

YOUNGSTOWN STATE UNIVERSITY

ORAL HISTORY PROGRAM

Metropolitan Savings & Loan Company

Employee Experience

O. H. 575

ESTHER ROLER

Interviewed

by

Evelyn Jones

on

November 18, 1982

ESTHER A. SHAW ROLER

Esther Shaw Roler was born on February 22, 1911, the daughter of Zelig and Jennie Shaw in Malden, Massachusetts. She graduated from Rayen High School in January of 1929. She began working at the Metropolitan Savings & Loan Company in January of 1957 and served the company as the receptionist and loan secretary until her retirement in January of 1973.

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INTERVIEWEE: ESTHER ROLER
INTERVIEWER: Evelyn Jones
SUBJECT: Receptionist position
DATE: November 18, 1982

J: This is an interview with Esther Roler for the Youngstown State University Oral History Program on the Metropolitan Savings & Loan Company, by Evelyn Jones, on November 18, 1982.

Tell me something about your childhood and where you grew up?

R: I was born in Malden, Massachusetts and came to Youngstown when I was five. My mother and dad had a grocery store up on Park Avenue. What is now the parking deck for St. Elizabeth's Hospital is where our grocery store was. When I was about 5½ I was with my brother and his friends and they found some gunpowder crackers and firecrackers and I blew up as high as a telephone pole. I was in bed for eight or nine months. I had no scars fortunately. Due to good doctors, I had no burn scars even though I had some 3rd degree burns.

I went to junior high, what was the old Rayen School at Wick and Wood Avenues. I went to Covington School and then Junior Rayen School, and then Rayen High School. I graduated there January 29 and ran away and got married prior to graduation. Therefore, I didn't work until after I had been married about fifteen years.

When the war started in December, I went to work January 1942 at GF as a drill press operator and worked until May 1945. After D-Day they laid off a lot of people and I stayed home.

Several months later I got called out to work at Levinson's Jewelry Store which was at the corner of Phelps and Federal Streets, because the bookkeeper's wife was a friend of mine. I hated selling jewelry with a passion, but I stayed there until they closed in 1951. I worked there part-time and then

when they decided to go out of business it was full-time for about six to eight months. Then they had an auction and that ended. Then I stayed home for about six more months.

Jimmy Livingston's Jewelry Store was in the bus arcade. He called me to come to work there and I hated it. He asked me to sell televisions and that wasn't too bad, but I still didn't like it. I quit there in January of 1957 when I went to Metropolitan Savings & Loan.

I loved working there. I started out working as a receptionist. My duties at that time were answering two telephone lines and sending out direct mail. After I was there two or three weeks I started opening new accounts and dispersing loans, new credit rating and new credit reporting, collection letters, and one job led onto another. The Hubbard branch opened in November of 1950 and then we had another direct line into Hubbard and another outside line. Then we opened a branch in Boardman and then one in Austintown. I decided when I was 62 that I had to quit, January 31, 1973, after I had broken in another girl.

J: You didn't have any vocational training?

R: Just high school. I always liked typing; that was one of my best subjects. Even though not having typed for years, I rememberd my typing. Ray Perkins interviewed me at that time and he called in David Jones. I told them I thought I wanted to work in a doctor's office. Ray Perkins said, "Just think of our customers as being financially ill." I enjoyed working there and was sorry that I had to quit at 62.

I had to quit in January 1973 as I had cancer. After recovering, I went to work part-time at Home Savings & Loan as I couldn't go back to Metropolitan Savings & Loan. I was getting railroad retirement (My husband worked at P & LE Railroad). I couldn't go back to Metropolitan as the railroad retirement said you couldn't go back to your last employment, so I went to Home Savings part-time.

J: Was Metropolitan on Phelps Street then when you started in January of 1957?

R: Yes.

J: What was it like?

R: It was a very homey type of atmosphere. You knew your customers and they knew you. You knew their business and they would stop by and tell you about their family affairs. It was quite interesting. It is not the same now because they're busier and larger. When I first went there they had

just hit two million in assets I believe. When you're in a small company you do more than one job. My job entailed what I told you, plus any questions anybody had. I did work part-time on special projects at Home Savings, direct mail type things or in the insurance department. I disliked that department. I liked dispersing loans and dealing with the public. It was rare that the day would pass slowly because the phone was ringing and people were coming in and it made the day go really fast.

J: What kind of changes did you notice in the first five years you were there?

R: At first they did everything by hand, posting. When they would put the interest on the loans it was quarterly, every three months, so everybody stayed and helped balance out the cards. Hopefully, it didn't last too long and you would go out to dinner and come back and continue working. When they went to computers it was entirely different, but that also had its problems like when the computer didn't work or it came back with the wrong information. Customers would get very perturbed.

J: You didn't work as a teller?

R: I never worked as a teller, no.

J: You were like an office manager.

R: A law passed, Escheat, and any account that didn't have any transaction in ten years we tried to notify the customer and let them know they had a savings account and had not drawn on it. The government wanted us to send those accounts to them in Columbus. They would cease bearing interest. So that was my job on the side when I had nothing else to do, was to try and locate the customers.

J: When you started there there was only the main office?

R: Yes, and it had about seven or eight employees.

J: Were there a couple tellers?

R: There were about three tellers, a bookkeeper, Mr. Jones and Mr. Perkins and Hazel upstairs, and myself.

J: Did you ever take loan applications?

R: Just a couple of times when it was lunch hour and the loan officer was out to lunch. Dispersing loans was my primary job.

J: You worked there for thirteen years?

R: Sixteen years.

J: By the time you retired they had all their branches?

R: They had all the branches they have now other than Liberty.

J: Why did you work there for so many years?

R: I loved the job. They offered me a job upstairs and I didn't want it; I enjoyed being on the first floor and meeting people.

J: Is there anything, looking back, that at the time you thought should have been done differently?

R: I can't think of anything now because ten years have passed since I have worked there.

J: Is there anything else you think you would like to add?

R: I enjoyed the Savings & Loan Institute work. Someone nominated me at the Savings & Loan and I took classes and met so many people. When I needed to know anything about a customer or something I could call any key person at any one of the savings & loans from here to Warren. That made it nice going to class. I thought I was too old to be learning, but I really did enjoy the classes. Then I was put on the board of the Savings & Loan and that was very nice. I went to several conventions and those are nice memories to look back at now.

J: When the company was small I understand that there were small, almost like family picnics, that you had every Sunday?

R: Right. We would look forward to them too. Even if you brought your spouses there weren't over fifteen people. Most of the girls were single and they didn't bring any boyfriends. It was like a small, family picnic.

J: Thank you.

END OF INTERVIEW