

Black Leadership in Los Angeles: Ivan J. Houston

Department of Special Collections

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1. Tape Number: I, Side One August 21, 1986

Hopkins

Mr. Houston, let's begin with some basic statistics. First of all, can you tell me, what is your full name?

Houston

My full name is Ivan James Houston.

Hopkins

Is there a story behind that name? How did you come to acquire it?

Houston

Well, the name Ivan- As I understand it, my father selected my name. I'm really not certain where he got the name Ivan from. I know a good friend of

his was named Ivan. The name James came from- I had a great-uncle who was named James [James Alexander], and also the middle name of my father's father [Oliver Houston] was James.

Hopkins

Tell me when and where you were born.

Houston

I was born June 15, 1925, in Los Angeles, California. In fact, in a house at 1844 East Fifty-fourth Street in Los Angeles, California.

Hopkins

By the forties you were a rare native.

Houston

That's true. [laughter]

Hopkins

Now, let's begin by talking about your parents. Let's start with your mother. Do you know her full name?

Houston

My mother's full name was Doris Talbot Young-that was her maiden name.

Hopkins

Doris Talbot Young.

Houston

Young was her maiden name, yes, and she was born in Los Angeles, California, October 11, 1897, right near First and San Pedro streets.

Hopkins

Now, do you know where her parents were from?

Houston

Yes, her mother [Laura Talbot Young] was born in Chatham, Ontario, in Canada. Her father [Louis Young] was born in Tuskegee, Alabama.

Hopkins

This is pushing it a bit, I know, but you have an excellent memory. I was wondering, do you know how they met?

Houston

Well, my mother's mother came to Los Angeles from Canada in about 1886. I think it was just after the railroads opened up, coming into L.A. She followed- Her father and her brothers and sisters came out here at that time. My mother's father left Tuskegee and came out to- He apparently traveled quite a bit and came out to Los Angeles, as near as we can tell, somewhere in the 1890s, early 1890s. I don't know exactly where they met.

Hopkins

Okay, that's fine. That's excellent. Do you have any idea why either one of them came, at least on your mother's side?

Houston

Well, I think they came- My mother's grandfather, his name was Benjamin Franklin Talbot. He was a Civil War veteran, I think, and as I understand it, he came just for better opportunities than were available up in Canada at that time. It was a part of, I think, the whole movement to the West once the railroads opened, coming into Los Angeles.

Hopkins

Yeah, the rates were really cheap, as I understand.

Houston

Really cheap. They were just advertising to get people here.

Hopkins

Okay. Now, your mother was born in Los Angeles. Do you know anything about her background in those early years in Los Angeles, in terms of maybe- What level of education did she acquire?

Houston

Mother graduated from high school. In fact, she graduated from Los Angeles High School in 1916. She went to millinery school to study hat making, and then she did take some courses at the University of Southern California, but she never did complete any college, get a college degree. She did a fair amount of traveling as a young lady, because she did go back and visit her ancestors or people in Canada. She always kept in very close touch with the people there, cousins and relatives in that part of the world.

Hopkins

That's interesting. Do you know the origins of the people in Canada?

Houston

Yeah, the people in Canada, the two sides- One side, Talbot, Benjamin Franklin Talbot, my mother's grandfather, apparently his family had been in Canada as early as our records go, back as early as 1803. His grandfather was born in Canada. My mother's grandmother [Elizabeth Hines Talbot] was born in London, England. Her mother was born in Jamaica and went to London and married someone who was a part of the queen's guard, and then they migrated to Canada.

Hopkins

That's interesting. While your mother was growing up in Los Angeles, did she share with you any of the stories of what it was like to live in Los Angeles during the early part of the century that you can recall offhand?

Houston

Yes, she did. I guess it was quite an interesting place to live then when she was growing up, because she remembers going down to Venice, California, when they actually had the canals down there. Someone actually built canals in Venice. Later they found out that it just didn't quite work-they became too swampy. She remembers traveling all over Southern California on a horse-and-buggy carriage and also using the red cars, the electric cars which were all through Southern California. She was quite social, and apparently the blacks who did live in the community at that time all seemed to know each other.

Hopkins

Do you know where she lived?

Houston

She was born somewhere right around First and San Pedro [streets], which is part of what is now Little Tokyo. Then she lived, up to the time she was married and even for a few years after that, in what is called the Furlong Tract, which is over on Fifty-fourth Street east of Long Beach [Boulevard]. That was a tract called the Furlong Tract, and quite a number of black citizens who lived here in the early years apparently lived there.

Hopkins

Okay, let's talk a little bit about your father now. But before we leave your mother, I wanted another question here. Did you know what she did for a living?

Houston

She never really- The only time she worked, I think, was after she graduated from high school. She took up millinery, and then she worked for a while for Brodin's millinery shop. I think she did that the few years before she married my father, which was in 1920.

Hopkins

What do you remember about your mother?

Houston

Oh, that she was, as I said, she was very sociable, always kept up with the family, you know. Not only the family, because she was an only child and so she had no brothers or sisters. Her mother had several brothers and sisters, but none of them had children. So she was the only child of that whole group that came out of Canada. So she always kept up with the family, and she was always curious about her father's family. He came from Tuskegee. But he died in, I think, 1901, when she was only four years old, so consequently they sort of lost touch. But later, in the early thirties, she was able to reestablish touch with her father's family in Tuskegee. So she was quite interested in that. She was a member of a lot of clubs and groups like that, but her main vocation was apparently raising her family. She was just mainly raised to be a housewife and dedicated to raising her family.

Hopkins

Excellent. She seemed to have had a sense of history, or at least, like you say, a sense of family.

Houston

Oh, yeah. She could really remember the dates and places and things that happened. She knew everyone's birthday.

Hopkins

Let's talk then a little bit about your father. Can you give me some background on him?

Houston

Yes.

Hopkins

His full name first.

Houston

His full name is Norman Oliver Houston, although he also at some point assumed a second middle name, Masson, which is French. He was born October 16, 1893, in San Jose, California.

Hopkins

Can you give me a little background on the Masson name?

Houston

The Masson name came from the fact that his father, Oliver James Houston, was a waiter in San Jose, and Paul Masson was a wine maker whose winery was in or near San Jose. He used to wait tables for Paul Masson quite a bit, and apparently there was a liking between the two of them. When my father was born, I think Paul Masson gave him a gift, and as a result they added the name Masson to my father's name.

Hopkins

That's interesting. For the record, this is the Paul Masson that we see in the winery.

Houston

Yes, it is. And in fact, during the days of Prohibition, when liquor was outlawed in the United States, my father was living in Southern California, and we used to drive to Northern California with him when we were young children. He used to always stop by the winery on his way to Oakland-you get to San Jose before Oakland-and get some wine. Visit the winery, Paul Masson's winery, then go on into Oakland.

Hopkins

Did your father ever develop any interest in wine making?

Houston

Oh yeah, absolutely. He knew all wines very well, both the domestic California wines and the French wines. I'm certain it was because of his association with Paul Masson, and also because as a young man growing up he also did some waiting on tables.

Hopkins

Okay. Now, again, where was your father born?

Houston

He was born in San Jose, California.

Hopkins

Okay, San Jose, right. How did he come to Los Angeles?

Houston

Well, my mother met him in Northern California, I guess somewhere around 1919, after the war, after he had come back from World War I, where he was in France. Anyway, he always wanted to get into business, and I think he visited down here, I guess, after they'd met and felt that business opportunities were greater in Los Angeles than they were in Northern California. I think that's true, because down here they were beginning to establish savings and loan associations, and people were beginning to talk about organizing insurance companies and that kind of business.

Hopkins

Do you know what your father did in the service?

Houston

He was a lieutenant, a second lieutenant. He rose to the rank of second lieutenant. Interestingly enough, he was in the all-black 92d Buffalo Division in World War I in the artillery, just as I was in the 92d Buffalo Division in World War II. He was in World War I, I was in World War II-same division in the infantry. He also did some work as a company adjutant, handling a lot of the administration in the part of the organization that he was involved in in the army.

Hopkins

Now, I'm not sure if we have this for the record. Your father was born in 1893, so he was roughly, well, about twenty-two or so by the time the war was over.

Houston

Well, let's see, more than that, because the war ended in 1918. He was twenty-five when the war ended.

Hopkins

Do you know what he was doing before?

Houston

Yeah, I do remember some of his early career that he talks about. He was a clerk in an insurance office, which I guess was a little bit unusual for a black person in those days.

Hopkins

Was the company white or black?

Houston

White.

Hopkins

It had to be, right. Exactly.

Houston

He did messenger work. He certainly waited on tables while he was going to school. Let me see, what else did he do? He played baseball; he played semiprofessional baseball in Northern California. He very probably would have been a professional baseball player in this day and age.

Hopkins

What position did he play? Do you remember?

Houston

He played second base and shortstop.

Hopkins

Interesting. Do you by chance remember the team?

Houston

One of them was named the Shasta Giants, and one of them had some commercial name. I don't know. We have that record, but I don't remember the name of the team offhand.

Hopkins

That's right. You showed me some fine pictures of that, and we can include that.

Houston

Yes.

Hopkins

All right, so he worked as a clerk in the insurance company. Do you by chance remember the name of the insurance company?

Houston

No, I really don't. I think it was an insurance agency. It was not what you would call one of the companies. Insurance companies work through agencies, and he did some work there. No, I don't remember that, and I don't think I've ever seen that.

Hopkins

Now, we know that your father attended college, UC [University of California] Berkeley. Can you tell me a little bit about his educational background?

Houston

Well, as far as I know he didn't actually graduate, but I do know that he went there for a few years, taking courses in business administration. That was before he moved down here to Southern California.

Hopkins

Now, the profile I'm getting of your mother and father is one of accomplishment already, of ability, of a couple who did not follow the patterns of the occupations of the average black person in California at the time. Not necessarily that they were wealthy.

Houston

No.

Hopkins

I mean, I haven't gotten that from you, but what I get is that the seeds are there for some successes, of which they obviously experienced. Did your parents talk at all about what their life was like early in Los Angeles in terms of their socioeconomic position?

Houston

Well, I do know that when they married, which was in 1920, they lived with my mother's family. It was a household consisting of my mother-at that time when they married, my mother and father-my mother's mother, my mother's grandmother, and also my mother's uncle [Elzie Talbot]. Several people lived in the same house over on what we called the Furlong Tract. The prime breadwinner for that house was my grandmother, who was the one who came to Los Angeles in 1886 or so, whose name was Laura Elizabeth Young. That was her married name. She worked as a clerk in the [Los Angeles] County Hall of Records in the department of vital statistics. She was the only black person who was in that position, working in a nonmaintenance position for- She started working there, I believe, in 1907 and worked there until she retired in 1940.

