

Interview Date: March 23, 2006
Interviewer: Steve Kite
Subject: **E. R. Andrew, Andrew Real Estate**
Length of Video: 60 minutes
Written Summary: Andi Holland

:25 My great grandparents made the run and established a homestead near Alva. Sooners had taken the land there so they ended up moving near Ponca City on Indian Territory homesteads. Instead of being 160 acres they were 80-acre tracts, undesirable areas of the country. They lived there till grandpa's death. The property was sold soon after he died. I actually fall back to the Cherokee Strip Run development. My parents moved here in 1934. I was born in 1936. My grandfather made the run but he was only 20 and you had to be 21 to stake a claim. My great grandparents were pushed out by Sooners who had invaded the Alva area. The land they ended up with was what was allotted to Indians at that time. It was an Indian Claim they occupied. There was oil there eventually but none they could participate in.

3:15 It was the end of the Depression and my parents went to work at Champlin Refinery. My father was very strong union and thought that was the only way to be. My attitudes over the years have changed and my politics has even changed over the years. Dad would probably be upset to know that. Dad's job at the refinery was a forman on the high pressure still and eventually he worked on the catchless unit, a new innovation, prior to his retirement. I was raised on the east side of Enid, where most of the working people lived. I attended Adams school, we excelled at sports and things then I went to Longfellow and Enid High.

5:30 As a kid in high school a lot of the east side kids felt like they were the underdogs of Enid society. That was more a mental thing than actual probably. Today Van Buren is the dividing line. When I was growing up the square was the center of town. WWII started when I was five. We were attending a little church that rented space in the Convention Hall. It was a Sunday morning, December 7 and we could hear the extra car on the square shouting out about the war. Church stopped and everyone went to the square to get a paper.

8:30 There was rationing and food stamps, stamps for tires and stamps for even the basic things we needed. It was a united effort. Everybody was at war. We all did what we could. It's not like today where it is almost an extra curricular activity. Back then everyone was involved when our country was at war. We had scrap metal drives at school. I was in first or second grade. We would search around and bring what we could find to the scrape pile behind Adams school. Dad had an old iron tractor tire that we brought to the scrap pile and I was high point person for the whole day. We bought war bond stamps for 10 cents. The school had weekly parades over to the post office to buy war bond stamps. We would buy a \$1 or \$2 worth of war bond stamps. You would fill a book with stamps and then turn in the book and get a war bond. We were in essence loaning money to the government to fund the war effort. Everybody wanted to go buy stamps. The return rate was very low. They were similar to Green Stamps.

14:21 As kids we set around the radio and were out in the yard playing. My parents would go to the corner grocery and buy groceries. Coming out of the Depression they were savers and would buy things by the case to make sure we had stuff if something happened. The leader of social security was a mill tax; you would pay a mill or five mill above the cost of something. They were little metal coins with a hole in them. They were worth a tenth of a penny. My grandpa received a pension, equal to welfare today.

17:51 My dad was a strong supporter of Roosevelt and a strong Democrat. He was part of the drive at the refinery to get stabilization of retirement funds. After the Union was there the benefits had to be built up. Regarding Unions, the pendulum has swung the other way to where Unions can now be a detriment to the growth of a company. At the time my dad was involved at Champlin, he was in an explosion at the refinery and was in the hospital for a couple of months. Champlin kept him on and paid his medical costs but he didn't receive a salary. It was real tough. That was in the early time of the Union and the benefits just weren't there yet. Probably 1947 when that happened. That was about the same time the Union came. At that time it was a great step to get the Union established for the protection of the workers. Before Unions people worked six or seven days a week at 12 hours a day. It was important to regulate that. I do remember some strikes and strike lines but it is really vague.

22:14 Thursday night and Saturday night were the big nights at the square in Enid. Especially Saturday night everybody from all around came to the square. We tried to get there early and get a good parking space. We would double park, one behind the other and sit in the car and holler at people we knew. Quite a bit of shopping going on too. Evans Drug was on the east side of the square and there was a lot of activity there. A lot of refinery people talking to each other. On the west side of the square was Stanford-Stunkel, probably the largest pharmacy at the time. All drug stores had fountains. On the corner where the attorneys are now was a bowling alley. That was a neat thing we lost. Dad liked to fish, visiting family was our entertainment. We rode our bikes into town. You could ride the bus all over town for a dime. We played baseball and football.

