

History United: Memory Initiative

Interview with Frank Mobley (FM)

Interviewer: Evelyn Riley (ER)

Wednesday, December 18, 2013 at 3:00PM at Mobley Household, Danville, VA

ER: So just to start off I'm going to ask you the basic questions, like your name and birthdate.

FM: Yeah, [*Pause in transcription for interviewee questions about History United.*] My name is Frank W. Mobley, Jr. My age is 88. I was born September 29, 1925 in Pittsylvania County just outside of Danville.

ER: And where have you worked?

FM: Well, public work or...I was in the Navy for 42 months. That was after I finished my first year at VPI. I went into the Navy as an aviation cadet, and then after I got out of the Navy after 42 months I went to work for Sherwin-Williams Paint Company as a credit manager of the local store in Danville and I worked there for about two years, maybe a little bit over two years, and they were starting...it was Schoolfield Industrial Loan which later became Schoolfield Bank & Trust Company and they were looking for someone that had a background such as I had and so they offered me a job as, what became, cashier of the bank and later president of the bank.

ER: How long did you work at the bank total?

FM: 39 years.

ER: And how did you hear about the job? Through word of mouth, or was it in the paper, or...

FM: No, I heard about it from a good friend of mine, Dick Merricks. They had offered him the job, but he was well situated where he was working and he thought I might be interested and I was.

ER: Ok, and what year did you say you started that job?

FM: At Schoolfield? 1951.

ER: And what year did you retire from that?

FM: In 1990.

ER: And the Schoolfield Bank, could just you talk a little bit about the business, like who were their clientele, the history of the bank...

FM: Yeah, this bank was formed as an industrial loan company in the village of Schoolfield. It was just outside the corporate limits of Danville and it was right across the street from the main part of Dan River Mills. And they didn't have a bank out in that area, and the man who started our bank, T. Mastin Collie thought that it was needed in that area and would be well received, and it was.

ER: Did you live there when you worked at the bank?

FM: Did I...?

ER: Live in Schoolfield?

FM: No, now I was born just beyond Schoolfield, the section was called Stokesland in Pittsylvania County.

ER: How do you spell that?

FM: S-T-O-K-E-S-L-A-N-D, Stokesland.

ER: Ok, alright...can you explain the atmosphere of Schoolfield Village?

FM: Ask me again, I'm sorry.

ER: Could you explain the atmosphere of Schoolfield Village as you remember it throughout the years?

FM: It was the largest single unit textile mill in the country. They employed in the Danville area about 11,000 people at that time and the main part of the Schoolfield Mills, Dan River and Riverside Mills, was there in Schoolfield. It had been started many years ago by the Schoolfield Brothers, I think there were two brothers who started the Schoolfield, the Dan River and Riverside Mills and we were right across the street from the main part, the main office, and much of the main manufacturing section of Dan River Mills. We started over the post office...they had some quarters for rent and we started in rental property over there...the post office at that time.

ER: So the textile mill workers used the bank...did the rest of their families?

FM: Did what, I'm sorry?

ER: The workers, they used the bank primarily, correct?

FM: Well, yeah, course we had many customers who were not textile workers, but the textile workers really used it a lot. We catered to them you might say. We set our hours so that we would be open when they would need us and they really appreciated having a bank up in the Schoolfield area. Many of them didn't have automotive transportation to go downtown to the downtown banks and they would come in our place and cash their checks, and make their deposits, and borrow their money, and make their payments and so forth.

ER: And how did you see it change from when you started to when you left in 1990?

FM: Well, when I left in 1990 we had been acquired by First Virginia Bank Shares Corporation out of Falls Church, Virginia and they had a little different philosophy of banking and we were probably more personally acclimated to the people of Schoolfield. It was a little bit more of a personal situation with us. The biggest problem that we had, and the reason we joined First Virginia, was that we had more demands for loans than we had money to fund the loans with. The people, most of them, the textile workers, lots of them worked from paycheck to paycheck. They didn't save a lot of money. We had calls for more loans than we could afford...we could of course not make more loans than we had money in the bank to fund them with and...fortunately we didn't have to do it often, but sometimes we had to tell people that we just couldn't make a loan because we just didn't have the money. I had met some of the people at First Virginia at banking conventions and so forth and was favorably impressed with them and they talked about letting us have as much money as we needed and it sounded good to us because we were, you might say, under fire by the bank examiners to cut down on our loans because they didn't like to see us lending over 70-75% of our deposits and we were right much over that and it was just really hard to turn down a good person when they would come in and need the loan and we just absolutely didn't have the money. It's kind of like a grocery store being out of groceries. And people needing to have food you know...they would have to go off somewhere to get that service and we wanted them to stay in Schoolfield.