Hopkins

Now, this may be a difficult question, but we have a situation from the archives and records that I've seen where the average black was- Not the average, but many, many blacks who made a living were servants, either in houses or in restaurants or hotels. They may have been teamsters, these kinds of occupations. Now we have three people, your grandmother, your mother, and your father, who seem to- One, your father, has an exceptional education. Regardless of whether he finished, he attended college. Your mother attended college. Looking back, what would you attribute that beginning success to?

Houston

I know on my father's side- I've asked him, and his mother [Lillian Jackson Houston] always told him that he was going to be a successful businessman. I mean, from the time that he was old enough to understand, he was- He was born in San Jose, but they lived in San Francisco a long time, and I guess associating and seeing business-people and admiring their life, she just told him he was going to be a successful businessman. So he always had this in his mind. My mother, well, as I say, my mother was fundamentally raised as a- No special education, just mainly to be a housewife. But her mother, my grandmother, whose husband died in 1901-you know my mother's father died in 1901-she had to make a living. For a while she was a haberdasher; she even had a haberdashery shop in Bakersfield, California, for a while. Then, as I understand it, due to some political influence on the part of my great-uncle by marriage, a guy named James Alexander, who was a big Republican and did a lot for the election of one of the presidents, he was able to utilize political pull to get her this position as a clerk in the department of vital statistics in the Hall of Records. She had a good education. Her education was in Canada mainly. Her father started the first Masonic lodge here in Los Angeles, B. F. Talbot Lodge. They just seemed to go that way. How that evolved, it's difficult to say.

Hopkins

That's interesting. Mr. Houston, let's move on, then, and ask you to describe your childhood for us. First of all, I don't think we established for the tape when you were born.

Houston

Okay. I was born June 15, 1925.

Hopkins

Tell us a little bit about what your childhood was like growing up in Los Angeles.

Houston

Well, let's see. I was born at home in this house on Fifty-fourth Street, 1844 East Fifty-fourth Street, and we lived there until I was about three years old, at which time we moved west to what is now Central Avenue. It's still on the east side of Los Angeles. Until that time, as I say, my mother, my father, my sister, my brother, and all the members of the family lived in this one house. Then in 1928 we moved to our own house. My father bought it under I think the- Because he was a veteran he was able to buy this house. I was the youngest one of the family. My sister-who unfortunately became retarded and unable to speak when she was about three years old-my brother, and the family all lived there and grew up there. Now, what do you mean when you say what was growing up like?

Hopkins

As you think about your childhood, did you have a number of poor experiences where you don't like to think of your childhood, or was it a pleasant one? Would you describe it as normal, as average, from what you know of most people's childhoods?

Houston

No, I would think it would be average for growing up here in Los Angeles at that time. Most of the people that we associated with, they were all blacks, all of our social friends. Although we lived where there were Jewish and other people around there, they seemed to be roughly the same.

Hopkins

Now, you of course had moved away from the Furlong Tract by this time, and this is for all practical purposes about as far west as blacks had come, although there were some in the West Jefferson district.

Houston

There were some in the West Jefferson district, but that was about as far west as blacks had come that early.

Hopkins

But all socioeconomic classes of blacks would have lived in the Central Avenue area at that time.

Houston

Yes, that's right. I think almost everybody who lived there probably worked. That was it. A lot of the women worked. I think maybe my mother was a little bit unusual in that she didn't work. Many of the women and the men worked. A lot of the women worked in service in Hollywood, Beverly Hills. A lot of the men ran on the railroad or were waiters somewhere or redcaps, porters. All these people were- But socially intermingled.

Hopkins

What elementary school did you attend?

Houston

I attended Wadsworth [Avenue Elementary] School, which is at Forty-first [Street] and Wadsworth [Avenue]

Hopkins

Then you went on to junior high school.

Houston

I went to what is now Carver Junior High School, but what was then William McKinley Junior High School.

Hopkins

Okay. And then your high school?

Houston

I went from McKinley Junior High School to John H. Francis Polytechnic High School.

Hopkins

Now, from what I know, Los Angeles High School may have had the wealthier students, but Polytechnic High School supposedly was the academic high school in the city. Is that true?

Houston

Well, it was an excellent school. There's no question about that. It was in the heart of the city. There was a lot of commercial activity in and around Poly High School. It did have a large number of diverse ethnic groups going to school there: blacks, Japanese, Chinese, Koreans, Hispanics, and so forth. I think it had a very good academic rating.

Hopkins

Now, you mentioned already that you have a sister. What is her name, please?

Houston

Her name is Elizabeth Jean Houston. I have a brother, Norman Benjamin Houston.

Hopkins

Did your brother attend Polytechnic High School?

Houston

He attended Wadsworth, McKinley, and Polytechnic, just like I did.

Hopkins

Also, I've come to understand that Polytechnic High School was strong in the sciences. Were you interested in science?

Houston

Yes, I was. They had excellent science courses: physics, chemistry, very good math, biology, life science. I was always interested in science.

Hopkins

While you were in high school, what was your educational interest, academic interest?

Houston

Well, when I went to high school, I knew that my goal-which I guess I had known for many years-was to go to the University of California at Berkeley. So when I told the counselor, then he enrolled me in an academic course. I knew that I had to have so much math, so much science, so much foreign language, so much English, and with grades no less than B to go to Berkeley.

Hopkins

Were your counselors usually white?

Houston

Yeah, always.

Hopkins

When you told them you were interested in going to Berkeley, do you remember their response? Or was there really a response?

Houston

No, there was no response. I don't think we ever had a situation- I never ran into anything, as I understand some youngsters did, where they were discouraged from taking up college preparatory courses.

Hopkins

Did your father ever talk about his Berkeley years?

Houston

Oh, yeah, he did. He always followed the Berkeley football team. One of his good friends, a black man, was an all-American football player at Berkeley, Walt [Walter] Gordon, and later became a football coach at Berkeley during the thirties and forties.

Hopkins

While you were at Polytechnic High School and you expressed this interest in going to Berkeley, had you already chosen a possible career for your future?

Houston

I think not exactly. I mean, it always was in the back of my mind, I imagine, that I would go to work for the company that my father was then a principal

officer of. He was secretary-treasurer of Golden State Mutual Life [Insurance Company] at that time. I did work part-time for the company doing maintenance work and odd jobs, that kind of thing. So that was always there, but, you know, it was nothing- You never pushed it, never pushed it.

Hopkins

So did you have a major?

Houston

Yeah. In high school my major-I had a double major-was math and science.

Hopkins

Any important teachers that are outstanding in your mind that still come to mind? Any that helped to shape your life or views on things?

Houston

I was trying to think about that. We had some good math teachers. Whether they shaped my life- You're talking about having a major impact.

Hopkins

Right.

Houston

Yeah. I can't think of anybody who had a major impact like that. They just were good teachers.

Hopkins

I understand that a number of the teachers at that school had Ph.D.'s.

Houston

That could have been, although we rarely- I think there were a couple of them we called "Doctor," but it was fairly- Sometimes people might have had them and didn't use the title, I don't know.

Hopkins

Were there nonwhite staff at Polytechnic?

Houston

At Polytechnic High School I don't think there was any nonwhite staff. I can't remember any. At McKinley Junior High School there was, but just one or two.

Hopkins

Mr. Houston, did you have any extracurricular activities that you participated in, either in school or outside of school? I'm thinking of clubs, sports, that sort of thing.

Houston

Yeah, well, always in sports. I was always participating in sports. In the fall it was football, which I always liked, and in the spring it was track and field. When I went to Poly I was fourteen, because I had skipped a grade. When I was in the fifth grade they moved me up to the sixth grade, so I never had the fifth grade. So by the time I got to high school, I was fairly small for my age. When I was in the tenth grade, I didn't do any formal athletics because really, as I say, I was a little small. By the time I got to the eleventh grade, then I was on both the football team and lettered in the class B track team. By the time I got to the twelfth grade, well, I was a varsity football player and a varsity-track letterman. So I did sports; sports I've always been active in. Other than sports, I did become an elected officer of the Boys League. All the boys in the high school were members of the Boys League. I was the secretary of the Boys League, and then I think I was the sergeant at arms of the senior class. I was president of the High-Y, the Twenty-eighth Street High-Y, which was a club of those of us blacks who went to Poly but were also involved with the Twenty-eighth Street YMCA [Young Men's Christian Association], which was all black at that time. So it was more of a social club, but, you know, tried to develop good social qualities and good morals and that kind of thing. We held dances and that sort of thing.

Hopkins

Now, while you were at Poly, were there other High-Ys in other high schools?

Houston

Yeah.

Hopkins

Was there any rivalry or animosity or relationship between Poly and, say, Jefferson [High School] or Manual [Arts High School] or L.A. High School at the time?

Houston

[laughter] Well, yeah, we had a great rivalry. I don't know about animosity. Obviously there was great rivalry, both in athletics and between the High-Ys. In fact, I believe every now and then the High-Ys used to play basketball games against each other. Yeah, there was a whole lot of rivalry, especially between Poly and Jeff and Manual Arts and- Well, L.A. was considered a little upscale at that time; there were some guys who went over to L.A., though.

Hopkins

Did you say that while you were at Poly you were living around Fifty-fifth and Central?

Houston

No, we lived at Forty-second Place and Wadsworth. That's one block east of Central Avenue. Golden State Mutual Life was on Central Avenue.

Hopkins

Now, this would have been in the Jefferson High School district of today. Why didn't you attend Jefferson?

Houston

Well, my mother and father divorced in I think 1935, or something like that- '35, I believe, '36, maybe. My father moved to- You know he lived in the Polytechnic High School district, whereas we lived with our mother. He thought it best that we go to Poly High instead of Jefferson High because- I guess it was the feeling that you got a better education at Poly than you might at Jeff. Whether that's right or not I don't know, but that was certainly the feeling. So we went there.

Hopkins

Did you mind going to Poly?

Houston

No. Well, my brother went there before I did, and several of our friends had gone there, so it was just one of those things.

Hopkins

Okay, good. Now, a couple more questions in this area and we'll move on. What was your religious background in those days?

