

Charles Hayward Smith & Kathleen

Kathleen: I was born in London, England and came to Canada with my mother and sister in 1923. We arrived in the small village of Hughenden in Alberta. My uncle was postmaster there. That's prairie country. When we got off the train my mother looked around and she said, it looks like something washed up by the tide. But we stayed there for a year. I was 12 when we arrived there. Then we moved to Hardisty, only about 20 miles away, because there was a high school there. We stayed there 2 years, and then we moved to Edmonton.

Hayward: I was born in Alberta at Calgary. My father had a business of selling grain. He had been a miller in England. He and my mother came out and we were there for about 7 years. He ran a feed business there. Then I don't know why he moved, but he did. He moved to Strome, Alberta. There he was just a grain buyer. It was a very poor job. There wasn't much grain in the country in those days. This is back in 1903 and 4, 7. From there he went to Killam, which is the next town north. He bought grain there again. That lasted for about 5 years. Then he went back to Strome, because they had a mill and he was a good miller from England. He looked after the grain for the mill. I hate to go back over the same thing, but after that he went back to Killam. There he bought grain again.

I was born in Calgary in 1907.

K: That's right [born in 1911].

We were in Hardisty. My mother decided that we needed to get to a larger community for education and so on. So we moved to Edmonton and I went to business college and took a business course. Then when I graduated from business college, I heard there was to be a vacancy in the Bank of Montreal in Hughenden. I applied for it and I was accepted. I was only 16, but I told the bank I was 17, or I would never have got the job. That's where I met my husband. He was the teller there, and I was the stenographer. I guess stenographers are no more. They have new names now. But that was my job. We met there, and 8 years later we married. In Edmonton, at Christ Church.

H: Oh no. I was going on for an accountant. I covered many miles before that. We met in Hughenden, but before that I joined the bank in Killam and was there for about 3 years as junior ledger keeper. Then I was to go up as teller. But we got a wire back from Calgary that I was to go to Edmonton. My manager didn't like that very well, so he wrote in and said, "I can't send Smith to Edmonton." "I can't send Smith to Edmonton, because I need him here as a teller. My teller is leaving." This was on a Monday or Tuesday. Saturday morning a wire came in from Calgary, "Smith is to go to Edmonton." Get him there tomorrow. So on Monday morning I went to where the train came and I went to Edmonton. I'd hardly ever been out of the small towns. I had quite a time in Edmonton to start with.

K: You had to find a boarding place, didn't you?

H: Oh ya, but I just went to a hotel. I got into Edmonton and went to the bank as I was told. He said, "we were looking for you." "You take a job down here as a teller in the savings department for a couple of days. After 2 days, on the Thursday, you are to go to Barrhead." "Barrhead," I said, "where the hell's that? I didn't quite get that." Anyway, I got on the train at Calgary, and I didn't know anything about where Barrhead or Edmonton was or anything else. I got on the train in Edmonton and went to Barrhead. Well I went to Westlock first. I got off the train there. That was where I was supposed to be at Westlock. When I got to Westlock the manager came up to me and said, "your name Smith?" I said "ya." "Tomorrow there's a load of groceries going out to Barrhead, you be on that." There's no train or anything to Barrhead. So I went to Barrhead. I met a chap who went out as a relief manager. We were just starting that branch up. All the business that the bank had at that time in that district was at Westlock. They wanted to get into Barrhead and get started there. But the Bank of Toronto was 2 days ahead of us. So when we got out there, there was no bank, there were no buildings or anything. We had a spot up above the grocery store. We had 2 chairs and a table. That was the Bank of Montreal. Then the man that I went in with lived in Edmonton. So he would go home every weekend. He'd go Thursday and come back on Tuesday. So I was the fill in bank for those days. I had to run it. It was a big deal. About 18. You got me all off. The chap who was head of me would come back on Tuesday and then he'd stay till Thursday or Friday and then he'd go back to Edmonton. So it was decided that the Bank of Toronto would stay in Barrhead and the Bank of Montreal would continue their business in Westlock. I was there for about 6 weeks in Barrhead, then it was decided the Bank of Montreal would pull out of Barrhead. So I was called in to Westlock. I was in

Westlock about 4 or 5 days and a wire came through, "Smith is to go to Hughenden."

Well I didn't know Hughenden. But I found out. I found I had to go past my home. This was just about May. So I went there and I got in on Saturday. I went to my home.