[Timestamp – 133:3] **ER:** And was that because of the small nature of the bank or was there some type of recession or economic thing going on to cause that.

FM: Um, no, it was fairly good times at that particular time. We opened in 1951, I've forgotten if I told you that, but Schoolfield Industrial Loan actually opened for business on March 10, 1951. I didn't go to work there until September 1, 1951. I was working under a contract with Sherwin-Williams Company. It was good times...and just the nature of the people in Schoolfield...I mean it was primarily a textile village. The textile company, Dan River Mills, owned most of the houses out there and they were beginning to sell them to the workers and that created a big borrowing market for us because right many of the houses didn't have indoor

plumbing. They had outdoor toilets and most of the houses had a faucet between two houses. They had to go out there and draw the water, you know. They had a sink in the kitchen, but there was no incoming water supply and of course, most of them just heated by coal, had coal stoves, that... Dan River Mills had these service companies that they owned or were instrumental in. One of them was a fuel company, primarily a coal company, they did sell some kerosene and so forth, but they also had other stores there in the village there near us. They had a Park Place Mercantile Company, it was a general merchandise store, and they had a pharmacy--Park Place Pharmacy--and they had Schoolfield Hardware Store and a Schoolfield Furniture Store and there was a grocery store there. And the grocery store sold on credit and they had people in the store taking orders over the telephone and most of the groceries, people would call their orders in and they would deliver them and give them credit...they would pay the bill once a week or once a month, whatever arrangement they had, and so it was a self-sustaining village. They also had some other things, such as a post office. There was a...they had a legal...police department out there, the police were on the payroll of the mill, I think. It was just a self-contained village so to speak.

ER: And where did you live when you worked there?

FM: Well, Ann and I were married at the time I started working there. I had finished my service in the Navy, I had been on a minesweeper as a navigator and ended up being executive officer of a minesweeper and when I came home I lacked a little on finishing my education and I went back to University of Virginia and finished my education and Ann and I were married not too long after that. And we were living at that time down on the Franklin Turnpike across from what was known as Hughes Memorial Home. It was an orphanage that had been established by Mr. Hughes. But I had been familiar with the mill for many years, we lived much closer to it when I was a child and we lived out in the Stokesland area where I was born.

ER: Did you use the GI Bill to go back to UVA?

FM: Yes, I did.

ER: What did you study when you were there?

FM: I got a degree in commerce, it was pretty much like business administration...had a degree in commerce.

ER: And did you enjoy your time in the Navy?

FM: Yes, I did, I really did enjoy the Navy. If I was looking for a full-time job I guess I would like to have stayed in the Navy, but I was anxious to get back home and start my life here at home again.

ER: And how did you meet Ann?

FM: How did I meet...well we've known each other since children. Yeah, we moved out here, my family did, out on Franklin Turnpike when I was 10 years old and Ann was about seven at the time and we both went to the same church--Mt. Hermon Baptist Church. We knew, our families knew each other, and I always thought a lot of Ann. We kind of grew up together, although I was about three years ahead of her in school, I knew her at school and so forth.

ER: Where did you go to school?

FM: Well, our high school was Whitmell Farm-Life High School.

ER: Could you explain that to me? I've heard it a couple times, but I didn't know what the premise was. Did you do vocational things there too since it was a farm school?

FM: Most of the boys took agriculture and the girls, they had a good home economics department...and the principal, Mrs. F. C. Beverly, was known all over the United States as an educator and was sort of unique in her methods of teaching and so forth. And she wanted to give the farm children in particular an education that would be beneficial to them if they stayed on the farm and made a life, she wanted to give them a fuller life, you know?

ER: Now, did you grow up on a farm?