Houston

Well, my family, mainly from my mother's side, was AME, African Methodist Episcopal, when I was born. I think because of the illness of my sister, who became very ill when she was three and then became retarded, my mother began to seek other things and became involved with Christian Science. So consequently, sometime in the very early thirties my mother began to attend Christian Science church, and then she enrolled us in Christian Science Sunday schools. So we went to Christian Science Sunday schools all the way through high school. Subsequently, after I went to the war and graduated from college, and so on and so forth, I went to Catholic retreat and over a number of years began to study Catholicism. So in 1954 I became a Roman Catholic.

2. Tape Number: I, Side Two August 21, 1986

Hopkins

Mr. Houston, what were your hobbies? Did you have any hobbies?

Houston

I had hobbies. Not any real strong ones. I liked to study ants.

Hopkins

That's interesting.

Houston

Yeah. We used to have anthills out in the backyard and in the alley near where I lived, and I used to study ants. A couple of times I know I sent away to get these ant houses where you could look at the ants close up. That was one hobby. I liked to read; I was always involved in reading. Other than that, I can't think of any hobbies that I had while I was growing up.

Hopkins

Did you read anything in particular, any particular subject matter?

Houston

Oh, a wide range, just a wide range of reading. Nothing in particular at that time.

Hopkins

Now, for those students who did not live in the Poly district who wanted to attend that school, as I understand it, they were free to do so provided they had the grades.

Houston

Well, I don't- The way I understand it, you really either had to live in the district, or in my case my father lived there, so it's the same as my living there. They did have some subjects that they didn't have in other schools, two: one was architecture, and one was photography. I believe there were a couple of other subjects that Poly taught that no other school taught, so if a person wanted to major in one of those things they could attend Poly.

Hopkins

Were you a good student?

Houston

Well, I was a good student. I got either A's or B's.

Hopkins

Were you a member of the Ephebian Society?

Houston

No, I was never a member of the Ephebians. I think you had to get- I was about a B+. I'm trying to remember when you got to be an Ephebian. I was always just below. I think one semester I might have been, but I was usually around half A's and half B's.

Hopkins

How about your friendships? We're talking about social life now. Did you have friends of various races?

Houston

Yeah. Most of the friends were black. Growing up, I know there was a Jewish family that lived right across the street. They were good friends. There was a Japanese family that ran a restaurant on Central Avenue, which was only about a block from us, and we were friends with them. I remember an Italian family on one of the blocks near us. So we were all good friends. But most of our friends were black, no question about that. In school, the same thing. In school, you know, I was friends with all of them, but socially it seemed as though most of the black guys socialized with blacks.

Hopkins

We've interviewed one individual who attended Poly, and they had said that it was against the bylaws, maybe written or unwritten, at Poly that blacks- Or no nonwhite could acquire position as an Ephebian. Are you aware of that? Of course, you're coming along a few years later than this person.

Houston

Well, maybe it was. You know, I never really- That might have been it. Because I never was even asked. I was a member of the Poly Knights, but then you had to be an athlete. Generally, the Knights were people who were athletes and student leaders. Well, I was an elected student leader and an athlete, so I was a member of the Poly Knights. Ephebians, yeah, now maybe it was. You know, that's interesting. They might have known more than I know as to- I have pictures in the annuals. I don't think there were any blacks in the Ephebian Society. I must take a look there and see.

Hopkins

This will lead to another question: Do you remember the name of your principal at that time?

Houston

J. G. Goodsell was principal of Poly High. And there was one other person who was principal before him whose name I can't recall at the moment, but we have a record of it.

Hopkins

Was there a Gould? Would that have been the name?

Houston

Gould? I don't know a Gould.

Hopkins

Let me save this for a later time.

Houston

Sure.

Hopkins

I want to ask a couple of things. I'd like to move on and talk a little bit about your college career. First of all, how did you support yourself at Berkeley?

Houston

We made our application and then went up there. Then the question is, where do you live? And once again, my brother had gone before me. The place that it was determined that I should live was in the co-ops. Because they have the student co-ops, where I think the total monthly rental was about \$27.50, and that provided you not only the place to live, your room, but also provided your board. But the thing about it is you had to work in the co-ops. You either waited tables or cleaned up, but you did have to do some work in order to sustain the house. My father paid my room and board, the \$27.50 per month, and we would try to do odd jobs. One time, because the war had just started, I earned a little money going down to- We had to repair, apparently, a troopship, do some work on it. Some of the guys used to work odd times in the shipyards. As I say, I did this odd job on the troopship, but that was it. You just either got money from home or did some odd jobs to get some extra money.

Hopkins

Now, these living co-ops, was there a racial distinction in the makeup of those co-ops?

Houston

No. Where we roomed we were all mixed up. I know my roommates, at one time when I was in the co-op, they were white. In fact, some of the guys still call me, one of the guys who was a roommate of another black guy who was there, a friend of mine. So we're all friends. So it was very integrated.

Hopkins

What was your major at Berkeley?

Houston

My major at Berkeley was business administration.

Hopkins

About how old were you when you began the university?

Houston

I had just turned seventeen.

Hopkins

Now, this would have been what year?

Houston

Nineteen forty-two.

Hopkins

Nineteen forty-two, and of course things were very serious throughout the world in 1942.

Houston

Yeah, that's right, that's right.

Hopkins

Prior to the bombing of Pearl Harbor or Hitler's fiascos throughout Europe in '39, was it a surprise to you as an individual when Pearl Harbor was bombed?

Houston

Oh yeah, yeah. The war in Europe started in 1939, so I was always interested in keeping up with what was going on. December 7, 1941, my brother and

myself and my stepbrother [Hayward T. Thompson]- Because my father remarried. His wife [Edyth Price Houston] had a son. We used to get together on Sunday and go to the show. Sometimes my dad would take us, but sometimes we would go by ourselves. It was an early morning show, and we were sitting up in what was the old RKO Theatre, which is Eighth [Street] and Hill [Street], looking at some movie. Then they stop the movie, and, well, we thought something was wrong. And then some guy comes out and makes an announcement. He said, "Will all naval and military personnel please report to your base immediately." Then he said something about Pearl Harbor being bombed. I think a couple of other times they came out and did that during the showing. We didn't know what was going on until we came out and found out that Pearl Harbor had been bombed. We didn't know really where Pearl Harbor was at the time, but found out pretty quick. So that was our first indoctrination into the war.

Hopkins

So having heard this, that Pearl Harbor had been bombed, people didn't automatically assume, "Okay, well, now we know we're going to war." Or did they?

Houston

Yeah, they assumed right at that moment that we were at war, although I don't believe the president declared war until the next day, Monday, when Congress met.

Hopkins

Now, this interrupted your college career.

Houston

Well, let's see. The war had started in '41, and I entered Berkeley in September of '42. I was too young at seventeen to go into the army, so I was able to complete two semesters. Then I found that if I enlisted in the army before I turned eighteen, I could get deferred for another semester-I could get deferred six months. Because if you turned eighteen and were drafted, well, then you were usually gone in a month. So anyway, before I was eighteen

years old I enlisted in the army and I got a deferment of six months, so that enabled me to complete three semesters before being called up.

Hopkins

What was your feeling about going to the war?

Houston

I don't know. I was really somewhat excited about it. Only this way, which is probably strange in this day and age, that- My brother and I had both grown up in the Sons of the American Legion. My father had been an American Legionnaire and had formed one of the posts here, the Benjamin J. Bowie Post 228. That post had a number of what they call legionnaires who had sons, and we had the Sons of the American Legion. The legion has a convention at least once a year, usually in the summer, and we would all- I don't know how many parades I've marched in with the Sons of the American Legion. Then when I went to Berkeley, I had to take ROTC [Reserve Officers' Training Corps]. So I took ROTC, and in fact, I became a corporal, although they did not let any blacks become officers in the ROTC at Berkeley. So anyway, I didn't really- I had no problems about going to war. I did know that I wanted to finish as much schooling as I could, and I always had an idea that maybe I could- I was really interested in going into the air force or something like that. I never dreamed that I would end up in the infantry, so that was a real shock.

Hopkins

Did you try for the air force?

Houston

Yeah. I don't know what really happened there, but when I was called up- Let's see, I entered the army in June of 1943 and was called to active duty January 3, 1944, down to Fort MacArthur, California, in San Pedro. You take all their tests and all that kind of stuff. Then I was trying to say, "Well, listen, how do I get to the air corps?" The air corps and the army were the same at that time- they weren't separate services. Anyway, they said, "Well, you're going to-" They ultimately told me where I was going, which was to Fort Benning, Georgia, for infantry basic training for what was then the Army Specialized Training Program. What can you do about it? Not much. [laughter]

Hopkins

Were you a successful student at Berkeley in that first year?

Houston

Yeah, I was. Berkeley, as you know, is a big place, and you're really- I'm the sort of person who's almost on his own anyway. As a person, I don't- Unfortunately, I learned in later life, you know, you're supposed to seek help when you have problems; you seek help, you go to somebody. But I just was not the kind of a person to really seek help. I used to do it on my own- wouldn't even go to ask the teachers for any help. I know I had a real rough time in calculus, a very difficult time there, but otherwise I did okay. I guess when I finally graduated I had a B- average. I'm sure I could have done better, but by that time, I just wanted to finish. [laughter] My goal was to finish. I had no thoughts of becoming a scholar or that kind of thing. It was just a matter of, "Let me finish all of these 120 credits that I need to get out of here."

Hopkins

Get the degree.

Houston

Yeah.

Hopkins

Although the B- is no slouch of a grade though, is it. Well, Mr. Houston, I think we'll terminate our interview at this point. We will pick up with your father's career with Golden State and then also your service in the military.

3. Tape Number: II, Side One August 25, 1986

Hopkins

Mr. Houston, as you will recall, last time we were discussing the early years, and there are a few questions after reviewing the tape that I'd like to clear up and in some instances add a couple of questions. Now, it's obvious from looking at your records that you have a very rich family background. You know quite a bit about that family background, and for the record I'd like you to trace your mother's heritage as far back as you can.

Houston

Okay, I certainly will. Shall I start with my mother and go back or should I come forward?

Hopkins

Start with your mother and go back.

Houston

Okay. My mother's maiden name was Doris Talbot Young. She was born October 11, 1897. Her mother was Laura Elizabeth Talbot [Young], and she was born April 15, 1871, in Chatham, Ontario, Canada. My grandmother was Laura Talbot, and her father was Benjamin Franklin Talbot. He was born in Ontario, Canada-I'm not certain of the city-on April 14, 1845. His father was born also in Ontario, Canada, and his father's name was Zebede Talbot. He was born December 16, 1803. Now, Laura Elizabeth Talbot's mother was named Elizabeth Ann Hines. That was her maiden name. She's the one who married Benjamin Franklin Talbot. She was born in London, England, and her father's name was Hines. I'll have to give the first name later. Her mother was named, I believe- The last name was Maxwell. She was born in Jamaica and went from Jamaica to London, England, and married Mr. Hines. They subsequently moved to Canada.