Sunday, then Monday was the holiday, 24th of May. So I stayed there and that evening I went on, caught the train again, and went to Hughenden. When I reported in, the manager said, "oh yes we've been looking for you, where've you been?" I only stopped in Killam about 2 days, but I said I knew there was a holiday so I stayed. "Ya well, you get busy here. You take over the cashier. You're going to be the teller here." So that was the start of it.

K: I hadn't arrived then.

H: Oh no, you weren't even known then.

K: Well I was.

H: When I was there I was the teller and ?. The chap I was taking over from, I had to count all his cash. The manager happened to be an old friend of my father's. I didn't know this until I got there. Oh yes I did, because when I got there I got cash going and I said to Mr. Campbell, I went in to speak to my manager at lunch time and I said, "my father wants to be remembered to you." "Oh ye said, who the hell's your father?" That was kind of strong language, but I told him. My father was Hayward Smith. From then on, in Hughenden I was called Hayward. That's how you find Charles Smith and Hayward

Smith, and they're both the same people. If I kept on going you'd die with what I had to put up with. Kathleen's aunt ran a boarding house. Eventually I got a chance to live with her. Then while I was there Kathleen came in, and she was going to start in the bank. Another chap there was a little interested too in the new stenographer. But anyway, I won out. After 8 years, I married her.

K: We didn't. We corresponded. We never used the phone. Phones were only for emergencies in those days. If there was a long distance call when I was in Hughenden, then the telephone operator would have to find somebody to run up to the house and tell you there's a long distance call for you, come down and take it. So you'd run down to the telephone office. Hopefully by then you could still have the other person on the line and could find out what it was all about. But we wrote letters back and forth. After my mother moved to Legal we would go out together for weekend holidays. We never worked in the same branch after we left Hughenden, except when Hayward was part of inspection team and I was still in Killam then. He came around with the senior inspector to do the books. I was boarding with his mother. We had a chance to get together then. But we didn't see a lot of one another. I decided after I moved to the Killam branch of the Bank of Montreal, that that was still not where I wanted to be. So I transferred to Edmonton because I wanted to further my music education. He was at that time in Edmonton too. But by the time the transfer came on for me, he'd been transferred out of Edmonton. In due time, in 1936, we decided that the bank had better smarten up and give us permission to get married. Because in those days they wouldn't let their employees marry until they were earning \$100 a month or something like that. \$1500 a year. You couldn't get married

unless you were earning that. They wouldn't let their female employees stay on after you were married. That was unheard of. So we struggled with \$1500 a year. Thankfully, every once in a while we'd get a xmas bonus of \$50. That was great.

Well in some of the branches we were in, there were living quarters over the bank. They were there primarily for single staff members. Sometimes the manager would decide that he wanted them. But if he didn't, then we would have the use of the living quarters. Of course there was no plumbing, no running water. We lived over the bank. It wasn't the greatest, but it was a place to live. It was cheap too. I don't think we got to a branch with running water until we were ready to retire.

H: No, but we were very well thought of. They had to like us, because we were handling their money.

K: Oh no. Everybody was in the same boat. That was during the depression. Everybody was poor. We didn't think we were poor. But we learned to make a nickel go a long way. I remember when I first started housekeeping, I had to be very careful. I had \$5 a week for the groceries. I was careful and allowed us 10 cents a day for meat. A couple of chops. We had a small car, which Hayward had bought against everybody's wishes, because they thought he was just too extravagant. We allowed ourselves \$5 a month for gas. Once the \$5 worth was used up, we didn't move the car.

We were in Carbon. We started our married life in Carbon. Then we were transferred to Grande Prairie. Grande Prairie then was just starting up. The streets weren't paved, and when it rained there was just nothing to beat that Peace River mud. You'd see cars stuck

in mud right down Main Street. We were there for 5 years. Our son Allan was born while we were there. We had great difficulty with our housing there. We moved 4 times in that length of time, trying to better ourselves each time for cheap rent. It was cold and we had cheap housing, because that was all we could afford. People used to think that bank clerks were very well paid, but they weren't. There was I suppose a certain amount of prestige to it. But there weren't bit salaries. We weren't allowed to take home samples. Or out you go. So we stayed in Grande Prairie for 5 years, and they were good years. We were young. And the war broke out. We were transferred to Olds, Alberta. Once again, where to find a place to live. So we moved in over the bank, and it was awful. There was a lawyer office on the second floor. We were booted up to the 3rd floor. There was no fire escape, and it was a constant concern. By then we had our second child. The stairs had been cleaned with oil for so many years that they were black and saturated. I used to be so concerned that we'd get caught with a fire. There was no hope of getting anything better, because it was wartime. Everything went towards the war effort. So the manager thought perhaps he could get a fire escape built. But they wouldn't do that, because it would take precious metal. So they gave us a heavy rope on the third floor, and we were to anchor it to the window frame and somehow go down the rope with 2 children. But it always stayed coiled up on the floor under the window. We figured if we ever had to use it, we would put each child in a pillow slip and perhaps we could get them down that way. But we never had to use it, thank goodness.