FM: Yes, we had ourselves a small farm...my father bought that when I was 10 years old and we moved there. We raised tobacco. My dad worked in town and we had one field hand and of course, I started working on the farm, you know, doing some as soon as we moved out here when I was about 10 or 11, so forth.

ER: What were some of your chores on the farm?

FM: Ask me again please.

ER: What were some of the chores that you had to do on the farm?

FM: What did I have to do?

ER: Yeah.

FM: Well tobacco, we didn't start raising tobacco until I was about, probably about 13 or 14. Prior to that we just raised vegetables mainly and we sold the excess at the farmer's market, it

was called a curb market at that time. And my dad, when we had excess to sell, my dad would take me over--he worked at the hardware store in Danville--and he would take me by the farmers market on Saturday morning with the excess vegetables and things we had from the farm. A lot of Saturdays I would make more money, or take more money in than my dad had make all week at the hardware store, so *-laughs-*

ER: Going back to bank...is that, the building, still there, or is it still a bank?

FM: Yes it is, it's a part of BB&T now.

ER: What's the address of that, do you know?

FM: 1017 West Main Street.

ER: Do you bank there, or do you guys bank somewhere else?

FM: I bank with BB&T, I don't use that particular office very much because it's all the way across town, but I use the one that's near me, yeah.

ER: Did you enjoy working there?

FM: Did I enjoy? Yes I did, I loved working there.

ER: What did you enjoy the most?

FM: Well I...of course I think I'm sort of a people person and I enjoyed meeting the people and it gave me a great feeling to be able to help them. We always felt like we were specialized in student loans. I often have people coming up to me and say, "You helped me get my education," or "You helped me get my first house," or my first car, something like that. My wife almost hates to go with me shopping because people stop me and...

AM (Ann Mobley, Frank Mobley's wife): It makes me feel proud. *-all laugh-*

ER: So, what kind of impact did the bank have on the community?

FM: I think we had a good impact in the community. I think maybe we encouraged some of the other banks to be more personalized. But the mayor of Danville now, he likes to tell downtown bankers when he gets everybody together, how his family was turned down by all the downtown banks when he need \$600 to get into college and somebody told his family that if they come out to Schoolfield they could get a loan out there. He told me that his family did that. He needed

\$600 and according to him that I told him that I wouldn't lend him \$600 but I would lend him \$800 because I knew he would need money for books and other things besides just the beginning tuition.

ER: Great! How did the incorporation of Schoolfield affect the bank?

FM: I don't think it really had any effect on it because, you know, we were incorporated by the state and we joined the Federal Reserve system fairly early in our banking life and we were under the control of the state and the Federal Reserve as far as examinations and so forth. I don't think that it had much, that it really caused us much change or difference.

ER: Do you have any favorite memories of your time working there?

FM: Well, it was all one good ride for me.

ER: And what church did you say you go to?

FM: I Beg pardon?

ER: What church do you go to?

FM: Mt. Hermon Baptist Church.

ER: And what role do you think that's played in your life?

FM: Well, we've always, my wife and I, have always been a big part...I'm a trustee of the church and I'm a deacon--I'm not actively serving as a deacon at the present time. And back when I was more able to do so I taught our Sunday school class for a while and I've been financial, head of the finance committee, I'm not now but when we were building most of the additions to the church.

ER: How would you describe growing up in the Dan River Region?

FM: Well, we were more country-fied than many of the people I ran into in later years. We were...we had a more simple life, but it was a good life. I think we were more family oriented and...of course I think that made for a good life. Ann and I have two children, four grandchildren, and five great-grandchildren. And we are close to all of them and I think our upbringing sort of made all this possible.

ER: What did your parents do for a living?

FM: My dad worked at a hardware store. My mother was always a homemaker. She did, early in life, teach. In fact, she taught me the first three years of elementary. I would have had to walk about 2-2.5 miles to go to public school where I lived in Stokesland and she didn't want me having to make that walk--it was sort of a rough area some of it. So she started a little private school, taught about 12 or 15 children. Most of them on our street out on Stokesland and their parents didn't want them to walk to public school.

ER: Did you have a childhood hero?

FM: A childhood hero?

