

YOUNGSTOWN STATE UNIVERSITY

ORAL HISTORY PROGRAM

Metropolitan Savings & Loan Company

Employee Experience

O. H. 577

HAZEL BAXLEY

Interviewed

by

Evelyn Jones

on

November 18, 1982

HAZEL DECKER BAXLEY

Hazel Decker Baxley was born February 13, 1903 to William H. Decker and Edith Decker in Youngstown, Ohio. Hazel D. Baxley attended Rayen High School and then began to work for the Jones Insurance Company. In 1929 she left the Jones Insurance Company and went to the Metropolitan Savings & Loan Company where she was the company secretary until her retirement in 1966. Mrs. Baxley is a member of the First Christian Church of Youngstown.

YOUNGSTOWN STATE UNIVERSITY

ORAL HISTORY PROGRAM

Metropolitan Savings & Loan Company

INTERVIEWEE: HAZEL BAXLEY

INTERVIEWER: Evelyn Jones

SUBJECT: Secretary position, Management, Changes in company

DATE: November 18, 1982

J: This is an interview with Hazel Baxley for the Youngstown State University Oral History Program on the Metropolitan Savings & Loan, by Evelyn Jones, on November 18, 1982, at 10:00 a.m.

Tell me something about your neighborhood and your childhood, where you grew up.

B: It was on the north side of Youngstown on Oxford Avenue. It is a very nice neighborhood. I came from a large family, eleven children, eight girls and three boys. The school I went to was Parmalee. When it was time to graduate there weren't enough in the class so I had to graduate from Jefferson School.

J: Do you remember what school was like, high school?

B: I think I remember more about high school than grade school. I went to Rayen High and made a lot of friends and liked it very much. I took a business course.

J: What did that entail?

B: A little bit of bookkeeping, typing and shorthand. Then we had to take a half a year of foreign language and I took Spanish. I didn't like it and I didn't do very good in it.

J: Why did you decide to go to the Metropolitan? Is that where you first worked?

B: No. I graduated in 1922 and I had a friend who at that time was working for Jones Insurance Agency. They needed a new employee and she told me to go and I got the job. They had

three departments: Fire insurance, casualty, and bonds. I went in the fire insurance. That was quite interesting. I liked my boss very well. I stayed there for seven years and they split up.

There was an opening at the Metropolitan Savings & Loan and they asked me if I would like to go up there. I said yes, only I didn't want to be a teller. I didn't want to handle money. The company was small then and there weren't too many employees. I was a secretary. I had never seen a mortgage note or deed, but I learned it. I had to answer the telephone. After I was there a while I handled the insurance on the mortgage loans. I liked greeting people to come in and then after I was there so long I was allowed to take applications from people for a loan on their home. I liked it so well; that's why I stayed there so long.

J: Who was your first boss?

B: Bruce Jones at Metropolitan.

J: What year did you start there?

B: 1929.

J: The company was started in 1922?

B: Yes.

J: Can you describe, when you first went there, what the office looked like and what a typical day was like?

B: The bank didn't open until 9:00, but we had to be there at 8:30. It was small. Mr. Jones and I had a very small cubicle. In fact, if he would move his chair back a couple of feet, he would almost hit my typewriter. There were two chairs by his desk and one by mine. If more than three people came in one had to stand. For that reason I had a noiseless typewriter too rather than the standard. I had an hour for lunch and then came back. While the bank closed at 3:00 we never left until 4:30.

J: Did you have Saturday hours too?

B: Yes. When I first started there we had to work Saturday mornings. Because I was new and didn't know anything about it I had to work a lot of Saturday afternoons when I first started there. When I knew what I was doing and could handle it I began to get Saturday afternoons off too.

J: Do you have any anecdotes?

B: I remember when I didn't have to go back anymore on a

Saturday afternoon, Mr. Jones used to have a few friends in and they played bridge in the back room. I was out front there and he must have felt sorry for me and told me I could go home. From then on I didn't have to work anymore Saturday afternoons.