K: Your first manager-ship was in Hughenden, wasn't it? We're back to Hughenden where we started. This time he was the manager. Grande Prairie, Olds, Hughenden, that's

the way it went I think. That's when he became manager, right back to where we started. Where we had our little family. My mother and sister and I had landed as immigrants you might say. Everybody that came then was an immigrant.

No, they're all gone. We used to go back, but there's no one there would remember us anymore.

It wasn't easy. You're in a different social category then. Before we'd been one of the young crowd that went off and did crazy things and danced all night. Now you're the bank manager's wife, you don't do those things. You entertain. Even in Hughenden.

Customers? Oh yes they were mostly farmers. These were rural communities.

Very much so, that's right.

H: At that time they had what they called, the government had put through a plan where farmers could buy implements and the banks would cover them and carry the loans for 2 or 4 years. You'd pay so much a year. That was a lot of our work in those days. In Hughenden, we had business from Czar, and Amisk on the other side, and these were all coming in. Some of them were customers I had known when we first started out. A lot of them were the senior men, and I was just a young man. But I found out that I was the boss. I told them where to get off at. We had a lot of fun, we had a lot of good times. We had some bad times too. All branches were the same. If you got into one, the only thing was that when we went back to Hughenden, I was the boss. When I was there before I was just the junior clerk.

Oh I would say it was about 20 years.

Oh it was about maybe \$2000 a year.

K: I started out as a stenographer at \$45 a month. When I got to Edmonton, I got \$55 a month. That was a big deal. When I transferred to Edmonton I became the bank manager's secretary or stenographer. That was the best job in the office. The manager was Frank Pike. He was a very famous Edmontonian. Everybody heard of Frank Pike. It was his way. He was a great community man, and was well known for his work with various communities and clubs in Edmonton. In the Edmonton history book, he has a whole chapter devoted to Frank Pike. It was really interesting reading.

H: He started in Killam and then he went down to Hardisty, no before he was a manager.

K: He started in smaller branches, as all the managers did. They worked their way up bit by bit.

We both would have liked to have more education. A grade 10, what would that get you now days? Nothing, not even a dishwashing job. But you couldn't afford it. You could perhaps be a nurse. You had to have a bit of money for that. Or a school teacher, a little training at normal. A telephone operator perhaps. It was limited. I don't suppose if we'd had the money that we would ever have ended up with the Bank of Montreal. I think my husband would've chosen to be an accountant. Because he loved figures. I would've liked to be a teacher. But it wasn't possible.

In Grande Prairie. Sylvia was born in Olds.

Saving. Saving money for it every month, a little bit put away. From the time they learned their ABCs it was “when you go to university.” It was a fixture in our house, that's where you would go. You just worked and did your best.

Yes they did. They adjust, children adjust quickly. Sometimes they had their difficulties.

But we were fortunate to be posted to the little town of Bentley when Allan was in his teens. They had a very good high school there with an excellent principal who really ran the school with a rod of iron. He had discipline, and that was important. It was a good school and a good principal, and we didn't have the problems that schools have nowadays. I was so thankful that he was able to finish his high school there in Bentley. He went from there to university.

Allan taught for 3 years, and he liked teaching very much, but he didn't like the system. So he decided that what he really wanted to do was get into foreign affairs. So he went to Ottawa and went to Carlton University there and applied to external affairs and was accepted. That's what he wanted to do. His first posting was to Africa to Kenya. We followed him there to see the country. Then after 4 years more at home, they usually give them 4 years at home, he went to Tanzania. We were lucky enough to go there. Then he went to Pakistan. We thought, well we've never been to Pakistan, we'll go out to Pakistan for a holiday. Well we did. But believe me Pakistan's not ready for tourism. Then he came home. Then his final posting was to Australia, where he was Deputy High Commissioner. Then a year ago he retired, and lives in Ottawa. Sylvia went to university and decided to be a teacher. She got her B.Ed and Masters degree. She's retired. It seems strange to have 2 retired children. She's in China now working in Beijing, teaching

teachers' curriculum. Her specialty is curriculum planning, and that's what she's doing. She said it's wonderful that you're teaching people who want to learn. So there she is.