ER: Mhmm, *-laughs-*

FM: Not a particular one that I can remember at this point. I mean...we always liked to go to the movies. Work hard during the week to be able to get Saturday afternoon at the movies, I mean maybe some of the Western movie stars were interesting to me. I don't know...trying to think. I mean, some members of my family were closer to me than others. My parents were always close to me. Then I had one uncle, you know, that was a little closer than some of the rest of the family. But I wouldn't say I had a real hero.

ER: When you say you went to the movies, did you go to the theater or the drive-in theater?

FM: Mostly to the theater.

ER: Ok. Where do you see the future of the DRR going?

FM: Well, it's changed a lot. You know, we used to be very oriented to textiles and tobacco and Danville was not into furniture but some of the areas not too far away were into furniture also and most of these things have really been shipped overseas or done away with. However it looks like the trend may be reversing now and we're seeing more smaller businesses. I like that because, for example, Dan River Mills had a high employment of about 11,000 people and when an industry like that goes out it really devastates an economy. And of course with tobacco we haven't felt it as much because there was a buyout of the tobacco quotas by the major tobacco companies. The government required them to pay the farmers for their quotas and so forth and there is probably right much tobacco has come back to the area and so I think things are reversing a little bit.

ER: Did you ever attend one of the tobacco auctions?

FM: Quite frequently.

ER: Could you describe those for me?

FM: Yeah. The farmers would line their tobacco up in piles on baskets that were furnished by the warehouse. In the warehouse in rows. And the buyers would start out at where the rows of tobacco started in the warehouse and the warehouse would have somebody starting a price on each pile and the buyers would signal who wanted it and at what price and they would auction it off. In other words it would move pretty fast to bid, make several bids if they needed to and the warehouse paid the farmers for the tobacco the day that it was sold and they would get their money back from the companies who bought the tobacco a day or so later as soon as they received it at their plants. It's very interesting, I always thought it was very interesting as I said, because if you had tobacco there of course you were anxious to see what it would bring and it was a good method of getting the highest dollar for your tobacco. When I was raising tobacco, the most that we ever raised was about 10 acres of tobacco, like I said, my dad worked in town, and now with the equipment and so forth that farmers have a lot of them will raise a hundred or more acres of tobacco. So it's gone from a small growers to large growers and they use a lot of Mexican labor now. When we were coming along, when we were children, 10-12 years old in there, we would help our neighbors put the tobacco up in the barn. They had to be strung on sticks and the sticks with the tobacco on it were put up in the barn for curing and I don't know if you had anybody else that had worked for 25 cents a day, but I did! *-both laugh-*

ER: What would you spend your money on?

FM: Well I was fairly thrifty, I always...money was fairly tight. About that time the big Depression in the 30s was just over a little bit. And I saved what money I could make to buy my school clothes and things. Go to the fair. I always wanted to carry one dollar to the fair. That would get me in most of the rides and so forth. We always had a fair. It was sort of an agricultural fair but they had midway rides and everything. They were mostly 10 cents a ride or something like that, but anyway if you had a dollar you could in most of the rides that were available.

ER: So that was the county fair?

FM: Well actually they called it Danville-Pittsylvania County Fair, yeah. It was actually in the city limits of Danville. But the county schools always let out early one day and they gave the kids an admission pass to get them in and on the day that the county closed the schools down early and we enjoyed seeing the agriculture exhibits and some livestock and as I say the midway.

ER: Do they still have that?

[Timestamp - 40:46] **FM:** Yes, a little bit different situation. We haven't ever been to where the new fairground is. I mean we've been by it, but never have been to it when the fair...they have a midway. It's pretty well attended, it's pretty much like it used to be, agriculture exhibits and so forth.

ER: Ok. Your talk about the Great Depression reminded me, do you remember anything about Prohibition or anything?

FM: Well, we were not from a family that used alcohol, so it didn't really make that much difference to us. But I remember when Roosevelt came into office and they started selling beer again and just hearing a little bit about it. One of the things it changed, when I was out in Stokesland my family gave me...Santa Claus brought be a Radio Flyer wagon and my father at the store he was working could use bottles people might drink the alcohol and so forth and throw out. I would take my wagon and go through the streets of Stokesland and pick up the bottles. I could sell pint bottles for a penny and quart bottles for two cents and if I could find any gallon jugs I could get a nickel for those. I had to wash them and make sure they were good and clean but I'd get enough money from that to go to the movies on Saturday and maybe buy a box of popcorn or something. But that was the main thing that I saw when Prohibition was over was the empty jars, bottles, that were on the streets.