Hopkins

Now, this English connection with Hines, was there some royalty there? Did you mention that last time? No. Oh, only this way: Hines was a soldier in the queen's royal guard. So that's where- He was just a soldier in the royal guard. Right. As we know, historically, it was only the middle and upper classes in England that could be soldiers, so he had to have some standing in society in order to have been a soldier, unlike in our army of today. So this is interesting.

Houston

I guess so. I guess one other point-we didn't get my mother's father. My mother's father was named Louie [Louis] Young. And he was born- He died in 1901, when my mother was four years old. He was born in Tuskegee,

Alabama, and his family grew up in and around Tuskegee, Alabama. I do know that his mother, as I heard, had been a slave.

Hopkins

That is as far back as we can go on your mother's side, to your knowledge.

Houston

Yes.

Hopkins

Very good. Thank you very much for sharing that with us.

Houston

I could do my father [Norman O. Houston]'s side, too, sometime.

Hopkins

All right, I'd like you to do him. We're going to concentrate on him today, so we'd like to do that. But before we go on with the topic of our interview today, I'd like to cover a couple of questions from the past. Now, you mentioned that Mr. Paul Masson offered a gift to the family. Can you tell me the nature of that gift?

Houston

I think it was a monetary gift. I'm not exactly certain how much it was, but I think it was a significant monetary gift. My grandfather, my father's father [Oliver J. Houston], he had I guess befriended him when he was a waiter in San Jose, and I guess he just liked him.

Hopkins

Do you know if that monetary gift made a difference in his wealth?

Houston

No, I don't think it was that much. I think it was in the hundreds. But at that time, I guess that was a fair amount of money.

Hopkins

That's true. [laughter] Also, we know that your mother was divorced from your father, Mr. Houston, Mr. Norman O. Houston. Did your mother remarry?

Houston

Yes, my mother remarried in 1949. She married a Walter Morris. She had lived in Los Angeles up until that time. Then she moved to Seattle, Washington, where she lived for about eight or nine years, moving back to Los Angeles in the middle fifties again.

Hopkins

When did she marry Mr. Morris?

Houston

I think it was 1947. Yes, she married him in 1947, not 1949. I might have said that.

Hopkins

Okay. Then after marrying him, they moved to Seattle?

Houston

They moved to Seattle, yes. He had lived up there, so they went to live in Seattle for a few years.

Hopkins

Do you know why they moved to Seattle?

Houston

That's where he worked, Mr. Morris worked. He was a contractor, built homes. Then they moved down here in the early fifties, out in Monrovia, California, where he developed some homes out there. He died in the sixties.

Hopkins

When you say some homes, is it residential tracts or individual homes?

Houston

They were mainly individual homes that he developed, yes.

Hopkins

Did he have an architectural background as well?

Houston

No, I think he was mainly a contractor. [He] did a lot of masonry work, but a little bit more than that. He would move, get homes that- Sometimes he would build them from scratch, but often he would get a home that was being moved off of, say, a freeway and move it onto a site and then develop it from there and then sell it.

Hopkins

Mr. Houston, was it difficult to grow up in a home without a father?

Houston

Well, I guess- Yeah, I guess it was. Because being a father myself, I can see there were some things that were missed. However, I always did have a close relationship with my father. He worked about a little more than a block away from where we lived, so I saw him frequently.

Hopkins

This provides an excellent introduction to the topic that we wish to deal with today, namely Mr. Norman Houston. I'd like to start by reviewing a little of what we talked about before, what you've informed me about already, and you may correct me if I'm wrong in this. Now, as I understand it, Mr. Norman Houston was born in 1893 in San Jose, California.

Houston

Right.

Hopkins

Okay. He attended UC [University of California] Berkeley.

Houston

Yes.

Hopkins

All right. Can you tell me something about your father's background or his family?

Houston

Well, let's see. His mother was- Lillian Jackson was her maiden name, and she was born in San Francisco, California. I don't have the exact date, but it was in the 1870s. Her father was William Lloyd Garrison Jackson, and he was born in New York. Her grandfather was also Jackson-that's where the Jackson line comes from-who was often referred to as Stonewall Jackson. I don't know, he picked up that name from someplace. He also, as I understand it, came out of New York somewhere.

Hopkins

Now, do you know what Mr. William Jackson did for a living?

Houston

I don't know what he did for a living. He had a nickname, however, "Handsome Billy" Jackson, though I don't know what that tells you about him. [laughter]

Hopkins

It tells us something.

Houston

Now, her mother- I don't have her name written down here. [tape recorder off]

Hopkins

Okay, Mr. Houston, we'll continue then. You left off with, on your father's mother's side, Lillian Jackson.

Houston

Who was born in the 1870s in San Francisco. Her father was William Lloyd Garrison Jackson, who was from New Haven, Connecticut. I don't know exactly when he was born, but it was in the late forties or early fifties in the last century. His father was a man called Stonewall Jackson-I don't know his actual first name-and he was born in New York. So that's sort of a litany of my

father's mother's father's side. Now my father's mother's mother was Mary Ann Josephine Harrison. In our family she was often referred to as "Donnie." She was the maternal grandmother of my father, Norman O. Houston. She was born in Richmond, Virginia, August 1, 1854. Although she was born in slavery, she was not a slave. She left Virginia and sailed around the horn, coming around South America, and reached California in 1869. She's the one who did work for the Crocker family, Crocker family being the bankers forming the Crocker Bank. She was a maid in their household.

Hopkins

Extraordinary. Now, she escaped slavery. Is there a record of how or why she was able to escape slavery?

Houston

There is none that we know. You know, there is no record as to why she escaped slavery. I do know that even during those times there were some blacks who were born free. I guess she was one of them.

Hopkins

Do we know why she chose to come to California?

Houston

No. I think she came with a family, as I understand, but she just wanted to get out of Virginia. I have no- At least it hasn't been passed down to us as to why she left Virginia at that time.

Hopkins

That's interesting. Mr. Houston, was this family she accompanied, were they white?

Houston

Yes. But she didn't apparently know that family too well, in that I guess they just agreed to let her accompany them. She didn't actually work for them. When she got to California, in San Francisco, there was some question as to how she was going to be able to land, because she didn't have a sponsor. Somehow or other-and this is just by faint memory-as I understand it, a family

heard about her, and they were able to sponsor her to come into San Francisco.

Hopkins

This is a long time ago. Do we have any idea how she came to work for the Crocker family?

Houston

No, I don't have any idea.

Hopkins

Did she remain in the employment of the Crocker family through an advanced age?

Houston

Well, I don't know whether she remained in the employ of that family for a long time. I believe she was mainly a domestic maid. Whether it was all for that family or not, I can't say. But apparently, she did work for them for a number of years, since they left her with a picture and things of that nature.

Hopkins

Now, do you know how the family developed after arriving in California?

Houston

Well, my grandmother, my father's mother, Lillian Jackson, she and her sister- She had a sister named Annie. And I do know that they grew up in San Francisco, that both of them were entertainers, and that both of them used to sing German songs. They grew up that way.

Hopkins

Did they sing in German?

Houston

Yes, as I understand it, they did sing in German. So that was one way, I guess, they maintained- I believe she married my grandfather, my father's father, when she was fairly young. And they stayed married for a while, but I think they divorced when my father was a rather young boy.

Hopkins

Is there anything else you'd like to add about your family background? You've covered it pretty well, given the time. Okay, now we come to probably the most important part for history's sake, your father's involvement with Golden State Mutual [Life Insurance Company]. Do you know the story of how he met William Nickerson [Jr.]?

Houston

Well, let's see. My father came to Los Angeles, and he and my mother married, I believe, in 1920. He came down here from Northern California not only to get married, but also because he thought business prospects were better here. He was always involved in trying to get something off the ground. In fact, the very first savings and loan that was started here in Los Angeles, Liberty Savings and Loan [Association], he was one of the people who worked to get it off the ground in the very early twenties. He did a lot of miscellaneous-type business activities until I guess somewhere in 1923 or '24, when he met William Nickerson, Jr. William Nickerson, Jr., was a black man, an insurance man. He had worked with an insurance company in Texas [American Mutual Benefit Association] and was a very political person and a very strong person and was actually forced to leave the state of Texas. He was too politically active for the white power structure of Houston, Texas, so he came out here, working with the company that he had been with in Texas. Somehow or other that company seemed to be floundering, and he felt that maybe being in Los Angeles gave him an opportunity to start a new company. So what happened was that my father had some business knowledge. He had worked in an insurance office and had had university training. Mr. Nickerson had had life insurance background; he knew what a life insurance company was all about. Then there was one other gentleman, George A. Beavers, Jr., who was involved in a number of the churches. I think he had his own maintenance business here at that time. The three of them sort of sat down and- All credit, however, for founding the company should go to Mr. Nickerson, because it actually was his idea, and he was a very, very powerful person, a very inspirational kind of person. But he needed good people around him if he was going to be successful. My father was an excellent administrator and an accountant, and he knew an awful lot about

the law, also. So with Mr. Nickerson's guidance, the three of them got together and started this company.

Hopkins

You mentioned the Liberty Savings and Loan Association. Can we talk a little bit about that? You were awful young, but-

Houston

[laughter] I don't think I was quite born. I was born the year the company was founded, yeah, in 1925.

Hopkins

Do you know anything about the Liberty Savings and Loan? There's a paucity of material about that company.

Houston

I know Louis M. Blodgett, L. M. Blodgett, was the force behind it. Charles Matthews was involved in that. It was started just about the same time as Golden State was started, maybe a year before. Angelus Funeral Home was also started about that same time, 1925. I don't know much about it other than that.

Hopkins

Was it successful?

Houston

It started and then, you know, immediately- What happened was that these businesses are just new, when all of a sudden the stock market crashes in 1929 and we go into the Depression. So I think they all had serious troubles during the Depression. I can remember my grandmother [Laura Talbot Young], who had, I believe, stock in Liberty Savings and money in Liberty Savings, and she was concerned about whether she could ever get her money back. Ultimately, she did, but it took a long- I don't think Liberty actually got back on its feet until during World War II and shortly thereafter. That's when savings and loans became very popular and started getting much bigger.

Hopkins

Is there a connection between Liberty and Broadway [Federal] Savings [and Loan Association]?