29:04 After high school I attended OSU and graduated in 1959. We bounced around a bit then moved back to Enid. My high school sweetheart and I married shortly after high school so she worked while I went to school. Dates in high school – we walked to town and went to the movie and there were school activities available. Very few kids had cars. Se lived on the west side. I'd have to walk home sometimes because I missed the last bus. She said she was an east side westsider. I met her at church. No one opposed our marriage. We had dated all through high school. In college I majored in General Fitness with a minor in Marketing and Economics. She worked as a bookkeeper at Hoke Lumber Co. She is still our bookkeeper. We lived on 10th street in Stillwater, west of the main drag and south of the campus.

34:30 My dad bought a duplex there. Hoke had two or three duplexes on speculation so dad bought one and my wife and I lived in one side and rented out the other side my last two years of college. After college we interviewed and got a job in Kansas City for two

years then decided to come back to Enid. My parents were in failing health. I worked for Liberty Federal for five years as a loan officer. I got to looking at all the real estate people making the big bucks on the other side of the desk and decided to be a realtor. One of the old established realtors was on the board at Liberty Federal. He told me I might not earn more but I would save more. You become more conservative when you don't have a steady salary coming in. I explain to our junior associates that they need a three-month reserve; a six-month reserve would be better. It was scary starting out on my own. I worked for a real estate company for the first year. My wife was a bookkeeper at Frank's Machine Co. so she had a stable income to help us get started. I had to rely on my sales ability to get started, then over the years we accumulated rental property.

40:55 Most drastic time in Enid was the Oil Boom. We were the fastest growing town in the United States. There was no housing. People were living in parks and in campers, a plague on the community. It was scary the price of property going up at an incredible rate. We purchased our second home paying 18% interest with property values were going up 10 to 12% a year. Within 60 days the market crash occurred. We sold high but we bought high too.

43:24 We had around 600 realtors here in Enid growing at an incredible rate. After the bust we went from 500 realtors to probably 50. In a normal market 10% of property should be available for sale so in a population of 40,000 there should be 400 houses available. At the bust there were 1,500 houses available. In the boom we were way behind the market. Contractors were building like crazy trying to keep up. When the bust occurred practically all the builders left town. We probably lost 40% of property value within a six-month period. It was very traumatic, so many foreclosures, it was just unreal. People had been buying as fast as they could at high rates of interest and then didn't have enough equity built up when they went to sell. A lot of people came to the closing table and actually paid money to sell their house. The concern was to keep your name clear.

46:49 We built the mall almost simultaneously with the bust. We doubled our shopping areas then lost so much of the population that it drained our retail areas. The square was pretty much vacant. It was a real depressed time then Main Street was established and they are doing an incredible job of bringing interest back to downtown. We were fortunate that we had accumulated some rental property and we were blessed that our company was employed by Liberty Federal to represent their foreclosed properties so I had a market; even though the market dried up we were selling a lot of houses at foreclosure prices. After we had kind of stabilized that market we did property management for the bank. We now have a combination of property we manage and property we own. We didn't see any substantial building going on until the mid 1990s. It took about 10 years to get back to a normal market.

51:38 By the mid 1990s we were pretty well established in property management. What really helped Enid was Advance Foods, one of the biggest blessings we had and Enid government made some strong and good decisions.

53:05 Enid is in a growth pattern now that we no longer have the threat of Vance closing we feel like that is stable now for a while. It helped the attitude of the community to know we do have the base that we depend on an awful lot. Vance is growing and positive things are happening.

54:20 We have always thought of Enid as home. In this part of the country no place is nicer than Enid in the spring and in the fall. We have four distinct seasons. It really is a super climate. We have a pretty downtown. Enid has real positive things happening. Long term, I think north probably is the way the town will begin to develop. I hope people will continue to use the existing properties we have on the market and keep the town up and looking good.

End of Tape