ER: Yeah, so the tobacco auctions, they were down on Bridge Street, right? Around that area?

FM: Well, not entirely. It was over some little bit of Danville, but we sold most of our tobacco at Acre's Warehouse [?] --that was down there, it was either on Bridge Street or...I think it was Bridge Street.

ER: What do you think about the development going on in that part of town?

FM: It's very interesting. People are getting some real nice apartments that...in the old tobacco factories and warehouses and so forth. They are turning them into nice apartments.

ER: Is there any local historical event that you felt had a strong impact on you?

FM: Well, now, I remember some years ago my wife was co-chairman of the Pittsylvania County Bicentennial Commission and that was a big thing for the county at that time. She worked with a lady by the name of Mrs. Hurt, Mrs. Henry Hurt, over in Chatham. Mrs. Hurt had written a great play about the beginning of Pittsylvania County and so forth and the people who were on that committee worked a lot, my wife worked a lot. They had parades, we just had a big time. That was one of the most fun things I remember us doing particularly as a family.

ER: And do you remember anything about Bloody Monday or anything like that?

FM: About what please?

ER: Bloody Monday or the integration?

FM: Yes, I remember, I don't think it was Bloody Monday, but as a family we were going to the beach and we were just getting ready to cross the river and people laid down in front of the car and we had to wait for the police to come and bodily remove them. You know they wouldn't...that's one of the things I remember. We didn't...out here in the county it was very quiet you know we didn't really get involved. Of course Schoolfield wasn't really involved in the Bloody Mary *-laughs-* I mean Bloody Monday things.

ER: Ok, so Schoolfield itself, the population was mostly white, right?

FM: Yes it was.

ER: Ok, are there any other memories you'd like to share either about working at the bank, living in the region, growing up, childhood, or really anything that I didn't ask you about?

FM: Well, do you care anything about our life after retirement or anything like that?

ER: Sure, yeah!

FM: While I was working we never took the opportunity to have very much of a vacation. I felt like I needed to be at the bank right much of the time. We would go to the beach and so forth but rather stay very long...anyway I told my wife that as soon as I retired we'd take advantage and we started cruising! We had 26 what I called major cruises after I retired, we've traveled over most of the world and 16 of these cruises were with a line called Crystal Lines. They had two ships most of the time, I think finally they had three ships, anyway they were award winning cruise line ships, and anyway we enjoyed that a lot. Most of the years we would take two cruises a year so we really enjoyed getting to see the rest of the world. While I was in the Navy it was restricted mostly to, my ship's home port was Charleston, South Carolina. And I loved Charleston and so forth, but I didn't get to see a lot of the rest of the world. We made patrol runs to Key West and down that way. I enjoyed, I loved the sea. I thoroughly enjoyed being able to go with my wife to see major parts of the world.

ER: Did you think about going back into the Navy for the Korean War?

FM: The Navy...I was still in reserve at that time and the Navy sent me a questionnaire. We had just had our first child and when they found out I was married and was the father of a small baby, they didn't bother me again.

ER: Do you remember anything about Danville in the Cold War? Just the effects it had on it, if it did?

FM: Well I remember there was sometimes, up at the bank for example we put it a bomb shelter as you know and the government stocked these with all kinds of supplies and so forth. We had underground vaults and so forth that were supposed to be pretty much bombproof. It was interesting that the government used, we were so thankful...particularly, the time I remember most was when Kennedy was president and the Russians were sending in missiles to Cuba and we were wondering who was--it seemed like it was kind of a game of chicken--as to who was going to give up. We wondered if we were going to have to go to war against the Soviet Union or if they would back down, and thank goodness they did backed down and of course Cuba was never real important to the United States even though their regime, Castro and so forth, was pretty rough.

ER: I recently saw a video called Operation Danville that was filmed in 49. Do you know anything about that? It was kind of like a government promotional film where they had a fake invasion and everything. I saw it on the Library of Congress website and I thought it was really interesting. Like they captured the mayor, and some people at the municipal building, you know it was fake promotional video and I don't know if you remember anything about that?

FM: I may have been at school...let's see, after I got out of the Navy I went back to University of Virginia and I was there until the summer of 49, I don't know when in 49...so I really believe I probably was not here at that time.

