

Interview Date: March 21, 2005
Interviewer: Steve Kite
Subject: Dan Dillingham
Length of Video: 2 tapes 110 minutes (approximately)
Written Summary: Andi Holland

Tape 1

1:00 I was born in 1934. Dad's family came to Indian Territory in 1903 from West Virginia and settled near Pratt. They made the run just for fun. They didn't claim anything. They had a farm in Kansas.

2:45 Discussion of diary kept by Dan's mother.

3:20 My Great Grandfather, Tom Boyd ran a delivery and livery business. He was a pioneer in the insurance business. He bought into the farm insurance business.

4:45 My dad formed the Dillingham Insurance Agency in 1926. My older brother Tom was also involved.

5:45 On mother's side, her dad came as a Presbyterian Missionary to the Indian Territory, which is now Mohall, OK. In 1924-25 they came to Enid and my Grandfather Edwards was the pastor when the present Presbyterian Church was built. He was Welsh. They had seven children. Six of them stayed in Enid.

7:43 Tom Boyd dealt the first insurance policy in the Cherokee Strip in Nash, OK in 1898.

8:45 I got into the insurance business in the early 1950s. I had gotten a degree in finance and had my eye on law school specializing in water law. That gained my interest because we had a large ranch in Colorado that my dad founded. Water rights could be sold and separated from the surface land. I was going to stay in Colorado and pursue that career. Dad's health started to break and he and my older brother needed help with the business in Enid. I was in the army for two years and after the army I came to Enid to help with the business. No regrets. At that time we had the 120,000-acre ranch in Colorado then purchased an 11,000-acre ranch in Okmulgee. Going back to the mid-30's we would call on our clients from private aircraft.

13:30 Life in Enid – we'd go sit around the square on Saturday and get some ice cream. Lot's of visiting family, lots of sharing dinners. Even though it was the end of the depression we never felt resources were tight because we were always busy. We had a very happy childhood.

15:15 Most mothers were strictly homemakers. Everyone knew each other and watched out for each other.

16:20 On the square was Cory Drug store. They lived on the corner of Cleveland and Rupe in the large house on the NW corner. The drug store fountains were a lot like Braum's. There were lots of clothing stores and two upscale department stores, Newman's and Hersburg's. Christmastime was phenomenal; all the shopping was around the square, busy sidewalks very festive. Santa Claus was at Newman's department store. I thought his voice was very similar to the lawn mans.

19:30 We rode our bicycles even in junior high. I went to Emerson, which was four miles from home.

21:15 WWII changed everyone – On Sunday, December 7, I distinctly remember the radio being on and the program was interrupted to announce the bombing of Pearl Harbor. I remember the conversation of my parents and family being concerned that we were now drug into the war going on in Europe.

23:20 Things were quickly rationed. Dad had a "C" tag so he could get more gas to do business. Mother had an "A" tag, which meant she could only get six gallons of gas every other week. Mother saved her stamps so we could go to our cabin in Red River, NM. We built the cabin for \$400.

24:45 I lost my older sister from puemococus and lost two friends in junior high to polio. The reason we went to the cabin so often was that it was thought at the time that polio was climate related and a cooler climate would lessen the chance getting polio.

26:30 Time of War – no one complained. People didn't mind sacrifices; everyone was involved in some way to support the cause. Everything was rationed, sugar, scrap metal, there were bond drives at school. There were contests going on that if you bought a \$25 bond you could tour a captured one-man Japanese sub. Me and a friend raised rabbits and people were buying our rabbits for meat for a \$1 or 50 cents.

30:00 Post war – There was a special edition of the paper "Read All About It" that President Roosevelt had died in Georgia. At that time people were very segregated - politics, religion, etc.

33:00 His death was very personalized. While he was pushing the New Deal he had to send in the troops to shut down the First National Bank owned by H. H. Champlin. The New Deal required a certain amount of restraint because it would hurt his customers so Roosevelt had the bank shut down. I remember my parents talking about it.

34:45 At the end of the war it was an exciting time. We were at our ranch in Colorado when we heard about the victory in Japan. We had gone to the little store in town. The Santa Fe would grab the mail and deliver the newspapers. The headlines told about the victory in Japan and about the atomic bombs.

37:00 Our cabin was right along the Santa Fe trail. We went to Red River until 1948. In the fall we would go to Colorado to gather the cattle.