Houston

No, there really isn't. My father was, once again, one of the people who was involved in the very beginning of Broadway. I really don't know exactly what happened there, but he was involved in the very early formation of Broadway, but then he subsequently pulled out.

Hopkins

Does Liberty Savings and Loan exist today?

Houston

Liberty Savings and Loan was subsequently bought by Beverly Hills Savings [and Loan Association] and then subsequently by Coast Federal. If I'm not mistaken, it currently is a part of Coast Federal Savings and Loan [Association].

Hopkins

That's interesting. I didn't know that. Did blacks occupy, or do blacks occupy, a significant role in Coast Federal Savings as an offshoot of Liberty Savings?

Houston

I don't think so. No. That happened only about fifteen years ago. But no, when Liberty was sold it was actually sold out of the community.

Hopkins

All right. Mr. Houston, then, can you trace your father's career with Golden State Mutual?

Houston

His first office, the office he held I guess until the death of Mr. Nickerson, was the office of secretary-treasurer. Those two offices combined really meant the chief financial officer of the company, the one who prepared all of the reports, the one who had to interface with the insurance department. He was sort of like the engineer of the life insurance company.

Hopkins

Now, going back to 1924, 1925, in looking at the records, unless I'm mistaken, I got the impression that at some point before the company actually came into existence that Mr. Houston, Mr. Norman Houston, left the company.

Houston

Yes. He started working with Mr. Nickerson, I think, in late '23 or '24 on the idea of forming this company. Then I think something came up at Liberty Savings and Loan which looked like it was more promising, and he went back to Liberty. Then he made a switch again. All of this, I think, occurred within probably the space of a year or so. He did come back to Golden State before the company was founded. So he was back with Golden State sometime in early 1925, anyway, and the company actually received its charter July 23, 1925. But there was that period when he went from Golden State back to Liberty and then back to Golden State.

Hopkins

Was there any competition or animosity between Mr. Houston and Mr. Beavers?

Houston

No, they were always very supportive. Mr. Beavers was a different type of person. They really had different roles, which I think made the company successful. My dad was more administrative, accounting. Mr. Beavers developed our agency department, the sales department. He was in charge of that. Mr. Nickerson was sort of the genius behind it all who actually put the whole thing together.

Hopkins

Mr. Houston, between 1925 and the death of Mr. Nickerson, which was in what-?

Houston

Nineteen forty-five.

Hopkins

'Forty-five, okay. You're a young man growing up, and you're off to Berkeley and doing a number of things throughout this period. Do you remember any

of the stories that are outstanding in your mind that your father may have shared with you about the company that have remained with you?

Houston

Well, I know this, yeah. The company, as I say, was founded here in Los Angeles, but at the very earliest time, late in 1925, we opened up an office in Oakland, which was my father's hometown. Starting in the early thirties, we used to drive to Oakland quite frequently to visit the office up there. But driving to Oakland, having to jump all the way over from L.A. to Oakland, it was decided that there should be an office in Bakersfield, one in Fresno, and one in Sacramento. So we have branch offices filling in all of the space between here and Oakland. Also, one in San Diego. So my father spent a great amount of time visiting those offices, checking on them, seeing that they were developing properly. He did probably more traveling to the various offices than anyone, than Mr. Nickerson or Mr. Beavers, because he just was always on the go and always wanting to open new offices.

Hopkins

So he was kind of expansive.

Houston

Yeah, he was very expansive. Even though he was a very administrative type and had to prepare all the reports, he wanted us always to expand. Not only in the state of California but outside the state of California. He's the one who got us involved in Chicago, Illinois. That happened in about 1937, and that was the first state that we entered other than the state of California.

Hopkins

One of the offices you opened was in North Carolina.

Houston

That was very recent. That was only last year, 1984.

Hopkins

Okay. We'll save that for when we talk more about you.

Houston

Yeah, we can save that one. [laughter]

Hopkins

Did any of the offices in California that he opened, did any of those offices fail?

Houston

No. They're all suboffices, they're all branch offices of the main office. They're all still existing.

Hopkins

What were the criteria used to open up an office? What was the reasoning behind opening an office?

Houston

Now, remember, when the company was started, and as we're going through the twenties and the thirties and the forties and even most of the fifties, we were mainly there to service the black community. So each office that was opened was opened where there was a black community, where we felt there was a significant enough black community to merit opening an office, where the office could be supported by the income received on insurance premiums from that community. So that was fundamentally the merit for opening an office.

Hopkins

And can you tell me, do you remember, administratively or structurally how these offices were run?

Houston

Each office was called a district office, and each office had a district manager, and that person actually ran that office. Generally, almost invariably, there was what you call a cashier, who was usually a lady. The cashier was the one- [When] agents go out and sell and collect money, they turn it into the office. Someone has to count it and deposit it and make the necessary records, and that was the cashier. So they had a manager, a cashier, and some agents. Well, a small office like Fresno might have five agents; Sacramento might have five.

Bakersfield now only has two. Oakland now has, oh, about forty. So it would depend upon the population.

Hopkins

Now, the district manager. Where would a district manager come from? Would he come from the Los Angeles home office, or would you look for some homegrown product in the area of the office you're opening?

Houston

Both. What we normally would do would be to find someone in our existing organization who wanted to head up an office. It might have been just an agent working out in one of our Los Angeles offices, but this agent wanted to become a manager. So if we had an opening in, say, Fresno, if someone wanted to head up our Fresno office, we might be able to, and usually could, find someone in one of our other offices to go there who wanted to be promoted.

Hopkins

Mr. Houston, the moneys derived from the sales of insurance are deposited in some bank, right?

Houston

Yes.

Hopkins

Now, in the case of Los Angeles in the twenties, which bank was the money initially put in?

Houston

I think almost from the very beginning we used Bank of America [National Trust and Savings Association].

Hopkins

Was Liberty Savings and Loan a consideration at that time?

Houston

No, because, you see, it was not a commercial bank.

Hopkins

I see. It was a savings and loan.

Houston

It was a savings and loan, yes. At that time, savings and loans didn't even have checking accounts. They were just, you know, to save money, and they lent it on housing. [tape recorder off]

Hopkins

Mr. Houston, why was Bank of America selected as the depository?

Houston

Because it had branches everywhere, especially close to the district offices that the company was operating out of in the various localities. It's convenient if you have an office on one corner and there's a bank within two or three blocks of you. So you go to that bank and you don't have to carry the money too far. So I think mainly convenience.

Hopkins

Now, as we continue to follow the chronology of your father's participation in Golden State, are there any other stories that he related to you regarding the company that are outstanding in your mind? You've already related one, and that has to do with expansion. For example, being expansion minded, did he run into conflict? I'm not trying to create conflict, but I'm trying to understand. Did he run into conflict, say, with Mr. Nickerson or Mr. Beavers or anyone in the company who felt that expansion was not the way they should go?

Houston

Well, I think maybe quite late- Not during the thirties or forties, but probably as you get into the late fifties and sixties, I think some felt that we should not just open new offices because that was taking a lot of manpower, that what we needed to do was to improve and expand in the localities where we existed. Now, I think there were two schools. My father was always an expansionist. He never wanted to sit still in one place. I'm even much more conservative, I think, than he was that way. I think Mr. Beavers was not very expansionist minded. He felt that we should do a better job where we are. By

that time, of course, Mr. Nickerson was dead. When you're thinking expansion, Mr. Nickerson wanted us to go into the state of Texas, which was his home state. I think he always dreamed of going back to Texas, where he had been kicked out, so to speak. So we entered Texas in 1944, just a year before he died. We began to develop it in '45 and '46, and so forth.

Hopkins

What city was that?

Houston

I think we started in Dallas. That was our first office in the state of Texas. We subsequently went to Houston, and we have offices now in Dallas, Fort Worth, Tyler, Houston, Beaumont.

Hopkins

Do you know what happened to the American Mutual Life Insurance Company?

Houston

Oh, that was the one that Mr. Nickerson was with and the one that he came out to Los Angeles, I believe, to start up an office here. Apparently, that company went- I don't know, just went out of existence.

Hopkins

It certainly does not exist today.

Houston

No, it does not exist today.

Hopkins

Okay. Following the death of Mr. Nickerson in 1945, what was that like?

Houston

Well, I was in Italy at the time that Mr. Nickerson died. He died in November. I guess I might have been on the high seas, because when I got back, when I landed in Virginia, I called home and talked to my father, and he told me that Mr. Nickerson had passed and that he had been elected as president. So

anyway, that was my first knowledge of it. I believe Mr. Beavers and my father were essentially coequal. So what happened was that my father, upon Mr. Nickerson's passing, became president-comptroller, and Mr. Beavers became chairman of the board. So in essence, my father became, really, the chief officer, you know, financially and all of that. Mr. Beavers became the one who would run the board of directors and would- I think he still was the chief individual involved in the agency department. But that was sort of creating two positions that were coequal.

Hopkins

So it would be right to say that the power of the company was split between the two, just in different areas.

Houston

I would say that.

Hopkins

What would someone else say?

Houston

I think some people would say that my dad headed the company. And of course, the insurance department, the associations and people, always looked at my dad as the head of the company after Mr. Nickerson passed. With them, the way they operated, neither one would ever say that he was the head or the other was the head. They always had that much respect for each other.

Hopkins

All right, very good. Following 1945, until your father's death, are there any significant stories or accomplishments that you remember that he might have related to you?

Houston

Well, accomplishments this way: He was determined that Golden State- We were the only black insurance company in California at that time; all the rest of them were way in the East or South. They had a lot of relationships with each other, but we were sort of isolated. And remember now, there was still segregation going on. But he was determined that our company should

become members of the major insurance trade associations. Some of them-in fact, LIMRA, Life Insurance Management Research Association-they would not, in the late forties, early fifties, let a black company join. But another major organization, LOMA, Life Office Management Association-which is the principal association for industry training and education-would. This association called LOMA, they give examinations, and people become associates and fellows of the Life Office Management Institute. So he wanted all of us, our company people, to become educated, to find out what the whole thing was all about. He didn't think we could just do it without being exposed to the industry as a whole. So we became members of LOMA, Life Office Management Association, and began taking examinations to improve ourselves. Some of us became fellows of the Life Management Institute. He took examinations himself. He didn't want anyone to do anything that he wouldn't do.

4. Tape Number: II, Side Two August 25, 1986

Hopkins

Mr. Houston, you were recounting for us your father's desire to educate Golden State staff in a very professional manner. Could you continue with that?

Houston

Yes. So he had us taking these insurance courses and becoming proficient in various areas of operating a life insurance company through the Life Office Management Association.