ER: Ok, so the bomb shelter, who was that for? The residents of Schoolfield or the people who worked at the bank?

FM: People who worked at the bank and people in the community there. As I mentioned we had a number of stores and so forth there. We could take care of, I've forgotten exactly how many, some...it was more than the number that worked at the bank but of course would not begin to take care of the population of Schoolfield.

ER: Did you get to see the inside of the textile mills?

FM: Uh-huh.

ER: Could you describe those for me?

FM: Well, they did a complete operation from being the cotton in in big bales and they would break those bales of cotton down and they had machines that would make the cotton into cotton threads and put them on spools. And then they would take these spools of cotton thread--Dan River was completely cotton mainly--and they would, you know, weave it into cloth. And they made all types of cloth. They were particularly well known for their sheeting and pillowcases and so forth. They had a company store out there right near the bank that sold their cloth, particularly the irregular pieces of cloth at a great bargain, ladies would go and browse through the packages of cloth to get the best buy and so forth to make children's clothes, any type of clothes and so forth. They had a dye house that dyed, to dye the material. They just took care of it from cotton in the bales to finished cloth and they were well known. Motto was "Dan River runs Deep," I believe. It was quite an interesting operation. They updated it from time to time. And as velour got important they made a lot of velour. Of course I didn't come into contact with the process as much as, naturally, as much as the people who worked over in the mill. It was pretty hard to get in it. Not that I really...sometimes they would have something that we might see some part of the mill, but I never did really see a lot of it.

ER: What would you say has kept you here in Danville?

FM: Kept?

ER: Yeah.

FM: Well, family is the main thing. Sherwin-Williams wanted me to open a paint store, company store, in Staunton, Virginia, and we didn't want to move to Staunton. Not that...I think we would have liked Staunton, we just enjoyed being close to our families. My wife was born right here, almost where we're talking, the house next door was where she was born and of course my family lived just a couple of miles from here. And church...we felt almost like the people were...so many of them were kin, particularly to my wife. My family, we didn't have many kinfolks but we felt like church people and so forth were almost a part of our family, relatively close. For that reason we just wanted to stay here.

ER: Have your children or grandchildren stayed here, or have they kind of...

FM: No, we don't have any of them here. Our daughter went to Longwood and she, of course, was expecting to be a teacher and she was. She got so much better offer from the Richmond area than she did from Pittsylvania County. We were somewhat disappointed in the offer she got from Pittsylvania County. Anyway she went to Richmond and started teaching and her husband was from that area. Then our son studied forestry at VPI, he was very much interested in forestry.

When he started working as a forester he was assigned a Georgia area and anyway he got the job later as an urban forester for the city of Atlanta. So he's been with the city of Atlanta every since. The opportunities were just better for them. And of course our grandchildren have spread out even more.

ER: Yeah, I think that's one of the things that we're trying to move towards is to get more opportunities for people to get them to stay here. Well, I've asked most all the questions that I can think of right now, but if there are any other memories or anything that you would like to share we can keep on or if you would like to talk for a little while we can switch out or we can be done.

AM: I think he's done a great job covering everything. *-all laugh-*

FM: I don't...if it's anything else you think of, any one of us would be glad to...I worked right closely with Danville Community College and I helped start the Educational Foundation in 1982 and that's been a real great thing for the area. The community college foundation, they have been able to provide lots of scholarships. We have a young man there now who is a director, who has really been a go-getter and I think he got national attention from, I think I remember correctly, they were able to raise about seven million dollars last year. They were very kind to me and gave me a degree in the humanities for the work I did at Danville Community College.

ER: I did have one question that just popped in my head, how did technology, changing technology, affect your work at the bank?

FM: Well, I left about time that computers were becoming very important in everything. The first computers were so much harder to work with and so forth, you had to know the computer language so to speak. My secretary, I was fortunate in having good secretaries that were proficient in that sort of thing, it helped me a lot. I never did really enjoy...I felt they were a little impersonal and so forth. That technology and so forth has really come forth, and is quite the thing now.

ER: Well, I think that's all I have for you today. Thank you very much for sitting and talking with me today.

FM: Thank you very much, I enjoyed it.

[End of Transcription]