- J: What were some of the changes that you saw in the first five or ten or fifteen years in the office surroundings?
- B: I can't remember that there were many changes. Things were not too good then economically. I think we were glad to make whatever mortgages we could and opened savings accounts. I don't think there were too many changes in the office at that time.
- J: Do you remember any of the big days, like when the stock market crashed or any major days like that?
- B: After the stock market crash, savings withdrawals were limited to \$10 a month. My boss, Mr. Bruce Jones, said, "Never put all your eggs in one basket."
- J: As the company grew and changed how did your job change?
- B: More and more responsibility was placed on me. When I was first allowed to take the applications from people who came in and wanted to get a mortgage, then after a while I was able to sign them up and explain the note to them and the mortgage to them and tell them about the fire insurance. Any questions they had I tried to answer. I learned more and more about what I was doing. When things were bad and we had to start to foreclose on people, if they owned other property we were allowed to put a lien on it, or if they owned vacant land. I had to keep a diary on that. One was for two years and one was for five. We had to renew it again. I did 90% of all the typing done in the office. I liked it because I was learning something all of the time. I liked the people I worked for. Mr. Jones was very strict and very nice to work for. If he explained something to me and I didn't understand it, he would say, "All right, Hazel, open the door and come back in again."
- J: Do you remember when Bruce Jones left Metropolitan?
- B: He died February 13, 1952.
- J: Who took over then?
- B: Harold Waller, he was an attorney.
- J: Had he worked there before?
- B: For a very short time. Mr. Waller had worked in the law offices

of A. M. Henderson. He came then and took over as manager.

When they had directors' meetings I had to keep track of that and call all the directors to make sure we had a quorum. Sometimes it was mighty hard because at that time they didn't pay them anything for attending meetings. Sometimes it was mighty hard to get them to come. I had to make several telephone calls. I always made sure we had a quorum. When the meetings first started Mr. Jones had to dictate everything that happened. After that Mr. Jones would just make notes on a paper and I was able to follow it. He would correct anything.

When I just started there one time and was working those Saturday afternoons, one Fourth of July Mr. Jones called me up and wanted to know if I could come down for a couple of hours. I wondered why and he said because he wanted to dictate some minutes from the directors' meeting. I went down and he dictated a few more collection letters to me. I stayed a couple of hours but I didn't get paid anything extra for it then.

At interest time too I never wanted to handle money, but we all stayed and helped with the interest. I usually ran the tapes. I didn't handle the money and I didn't trust myself adding it on. That was my part of the job while the others did the adding on. Sometimes when that happened you would spend an afternoon or work into rather late at night. Then they always took us out for dinner though.

- J: Looking back, what changes do you think maybe should have been made while you were there? Is there anything that you can think of that maybe at the time you thought should have been done? Do you think it grew too fast or too slow?
- B: I don't think Mr. Jones ever wanted us to grow real big, but we had to with progress. You have to go ahead; there's no way to stay back. I think that was good because it gave confidence to people that we were growing. I think back in the early days the employees would help each other where as time went on, whatever their job was, they did just what that job required rather than to help out if they could. I wasn't a teller, but when interest had to be added on in July and January, I stayed to help by running the tapes. I think when you're small you work closer together than when you grow larger.
- J: What was it like with Mr. Waller? He was only there a few years.
- B: Mr. Waller was with the Metropolitan about six years, retiring in 1958. He was entirely different than Mr. Jones to work for. He didn't seem to me to take the same interest as Mr. Jones. I don't think he wanted to be president, just the manager.

- J: It wasn't long after that that David Jones came in?
- B: Yes.
- J: You worked for him?
- B: Yes. He was very nice. I liked him very much. He was very fair and he was very considerate. I got along with him very well. In fact, he kiddingly said I could work there until I was 88 if I wanted to.
- J: By that time the company was getting pretty big though?
- B: Yes. It was getting bigger. We had moved upstairs. When I first started there we just occupied the downstairs. As we grew we went upstairs and I was upstairs with the three men upstairs. They remodeled the building and put an elevator in. It was really nice. I had a much larger office too. In fact, mine was larger than Mr. Jones'. I retired in 1966 after 37 years.
- J: Why did you work there all those years, because you enjoyed it?
- B: Because I enjoyed it and because before I retired I wanted to have a certain amount of money in my savings account, and I did. I liked my work and I didn't have a family, and I just didn't want to retire.
- J: Is there anything else you think important to add now that we didn't cover?
- B: I can't think of anything now.
- J: Thank you.

END OF INTERVIEW