Hopkins

Okay, to clarify for me a bit, can you cite what may have been the typical background of a Golden State agent versus a Prudential [Insurance Company of America] life insurance agent in the thirties or forties, before your father moved in this educational way?

Houston

Well, much of the education, I think, that I'm talking about currently is dealing with administrative personnel, not sales personnel. And that's really got two

pictures, because the administrative personnel which he was mainly involved with were mainly here in the home office, and then each district office had a few administrative people. But in the thirties, forties, early fifties, most of the people that we employed were either college graduates or had completed some college. Even most of our agents were really that high-quality kind of person. We had people in our sales force- One gentleman graduated from Caltech [California Institute of Technology] with a mining degree in the middle thirties. Well, what is a black man with a mining degree going to do in the mid-thirties? He couldn't go to work for anybody, so he came to work for Golden State Mutual.

Hopkins

Do you remember his name offhand?

Houston

Yeah, Grant Venerable. A very outstanding person. He subsequently, as the war came along, was able to apply his talents where they were appreciated. [laughter] But he was really an excellent salesperson and became a very excellent sales manager, too.

Hopkins

Now, there was a very prominent Venerable family in Los Angeles from 1900 on. Do you know if he was any relationship to the Venerable family that was very-?

Houston

Been here an awful long time, so maybe so.

Hopkins

All right.

Houston

The other thing that my father did was, I believe in 1948 he brought some consultants, management consultants, here to Los Angeles from the East to do a real survey of the company and its personnel and its operations and to establish the company on a sound management basis. So he always wanted us to be the best-run and the best-managed company in the industry, and made

certain that we were exposed to those things. We almost always had to attend some kind of conference or convention every year in order to get the latest information on what was happening in the life insurance business, what was happening in our industry. So, as I say, he was very progressive, very forward-looking continually.

Hopkins

So the administrative staff, then, was- Could you clarify again for me, please, what would their training be like? I know it would depend on their position, but what kind of things would they have to undergo?

Houston

Well, the administrative staff would- Well, what they did, they're the accountants, they're the underwriters, the people who approve the applications for insurance. They're the people who pay the claims. They're the people who calculate the premiums, establish the reserves. Insurance has its own technical jargon and its technical ways of reporting, and it's something that you don't learn exactly in a college. The insurance industry, life insurance industry, has built up its own schools, its own education and training systems and courses and organizations. So he just wanted us to be proficient in all of these.

Hopkins

That's excellent. So, for example, in California, what kinds of schools would one attend? Say you're an accountant. Would he want them then to become a member of the professional accounting association?

Houston

No, there's the thing. See, in California you couldn't learn life insurance accounting at any school. You could take accounting, and it's not that much different, but if you went into this one specialty of life insurance accounting, you would take a course through the Life Office Management Association, a trade association, which would be in life insurance accounting.

Hopkins

And of course, LOMA was the first of this group to allow black participation.

Houston

Correct.

Hopkins

Now, before we leave LOMA and go to LIMRA, I want to ask you, do you know if North Carolina [Mutual Life Insurance Company] was thinking along the same lines of trying to integrate themselves into the larger, the national insurance picture?

Houston

Yeah. They tried to get into LIMRA and could not. We always led the way in LOMA, which was the association where you take examinations and develop proficiency that way.

Hopkins

In a skill.

Houston

Yeah, in those skills. We ultimately ended up with more what we call LOMA fellows, people who'd been- Like myself, I'm a LOMA fellow; I've had to pass thirteen examinations to become a LOMA fellow. But I think we led the way. The first black who became a fellow of the Life Office Management Institute- that's the institute that LOMA runs- was- Let's see, he just died, too. He was from Atlanta Life Insurance Company. He was their auditor for a long time. I've got his name down here. [E. L.] Simon. The second black was our vice president and controller. I was the third black, I think, to become a LOMA fellow. I think that's right.

Hopkins

We will recount this in more depth as we come back to you, but I need to- Why do you think LOMA accepted blacks? Just a guess.

Houston

Perhaps LOMA was not as social- Well, they did, they used to have conferences. We used to go to LOMA conferences- that was no problem. I don't know. One side was more administrative. The LIMRA side was more

agency-oriented people. Maybe they were more run by southerners. I don't know. It's very likely that that's so, although their headquarters was up in Connecticut.

Hopkins

Now, LIMRA and LOMA, do they remain as the key institutes?

Houston

Oh, yeah. At that time it was LIAMA-I was stumbling with that name, Life Insurance Agency Management Association. Now it's LIMRA. It's always been LOMA. LOMA is the one that gives all the tremendous numbers of examinations, in fact, about a hundred thousand exams every year. They both remain. The fact of the matter is in I think about '73, I became the head of LOMA, of the whole association.

Hopkins

That was an accomplishment. [laughter]

Houston

Their headquarters, at that time they had moved from New York down to Atlanta, Georgia, so I'm chairing the organization from Atlanta, Georgia.

Hopkins

We definitely want to talk more about that.

Houston

But LOMA, I don't know. I really can't quite say. LIMRA ultimately did change. They changed.

Hopkins

About when?

Houston

About in the middle fifties, I think, we received word that we could get in.

Hopkins

Now, what does a company derive from LIMRA? I know you said they're the agency, but what's good about that?

Houston

Okay. You can send your agents to their schools or you can send your managers to their schools or your officers to their schools. Maybe that's why they didn't want us in there, because when you got sent to the schools you had socializing. I don't know. The schools would last one week or two weeks, where you would be given the good information about how to manage a district, the latest ideas on selling, latest ideas on recruiting, all of those kinds of things. So you wanted the good information from a very solid source on how to run a life insurance agency. That's LIMRA. And also, they had a standard test which they provided to all of their members. So that if people came to you to apply to become an agent, you would give them this test, and that would give some indication as to how they would stack up. Because sales- People can be good administrators, but being a salesperson is a little different. So that was LIMRA. LOMA is just to develop a proficiency in life insurance accounting, in life insurance management, in data processing, claims administration, underwriting. It would involve more of those functions than the sales function.

Hopkins

I see.

Houston

Life insurance businesses, you find, are split into the sales function on the one hand and the administrative function on the other hand. In my mind, sometimes they seem to be in conflict with each other. The salesman always wants to sell, and the administrators are trying to account things the right way, a little bit tidier.

Hopkins

All right. We deviated a bit, but it's excellent, and we need this. Now, from 1945 on, of course, your father was running the company.

Houston

Yeah, that's right. He was what would be called the chief executive.

Hopkins

Okay, now, I don't know if I interrupted you regarding- One of the things, of course, your father did, as you've already mentioned, is to try to bring the company in line with some of these national organizations.

Houston

Yes.

Hopkins

And he continued in an expansive manner. Is there anything else that you recall?

Houston

Well, certainly those two things stand out. He always wanted everything to be A-1 with us.

Hopkins

Now, following- What happened then? He's the-

Houston

He's the chief executive. He continued as chief executive officer. I believe in about 1967, somewhere right in there, Mr. [Edgar J.] Johnson became president. But at that point, my father was the chief executive officer, and he retained the chief executive officer title when he became chairman of the board. Mr. Beavers, at about that time, retired.

Hopkins

Yes. In what, 1967 or so?

Houston

I think so. Mr. Beavers went through several resignations, and that confuses us. Because at one point he resigned but kept on as chairman of the board, and then subsequently he retired. When he retired he relinquished the chairman of the board to my father. It got rather confusing even for some of us around here. But my father through all of this maintained the title chief

executive officer. So he was always the top officer of the company. Mr. Johnson became president and chief operating officer.

Hopkins

How did your father end his career?

Houston

Well, let's see. He retired as chairman of the board in 1970. My dad in 1970 was what, seventy-seven years old, or seventy-six. Mr. Johnson, who was president and chief operating officer, also retired in 1970. They got together and they finally, I guess- Well, Mr. Johnson was getting to be sixty-five, and we have had a rule in the company that all officers are supposed to retire at sixty-five. The only exception to the rule had been Mr. Beavers and Mr. Norman O. Houston, who were our cofounders. So Mr. Johnson was coming up to retirement age, and so I think my dad felt that this would be a time that he would retire also and turn the reins over to my brother [Norman B. Houston] and I.

Hopkins

Well, that will lead us into our interview in a session or two. Mr. Houston, when did your father pass away?

Houston

He passed away, let's see, October 20, 1981. He was eighty-eight.

Hopkins

Okay, I have one more question. Through the growth of the company in the twenties and the thirties, of course, and throughout the history of the company, it has largely had a black clientele. Were there efforts to integrate the clientele whereby- The Oriental community, for example, and the Hispanic community probably were not served, just as blacks were not. During these middle war years, was there an effort on the part of this company to serve those minority groups?

Houston

Yeah, there was. Especially the Hispanic community, because in the late twenties, which was not long after the company started, we had a Mexican-

American staff which was devoted mainly to developing business in the Mexican-American community. It apparently did not last too long, because I don't hear too much of it in the history of the company. But there was always that outlook. We have a number of- Well, our manager for the last five years in our Fresno office has been a Mexican-American. We've had outstanding Mexican-American agents and a lot of Mexican-American employees. But we have not done a good job, I don't think, of developing that business.

5. Tape Number: III, Side One September 20, 1986

Hopkins

Mr. Houston, today we'd like to concentrate exclusively on your military career. It's a very illustrious and exciting career, so we'd like to start at the beginning. Now, we've reviewed some of this material in our last interview, but for the sake of consistency I'd like you to tell me how you were inducted into the service.

Houston

Well, I actually enlisted in the service when I was seventeen years old. I was attending the University of California at Berkeley and found that if I enlisted before I turned eighteen, I could get a six-month deferment, whereas if I became drafted I would be called up immediately. This way I could complete an additional semester of work there.

Hopkins

What happened next, then, after you were inducted?

Houston

I was finally called up. I enlisted in June 1943, was called into active service as of January 3, 1944, and I reported to duty at Fort MacArthur in San Pedro, California. I was brought in with all of the new recruits and was tested. This was the time you were assigned, then, to a black unit, because at that time the army was segregated and all black enlisted men were assigned to black units.

Hopkins

Which unit were you assigned to?

Houston

Well, it was just a receiving unit at that time. I stayed at Fort MacArthur for about two weeks and then was sent across the U.S. to Fort Benning, Georgia, to take infantry basic training. I was assigned to what they called the Army Specialized Training [Program], that is, the ASTP. The ASTP was made up of young men who had achieved a certain score on their army general classification test and who, after receiving their basic training, were to be sent to college to study engineering. The blacks who were sent to these kinds of units would be sent to black universities or colleges.

