln-Mercury dealership to the Edsel dealer here in Uniontown, and that will work out for everybody. So that’s what we did.”

“Who were the previous Ford dealers in Brownsville?”

“Herbertson was an old-time dealer, then Horton had it, and that’s who we bought it from. The dealership was located in West Brownsville, and we sold Fords there until the building was condemned



(Top) The Griffith brothers operated their Ford dealership for a short time at the Hilltop Garage at the top of Brownsville hill on the old National Pike. (Bottom) In this photo taken around 1956, Griffith Lincoln-Mercury, represented by owners Charles (left) and Bill Griffith (right), provided a driver education vehicle for use by a local school district.

by the state department of transportation to construct the new highway in West Brownsville. Then we moved the dealership to the Hilltop Garage in Brownsville.”

Amazingly, Bill can still remember every person to whom he sold an automobile, what year, model and color each car was, and how much he sold it for!

“My wife and I will meet someone on the street,” Bill laughed, “and they’ll come up and shake hands. After they walk away, I’ll say to my wife, ‘I sold him a ‘52 Studebaker, dark green!’”

The Griffith brothers had been operating out of the Hilltop Garage for only a short time when tragedy struck.

“My brother was killed in an airplane crash,” Bill said, “and in the meantime, my own health deteriorated. The doctor advised me to sell the business and get some rest, so I did.”

“And when was that?”

“That was in 1962. My wife [Eugenia Coleman Griffith], whom I had met while pumping Amoco gas at the Girard Hotel and whom I married in 1950, was a teacher. She went back to work teaching school, and after I had followed my doctor’s orders and taken six months off, I began to contemplate how I could resume earning a living.”

For a man who had spent several decades in automobile-related businesses, Bill’s choice of occupation for his new career marked a complete departure from his past working experiences. At age forty-four, Bill Griffith entered a line of work about which, as he said himself, “I didn’t know a thing.”

Next, our conversation concludes with the story of Bill’s startling climb to prominence in an enterprise which he entered as an absolute novice – the banking business.

***BROWNSVILLE NATIVE’S BUSINESS EXPERIENCES
HELPED LAUNCH BANKING CAREER***

In 1962, forty-four-year-old Brownsville native Bill Griffith faced a choice. Six months earlier he had given up his Ford dealership due to health problems. Now with his health restored, he was anxious to re-enter the work force. His previous jobs had ranged from working at Hagan’s to operating a service station to owning Studebaker and Ford dealerships. All had one thing in common – they required salesmanship. After considering selling insurance or real estate, Bill decided he would not be comfortable in either occupation. Then he reached a



Bill Griffith began his banking career working in the downtown Brownsville bank shown here. It originally opened in 1925 as the Monongahela National Bank. After that bank “went under” in 1931, the building sat idle until it was re-opened in 1947 as the First National Bank. Several bank mergers occurred in succeeding decades, and in 1991 the building was closed by Integra Bank. The stately structure remains vacant today.

didn't like it, I was going to quit. So it didn't make any difference!”

“Did Matt Powers' bank have more than one office?” I asked.

“At that time, his bank was still called the First National Bank of Fredericktown, and he had offices in Fredericktown, Clarksville, and Marianna. Then they bought the Brownsville bank, and later they opened a branch in Washington. At that point they felt it would be advisable to change the bank's name to First National Bank of Washington.”

decision.

“I made up my mind to get into the banking business,” Bill said.

“Banking?” I echoed. “How did you get a foot in the door in the banking business?”

“I went to see Matt Powers in Fredericktown. He had bought the First National Bank in Brownsville from an independent group that had operated it since it opened. I said to him, ‘Matt, I don't know a thing about banking, but I do know business, and I'm willing to learn.’

“He said to me, ‘Bill, I think I could use you. Could you start in two weeks?’ I said yes.

“That night Matt called me back and said, ‘Could you start in one week?’ and again, I told him yes.

“The next day, he called a third time and said, ‘Could you start Friday?’”

Bill laughed as he remembered the sequence.

“So I started right away. I didn't even ask what he was going to pay me, and he didn't tell me, because I figured it was immaterial. If I didn't fit in, he was going to fire me, and if I

“So you started your banking career in the Brownsville office of the First National Bank of Fredericktown?”

“That’s right. Many of my customers from the Ford garage came down and did business with me, and that built the Brownsville branch up real fast. For the first few months my title was assistant cashier, then they made me assistant vice president.

“When they opened the Washington branch, Powers called me and said, ‘Grif, we want you to come over here. We’re going to build a new head office, and we want you to be in charge of building it and getting it started. An architect has been chosen, and the redevelopment authority has allocated us some ground in Washington. You meet with him and put a situation together that is satisfactory. If you have any problems, you call me in Florida!’

“He was gone the next day!” Bill laughed. “I was on my own.”

Establishing new bank offices became Bill Griffith’s specialty, and he was eventually promoted to senior vice president.