H: You can hardly compare it, because it's so different you would never know those were customers of mine at one time. It's all done mechanically now, where we used to have to do all our own writing and everything else.

K: Ya, we don't use those, because we like to talk to people. One day a bank clerk said to Hayward, "you know you could use the machine." He said, "well I would use the machine if I could see." But he can't see it.

Oh yes, I would say they are. You can never find the same teller or clerk twice to talk to. So each time you go to do business, you're meeting a stranger.

Well there's one thing that happened that I always find very amusing. Yet I think there's a message in it. Most of the branches we were in, we used to give personal service. My husband would usually collect a few widows who didn't know how to handle things after their husbands had died. You'd pay for that now days, but it was given free. In Olds we were living over the bank. We had a little garden down beside the railway track where we had community plots. We would grow our few vegetables that we would want to plant. We had a wonderful crop of turnips that year. So we carried them all back and lugged them all to the 3rd floor of the bank. We thought, there's our winter supply. Hayward had a customer, a little old lady that came in occasionally and wanted help with her finances. He came upstairs one day, and he had an enormous parcel in his hand. He said, "Mrs.

Philips was in this morning to see me, and she brought us a present.” I said, “oh that's nice, what is it?” He said, “well here it is.” He set it down on the counter. I could hardly wait to see. I thought, oh it must be a whole ham or something like that. Took the wrappings off, and it was the biggest turnip that was ever grown. We tried eating it. We had to cut it with an axe. That's true.

If we had a chance we did. It took a third off the grocery bill.

The last bank was Daysland.

H: All my banking was in Alberta, from start to finish. I went out a couple of times, but not very far. Short trips, that's all. 1971 [retired].

K: Indeed we did. In fact we were out here before you were officially retired, we were on bank vacation.

We have. We're beginning to slow down a bit now. Now we're down to visiting closer to home. But we visited, as I said, Allan in all his postings. It was a real joy. We loved traveling. We had a little old trailer with nothing very grand and glorious about it. It was something on 4 wheels that gave us shelter at night and cooking. We pulled that trailer thousands of miles. We were all over western Canada and western US. We had some wonderful times with it.

Ya, on a pension. Of course I had never contributed to a pension plan, because I wasn't allowed to work at the same time for the Bank of Montreal. I never had a job until we were living in Alliance. Sylvia was in her teens. I wanted her to take music lessons. She had some music, but I wanted her to take more music lessons. I found a teacher that lived

about 20 miles away. She was a very accomplished lady. She said to me, “why don't you sit in on your daughter's music and theory lessons?” I had had lessons as a girl, and played a lot. So I said, that's a good idea. I sat through the lessons with Sylvia and about 6 other kids. She said, “I expect you'll take the exam with them.” I said, “not a bad idea, maybe I can still think and take the exam.” So I did. Then she said to me, why don't you take a music class? You could certainly take some of the load from me. Take some beginners. I said, I never thought of that. Oh well you could do it, she said. I soon found myself with 10 pupils.

H: At 50 cents a half hour.

K: Yes. And you know, I never had a failure in that class. What years were we in Alliance? It would be in the '60s. Sylvia was born in '45 and she was in her teens. I had a wonderful music class. When I was taking business college I'd had singing lessons too. So I was able to teach a little singing as well, some vocals. In fact, in Grande Prairie I was asked by the school to prepare students for the music festival, which I did. The adjudicator was from Edmonton and she gave them some good marks. So I had a small career. A short one, but a merry one.

Three grandchildren.

I was born in 1911. Hayward was born in '07. We lived in 15 houses in our married life.

They used to say every spring and every fall, “well is it moving time?”

I was fortunate to have a mother that saw to it that we had as much education as she could provide. She was a woman that was far beyond the times in her thinking. She

wanted the best for us. She knew that if we didn't come to Canada, there wouldn't be much opportunity for us in England after the First World War. So she instilled those ideas and thoughts into us. We tried to do that with our children. Make them look ahead and think ahead. In fact Allan used to say, "I know very well why you bought the National Geographic for so many years. It was to let us know that there was a big world out there and we'd better begin to explore it."

We've been very blessed with good health. We didn't even buy a house when we went to Victoria. We thought, 20 years mortgage? We've been here for 32 years now. Still paying the rent.

It's been a pleasure. Not many people left that remember those days. Still very clear in our minds, so it's nice to share it.