Hopkins

Do you have any idea approximately how many blacks were enrolled in ASTP, a percentage of the number of blacks who were in the service?

Houston

Very, very few as I understand it. I know in the unit I was sent across the U.S. in, there were just two of us that were black out of the roughly twenty that were being sent to the Army Specialized Training Program, a person named Emmett Chapell, from Phoenix, Arizona, and myself. The rest were white. We would bunk together on the train going from Los Angeles to Fort Benning, Georgia. In total, though, when I got to Fort Benning, Georgia, there were about six blacks in the Army Specialized Training Program company, in this whole company of roughly two hundred men. There were six of us that were black, and we were all assigned to the same squad.

Hopkins

The six of you?

Houston

Yeah, the six of us.

Hopkins

Any whites in that squad?

Houston

Yeah. There were roughly twelve in a squad, and six were black and six were white, but all the other squads and platoons of the company were white, so we were sort of an oddity there. Initially, they did attempt- They segregated us, and they even would assign the blacks the worst duty in KP, you know, kitchen police. We were supposed to do nothing but keep the coal fires burning. In other words, assigned to the kitchen-the army cooked on coal at that time-we were supposed to keep the fires going. Then we were also segregated where we ate, but we protested that, and then we could eat wherever we wanted to, not at our own table, so to speak. So it was certainly an initial indoctrination into segregation for someone coming from California.

Hopkins

Well, given the fact that the service was segregated, this was a minor, but nevertheless significant, step to integrate just that small unit.

Houston

Yes, it was, it was. I'm not sure what kind of army policy was involved in it, whether it was local or whether it came down from headquarters, but it was, I think, a significant step. There were other blacks in ASTP units, both at Fort Benning and then some had already entered college. But it just so happened that in about March of 1944 the army-I guess getting ready for the invasion of Europe, which occurred in June, and I imagine expecting a lot of casualties, especially from the infantry-decided that they would break up the Army Specialized Training Program that we were in. And all of us, the whites and the blacks, were sent to infantry divisions. There was only one black infantry division in the United States at that time, and that was the 92d Division, which was from Fort Huachuca [Arizona] and was currently training in Louisiana on what was called maneuvers. So all of the black ASTP soldiers were sent to the 92d, and the whites were sent to other infantry divisions. As I understand it, roughly four to five hundred black college students who were in ASTP, either in basic training or in the colleges, then came into the 92d Division sometime in March of 1944. That's when I joined the 370th Infantry Regiment.

Hopkins

Let's back up just a bit. While you were at Fort MacArthur, did you have any significant experiences there?

Houston

Yeah, I guess. Since I was from college and most of the soldiers were just regular guys, that was one of the few places that I did have a fight. I guess maybe because of the way I spoke or something or other, one guy decided that he didn't like me, or he decided he wanted to show me how strong he was. So anyway, we had a boxing match. I had taken boxing and had actually fought when I was a freshman for the light heavyweight championship of the University of California, although I didn't win-I was beaten by someone older and more experienced. So anyway, I was able to handle myself quite well. After that I had no more trouble with anyone there. So that was one incident. But yeah, you're in the army, and you have all that army talk. So that was one incident that I remember.

Hopkins

Given the fact that you wanted to serve your country and had these loyalties to the nation, how did you feel knowing about and experiencing some degree of discrimination and certainly segregation? Did that impact your feelings about the whole experience at all?

Houston

I guess I almost- I knew that the army was segregated and that was the way it was. Even though I knew that was not the way that it ought to be, I knew that was the way that it was and that there was very little I could do about it.

Hopkins

Now, on your train trip to Fort Benning, you apparently went to New Orleans and Birmingham.

Houston

Yes, myself and another fellow, Emmett Chapell, we were the only blacks in this unit. At that time, everything was segregated. The train stopped at Birmingham, Alabama, and we got off and went to a hotel very close to the railroad station, the Hotel Bankhead. I guess we were with a lieutenant, and I guess he didn't know about segregation, a white lieutenant. So we went into the hotel and sat down and ate, and as I understand it, this was a no-no. After we finished eating, we all left and went back to the train station and waited

for the train to go on to Fort Benning, Georgia. But people subsequently told me that word got to "Bull" [Theophilus E.] Conner, whom you probably have heard of. He was at that time running security or was police chief or whatever he became in Birmingham, and his people were looking for us. In fact, it came out in one of the Birmingham papers that two young black soldiers had gotten into the Hotel Bankhead and had been served. So as we understood it, it was quite an uproar. We knew nothing about it. We only heard much later what might have happened there.

Hopkins

What was the reaction of those who served you when you were in the hotel?

Houston

Well, we were served by blacks.

Hopkins

Oh, I see.

Houston

Yeah, we were served by blacks. I don't know what they were thinking at that time. We also had an incident in New Orleans. I guess I was at the front of the line, and my friend Chapell was at the end of the line. So I went through the line in a cafeteria in New Orleans, and then as I understand it- I was sitting down eating, and one of the other guys, who was white, said, "Hey, did you know they didn't let that other colored guy eat?" I said, "What?" So I'm up here eating, and then I found out that my friend had not- You know, somebody had picked up on him, and he was not able to eat in the restaurant. So that sort of was an unfortunate incident, too.

Hopkins

What about the assignment to barracks in Fort Benning? Is there a story to be told there? How were you assigned to barracks?

Houston

Yeah, because all of us, the whites, the blacks, we all came in, and I guess what happened- In fact, there was one big Italian guy, and they thought he was black. The sergeant, who I guess was handing out supplies, said, "Are you

the other-?" What did they call them? Negro, or whatever it was. "You're the other colored guy?" He said, "No, I'm Italian." I said, "I'm the other colored guy." So anyway, we were all assigned to a special barracks. For a time it was only the six blacks that were in this barracks, and then subsequently the other members of the company came to that barracks.

Hopkins

What was the purpose of being at Fort Benning?

Houston

Well, Fort Benning is what they call the infantry school. That's where infantry officers learn. That's where they have officers' training. This is where many of the infantry personnel were trained in basic training, which at that time was some thirteen weeks. You learn to march, learn to shoot a gun, learn to take weapons apart, that kind of training.

Hopkins

Now, you also mentioned that you were tested, as everyone was tested.

Houston

Yeah, yeah. That's right.

Hopkins

Can you remember what the test was like? Did you think it was particularly difficult?

Houston

No, I think there was a lot of math and just general IQ kind of testing. Because we were all at that particular time destined to become engineering officers, and I guess to take engineering courses you had to have a good grounding in math. We learned how to read maps and that kind of thing. It was fairly basic information.

Hopkins

Now, at this point, or shortly after, you were assigned to the 92d. Did you know anything about the 92d and its traditions or its ideas?

Houston

Yeah, I did, because my father [Norman O. Houston] had served in the 92d Division during World War I. He was in one of the artillery battalions. He was a second lieutenant. So I knew about the 92d.

Hopkins

Now, was the 92d in World War I the Buffalo Division?

Houston

They were the Buffalos, yeah. They did have a buffalo insignia, yes.

Hopkins

Now, there had been some discussion, as I understand it, that the soldiers of the 92d during World War I and previously were not up to snuff with some other soldiers. Did those of you who joined the 92d-and obviously they were all black-did you feel somehow that maybe your division was substandard or-?

Houston

No, I don't think we felt at all that way. We felt that the unit was well trained, although quite obviously those of us who were fortunate enough to have a decent education certainly knew that there were a whole lot of men in that outfit who had not had a good education, or some of them might not have had any education at all. So there was that kind of a problem. In fact, I had heard that one of the reasons we were all sent to the 92d Division from the Army Specialized Training corps was to raise its general IQ level. A division had to have a certain score in order to be ready for combat, as I understood it. So when we were all sent in, it helped to raise their general score, their intelligence score, and consequently we helped get it ready to go overseas because of that reason.

Hopkins

Do you feel that that test, the test you took, was an accurate assessment of one's intelligence?

Houston

No, I think it was mainly a test of courses and things that you had been exposed to, but I don't think it really measured a person's native intelligence.

Hopkins

The soldiers you met, did you feel that they were by and large ready for combat?

Houston

Yeah, I did. Yeah. They were all very, very well trained, all very, very tough, and it seemed to me very well disciplined, yes.

Hopkins

How did the regular soldiers receive you as being a member of the ASTP group?

Houston

You mean when I got to the 92d.

Hopkins

When you got to the 92d.

Houston

I don't think I had any problems there; in fact, I know I didn't. When I came down to my unit, I got off of the truck, and they said, "You're assigned to headquarters company, 3d Battalion." As soon as I got there, the commanding officer of the company asked if there was anybody-asking all of us on this truck-who knew anything about reading maps. I said, "Well, I do." He said, "Well, you stay with me. I'm going to assign you to the S-2 squad-that's combat intelligence squad-and I want you to assist the operations sergeant in whatever he wants you to do, preparing maps, keeping records, and that kind of thing. I need somebody like you to assist him." So the guys that I was with there in my small unit, in this squad, well, they were all pretty smart guys. A lot of them had college, which was very unusual for the rest of the people. Most of us hung around together.

Hopkins

I was reading in a book by [Hondon B.] Hargrove [*Buffalo Soldiers in Italy: Black Americans in World War II*]- We talked a little bit about that before, about the introduction-this is just a sidelight that may be interesting-of the mascot, the Buffalo mascot. Was that introduced in any formal way in your presence?

Houston

No, no, no. I subsequently read something about why we were called the Buffalos. It was the way the Indians thought of the black troops that were in the cavalry in those days in the western part of the U.S. They said that their hair was like the hair of a buffalo. But that was not introduced. In fact, there was no attempt- I think it was a great error that the army made by not trying to give the black troops any kind of history. Nobody had any history of the unit. We were just the Buffalos, period. [tape recorder off]

Hopkins

Mr. Houston, you left your basic training at Fort Benning, and then you went to where?

Houston

Well, we joined the 92d Buffalo Division, which was an all-black division except for some officers, in Louisiana, where they were on maneuvers, which are really training missions. We were there for probably two weeks, and then the division was sent back to Fort Huachuca, Arizona, which was its home base, a fort located on the border between Arizona and Mexico.

Hopkins

Any significant experiences at Fort Huachuca? Anything you remember of note there?