40:12 After the war there were lots of new buildings and homes in Enid. The town couldn't provide enough good jobs so many returning from the war took advantage of the GI bill and got a college education. Back then businesses were family owned.

42:30 The first civic thing I did was to help raise \$400,000 for the YMCA. All the locally owned companies were being bought by larger corporations.

44:00 Dillingham family was involved in many civic drives. My dad was the first trustee of Phillips University that was not a member of that denomination. He kept the Memorial Cemetery afloat during the depression. He had emphysema so they went to Arizona often. I have been on the cemetery board for 40 years. Grandfather felt that part of being Christian was to be involved in the community. It was the natural thing to do. I was involved in restoration work of the gardens at Government Springs. They were in bad disrepair. It is a very historical place where the Chisholm Trail crossed. Back when mother was alive she would go walk through those gardens when she needed a break.

50:00 I've been on the Phillips University board for 12 years. I've been on three of the search committees to secure University Presidents. In 1987 I lead a campaign to raise a 5% sales tax. That money would be used to support a scholarship to buy the Phillips campus.

51:20 Phillips is the denomination of Disciples of Christ. A later University President rescinded the sell of the campus and bought the campus back. That was the beginning of the demise of the University. The University is named after the Phillips oil family in Pennsylvania. The Phillips family wanted a seminary to train new ministers to reach out to those in the Indian Territory.

55:00 The University finally failed in the 80s. The cost to run the university was too much. There was no endowment and the school couldn't charge the students enough to make ends meet. The City worked to raise the funding to get North Oklahoma College to buy the Phillips Campus and they did.

Tape 2

:20 Enid is the second largest city in Oklahoma not connected to a metropolitan area, after Lawton. Enid was the third largest community when I was growing up. You knew that by the car tags, OKC- #1, Tulsa-#2, Enid-#3.

1:30 Enid changed when the main north/south highway from Michigan to Texas was moved 30 miles to the east. At that time highway 81 was the main highway. Now it is I35. Not being located on a major interstate has slowed growth. In the 80s the city made a change in philosophy from trying to get outside businesses to come to town. Instead they decided to focus on the businesses that were already here and give them the support they needed to grow.

5:00 Advanced Foods is one such company. Through sales tax support the company was able to move into the old Raleigh Bike plant.

5:45 The highway system changed in the mid 50s to the interstate system.

7:20 The Dillingham's were branching out in insurance so the interstate system didn't really affect our business.

8:50 My brother had gotten involved in drilling wells in Peru.

8:50 The Dillingham's were investors in the oil and gas industry. We liquidated the Okmulgee Ranch and traded for oil and gas leases.

10:23 Dad was a pilot flying very often. In WWII days you couldn't make a trip from Enid to Colorado without having blowouts. The car radiators would overheat, everything was just shot.

12:22 I was drafted into the Army in the Armored Division Finance Office. I sent Elvis Presley his \$138 check every month.

13:15 The insurance business has changed since the war. Back then there were 83 insurance related listings for personal property and such. Dad saw a need to offer commercial legal liability.

16:00 We have continued to look for the uncovered needs of our clients and try to meet those needs. We provide specialty policies for such things as oil well blowouts and self-insured programs.

19:45 When we had the ranch in Okmulgee silo fires were prevalent so we selfishly helped produce a product to insure against those.

21:00 Today Enid has many successful local companies.

23:40 The focus of the square changed in the early 50s. Started seeing sellouts of larger locally owned companies for example the Champlin. At one time it was the largest locally owned oil industry. It sold in 1955. In the 60s you started seeing outside stores come in.

28:15 The energy industry was the driving force for our state's development.

30:00 When the auto industry failed in the late 80s there were many jobless autoworkers sleeping in Munn Park looking for work.

32:15 The Penn Square debacle started the oil bust. I remember the Penn Square Bank shut down over Fourth of July weekend. Many of our clients had their money in the Penn Square Bank. Suddenly the money was gone those with healthy bank accounts had

nothing left except the \$100,000 that was insured. Many banks were closed not just Penn Square. The closing of all those banks took 10 years to overcome. The domino effect caused many companies to fail.

37:45 Our insurance agency agreed to work with our clients to help them through that time. Out of a potential loss in the millions we only lost about \$20,000.

40:00 The domino effect also hurt Enid. Suddenly there was an oversupply of houses and that hurt the economy of Enid.

40:45 The insurance agency actually grew during that time through diversification.

42:30 Enid's future is exciting with lots of growth potential. There are lots of dynamic people here.

49:11 End of tape