**Senior Vice President
First National Bank**

“My program,” Bill said, “was to supervise all of the offices. I would buy different little small banks and merge them into ours. When I started at the bank, it consisted of the Fredericktown office and those few branch offices and was worth \$13 million. When I retired in 1983, it was worth about \$350 million.”

“Were you involved in opening First National’s Uniontown office?” I asked.

“Yes, I was. One day Mr. Powers called me into his office and said, ‘Grif, you say we need a bank in Uniontown. Go ahead up

there and put one together.’

“So I came up to Uniontown, got options on property, set up the type of bank I wanted, saw the architect, and built a branch of the First National Bank of Washington. The building we built is still there today, although it is now occupied by a different bank. First National eventually sold out to Union Bank, then Union Bank sold out to a group that included Gallatin Bank.

“Since they already had a head office in Uniontown, they had to

divest themselves of the bank that we built. They sold it to Huntington Bank of West Virginia, and Huntington later closed it. Just a few weeks ago, the building re-opened as the Smithfield State Bank.”

“Has the banking business changed significantly since you retired in 1983?”

“Definitely, and not for the benefit of the customers, I’m afraid. Big banks have bought out most of the small banks, and they don’t seem to take into account the individual customer as much anymore. Nowadays banks gain much of their earnings by imposing various service charges, which isn’t good for the customer, plus I don’t think you have the personal contact to the same degree that you once did.

“When I was working at the bank,” Bill continued, “I could set up a mortgage, have it run through a committee in a few days, and the customer could soon be buying a house. Now it often takes thirty or more days, partly due to government regulations and partly due to individual bank regulations. The process can even drag on for two or three months before a man can finally buy a house.”

“Most people do prefer the familiarity of a small town business,” I said, “where they may know the owner of the business personally.”

“It is a better situation for the customer,” Bill agreed emphatically, “and eventually, it will go back to that. You mind what I tell you.”

“Do you really think so?” I asked.

“If I were younger,” Bill said with a smile, “I would start another bank in this town and see to it!”

What is the secret to building a successful community bank? In Bill Griffith’s opinion, the secret is to realize that a successful bank is built, not on the accounts of a few wealthy depositors, but rather by earning the trust of hundreds of ordinary residents who do business at the bank.

“Banking is still a neighborhood proposition,” Bill explained. “I operated on the premise that your best borrower was a home owner, and I tried to impress upon our managers that they should cultivate that type of customer.

“If a man had his mortgage at your bank plus a small savings and checking account there, when he needed a new appliance or automobile he would come in to borrow that money, and that is what made your bank. If you tried to build a business on the hope that enough people would come into the bank carrying the Wall Street Journal under their arms and planning to arrange a ten thousand dollar loan, you were not going to get enough of those customers to make a success of the bank.”

In the past three decades, computers have dramatically changed the way banks do business.

“When I started in the early 1960s,” Bill said, “if there was any

shortage at all and the bank didn't balance, we would work for hours after closing time, even if the bank was just 26 cents short! By the time I retired in the 1980s and computers were in use, that had all changed. If there was a \$300 shortage, they would say, 'Oh, it's in the computer. It'll come up the next day!'"

Another technological advance was the automatic teller machine. Bill was honest about his opinion of these popular devices.

"The thing that I never thought would grow," he admitted, "and that I never recommended, was having these teller machines on the outside of a bank. I felt that rather than installing a teller machine for at least \$50,000, for a little more money I could build a new satellite office, staff it with two tellers, make loans out of it and offer complete service, all for \$90,000. In those years I built six little satellite banks, because I felt we got a better bang for the buck and provided more services for the customer.

"I'm not saying those machines aren't useful," Bill continued. "After all, my wife uses them all the time. But I'm boneheaded, and I won't!"

"Well," I said, "I often use the automatic teller machine to withdraw cash from my bank account. But I don't deposit money into the teller machine."

"Now that's exactly my point!" exclaimed Bill. "From a banker's viewpoint, I wonder about that extra expense for the bank, and whether the machines actually discourage a full banking relationship with the customer. Of course, banks make money by charging fees to use them, but I don't think that is in the customer's interest."

In recent months, public confidence in the integrity of accounting methods used at American corporations has been shaken by questionable practices at Enron and Arthur Andersen. With thousands of employees at those companies now facing the loss of their jobs and their pensions, Bill Griffith's final thoughts about his years in banking ring very true.

"I always felt," Bill said, "that when you were loaning money, you weren't loaning your own money or the bank's money. You were loaning other people's money. All of your friends and neighbors brought in \$100 or \$200 and put it into their accounts, and you had a moral obligation to protect that.

"And you tried to do it the best you could."

Don't you wish all of America's corporate leaders operated that way? For 84 years, Bill Griffith has followed that credo successfully in business and in life. It is a simple philosophy that he learned as a child.

It is called the Golden Rule.