Houston

Well, Fort Huachuca, I know we got there on- I think it was probably an Easter Sunday, and it was snowing, which is very unusual there. Fort Huachuca is in the desert; it's ninety miles from Tucson, which was a very small town. So you're very isolated in Fort Huachuca. It's a good place to put combat troops. [laughter]

Hopkins

Now, as I understand it, that's traditionally a black training base.

Houston

It was up through World War II. It's changed now; it's a Signal Corps base, I believe, now. Yes, it's traditionally where black troops were quartered and trained.

Hopkins

Now, at Fort Huachuca, the ASTP squads, was there any significant thing going on for them, different from the rank-and-file people?

Houston

No. The Army Specialized Training Program, ASTP, was dissolved. We were integrated into the whole rest of the division; we had dissolved by that time. I joined the headquarters company of the 3d Battalion.

Hopkins

After Fort Huachuca what happened?

Houston

Late in June of 1944, the army indicated that one regiment of the 92d Division was to go overseas, and my regiment, the 370th Infantry Regiment, was designated to be the first black combat unit to go into combat. So we left Fort Huachuca, went to Camp Patrick Henry, Virginia, and sailed from Virginia to Oran in North Africa, and then got off the boat there and got on another boat. We sailed from Oran to Naples, Italy, and then we stayed at an extinct-volcano camping ground there for about a week, training. At that time, the port of Naples was bombed by the Germans, so we did see that. Then we took another boat from Naples to Civitavecchia, which is a port city north of Rome.

Hopkins

Seeing this bombing and knowing that you were, if not eager, you were willing to go to the army, how did you feel about the bombing? Did it impress you in any way?

Houston

No, not really. I think it was just that at that age it probably just added to the excitement.

Hopkins

Tell me something about the 370th Infantry. Was it also called the 370th Combat Team?

Houston

Yes, it was. In June, when it was decided that part of the 92d would go overseas, they formed a combat team out of the 370th Infantry Regiment, the 598th Field Artillery Battalion, and other units to support an entire combat unit. They called it the 370th Regimental Combat Team. We were supposed to be the best trained and with the best leadership and the best men in the 92d.

Hopkins

Were you?

Houston

Oh, I think so, absolutely.

Hopkins

Who was your commanding officer? Who was the commanding officer of the 370th Infantry?

Houston

That was a Colonel [Raymond G.] Sherman.

Hopkins

Can you tell me something about Colonel Sherman?

Houston

Very little, because I'm a private at that time, and he's a colonel. But he was, I guess, a regular army soldier an older gentleman. He seemed to be a nice guy from everything that I saw about him.

Hopkins

Do you know where he was from?

Houston

No, I don't.

Hopkins

Okay. Let's talk about a few men in your company. One individual you've mentioned in earlier discussions is a Sergeant Joseph.

Houston

Yes. Well, he was what they called a wire sergeant. A battalion headquarters company is broken down into several units: A scout and observer squad, which was called the intelligence squad, which I was assigned to-we were supposed to get information about the enemy. You have a communications unit, which gets communications to other parts of the battalion and to the regimental headquarters. And you have an antitank platoon. So it's broken down into several pieces. Well, Sergeant Joseph was our wire sergeant, and he was responsible for maintaining telephone communications between the battalion headquarters and the other companies in the battalion. He was quite a religious person. He didn't carry a weapon because he didn't believe in it, but he would go out under very intense enemy fire and repair cut telephone lines. He was quite a guy.

Hopkins

Was that against regulations not to carry a weapon?

Houston

Well, yeah, it really was, but tacitly he wouldn't. Well, maybe every now and then he would hang a weapon on his shoulder, but he would never use it.

Hopkins

Did he consider not joining the army at all?

Houston

I guess so, but I don't know. At that time there were conscientious objectors, but I don't think too many blacks were involved in that.

Hopkins

Now, any significant experiences when you first landed in Italy?

Houston

Well, we landed in the port of Naples. The port of Naples is just rubble. And we're on our way to transportation to take us to a camp, and some little Italian kid comes up to one of our officers. And the next thing we know, he's stolen the officer's cigarettes. Here we are coming to liberate these people and someone is stealing things from us.

Hopkins

I understand also that many of the people in your company had a special haircut. Can you tell us something about that?

Houston

I think when we reached Camp Patrick Henry, Virginia, port of embarkation, several of us got what they call Mohawk Indian haircuts, where you would have most of your hair shaved off except maybe for a strip down the middle. We knew we probably weren't going to see a barber for a long time, and it was just one way of, you know, expressing ourselves.

Hopkins

Any significance to Mohawk at all?

Houston

Oh, well, the Mohawks were supposed to be a good fighting group of Indians. I think that was what we were trying to impress upon people, that we were going to be good fighters.

Hopkins

I believe that the staff sergeant, James E. Reed, was killed?

Houston

Yes, James Reed was a staff sergeant in I Company. I played cards with him, knew him very well. I played cards on the way over to Italy. He was the first man killed from our whole division, I think on the night of August 23.

Hopkins

Any impact at all to the company or to you? I mean, he's your friend, but-

Houston

I guess you expect that, obviously, but you don't expect people that you know so closely, right?

Hopkins

And certainly not to yourself.

Houston

No. No, you never expect it to happen to yourself, but that was very close.

Hopkins

Okay. Now, a Brazilian company arrived, of course.

Houston

Yes, they did.

Hopkins

Tell me a little bit about that.

Houston

Well, we were all encamped in an extinct-volcano area near Naples. The Brazilians arrived, and we saw that they were integrated. In other words, all of our enlisted men were black, some of our officers, lieutenants, were black, and all of our majors and colonels were white. The Brazilians, you saw immediately that within all their ranks there were blacks and there were whites, and so forth. So that was rather interesting to us. And they were right adjacent to us.

Hopkins

Did you have interaction with them at all, social interaction in that you were able to talk to them?

Houston

No. Subsequently when we were in combat, however, my battalion was relieved by a battalion of Brazilian troops. No one in our battalion knew how

to speak Brazilian. I knew some Spanish and some Italian, and I had to act as the interpreter between the Brazilians and our people. They were just taking our place in a position on the front line. But we didn't have hardly any social contact with them at that time.

Hopkins

It would have been interesting to have heard what they thought about your troop and how you were put together.

Houston

I guess it would have. I have no idea what they thought about us.

Hopkins

Of course, you weren't thinking about that in those days, you were simply surviving.

Houston

Yeah, absolutely.

Hopkins

Now, following the chronology that you have here, of course, we're looking at just the first month, the early month of your landing in Italy. You were promoted at some point. What was the nature of that promotion?

Houston

Well, I was promoted to corporal, or technician fifth grade, as they called it at that time. My function was- There was a position, battalion clerk, as they called it. I was told that my job was to continue to assist the operations sergeant with the maps and with the location of our troops and to also continue to work with the intelligence squad, that is the intelligence-gathering squad. So then I was given the position of technician fifth grade or corporal at that time. This is just before we went into line.

Hopkins

Now, in the 370th, you mentioned that perhaps there were thirty-five hundred men in this combat team. Were you responsible for mapping out the operations and revealing the operations for the whole-?

Houston

Yes. Every day, every night we would have to find out where each unit was, place it on the map, and where, to the best of our ability, the enemy forces were and place them on a map and report that information back to regimental headquarters, which was the higher headquarters. [tape recorder off]

Hopkins

Mr. Houston, there are all kinds of interesting and somewhat bizarre things that happened during the course of the war, one of which you shared with me earlier. I would like you to share it for the record, the incident at Pontedera.

Houston

Well, when we went into action the first night, we relieved a veteran U.S. division, the 1st Armored Division. They had fought through North Africa, Sicily, and the lower part of Italy. That evening, one of our men, through error, killed one of their men. Each night the army headquarters would send out a password, which would be two words. One you would say, like "black," and the response would be "white" or "red." The response would be "white" or "blue" or whatever. Anyway, apparently the white soldier from the 1st Armored Division didn't know the answer to the password when our man gave the initial word, and he shot him. I think we were very itchy. It had been impressed upon us as new troops in combat that the Germans were likely to infiltrate our positions and would likely use tricks, and that the Germans could speak English and that we had to follow orders strictly. Fortunately, it was just an incident. I don't think anyone thought other than it was just an unfortunate accident, because our unit was later cited by the 1st Armored Division commander as being very cooperative in working with them in action against the Germans.

Hopkins

Did anything happen to the man who accidentally killed the soldier?

Houston

No, nothing happened to him.

Hopkins

Now, once you crossed the Arno River, you found the condition of the Italians that you helped to liberate at this point. What was the condition?

Houston

Number one, they were extremely excited; they were so happy to be liberated from the Germans. But they were also extremely hungry. Apparently, they had had no food of any kind for quite a long period. We had some rations with us. I remember giving a can of food to a very hungry priest in one of the small cities just after we crossed the Arno River. They were just ecstatic, but hungry.

Hopkins

The Italian people, what was their reception to you? Obviously they were happy to be liberated, obviously they were happy to get the food and to see soldiers. But on a racial basis, how did they perceive you?

Houston

I think the Italian people were wonderful. For some reason, and I have subsequently seen it, they don't seem to think racially. It just seems to be foreign to their makeup to think racially. It seemed to me as though we were accepted like everyone else was accepted. In fact, there were some observations, and some of them made observations to me, that the black troops were really much kinder than the other U.S. troops in the area, who might have been a little bit arrogant. But the black troops- They liked us. We got along very well with them.

Hopkins

Now, at this point, or following this event, you had a Sergeant [Thomas T.] Davis, who was operations sergeant in the service. I understand you took over his duties for a period of time. Tell me why and what that meant to become an operations sergeant.

Houston

Sergeant Davis was the operations sergeant for the battalion. That meant that he had to know everything that was going on in all of the various companies in the battalion. He had to know where each one was and put all of that information on a map, and he had to indicate all of this and give it to our commanding officer, Colonel [Clarence W.] Daugette. He was a key person,

because if you didn't know where the enemy was or if you didn't know where your own people were, you were just out of luck. Well, he was a very, very smart, energetic- A small person, but probably much older than the rest of us. We were late teens, and he was about thirty, I guess. Anyway, he got ill and was out for probably two weeks or so, and I had to assume his duties as the operations sergeant. His major jobs were putting all of this information on maps, reporting back to regimental headquarters, getting information from all of our line companies, I, K, L, and M companies. But anyway, I did it for a two-week period.

Hopkins

Were you happy when he came back?

Houston

I was happy when he came back, because he was- He was great, and I was inexperienced. I learned an awful lot from him.

Hopkins

Did that at all affect your rank?

Houston

No, because it was just an interim period. I presume if he had been out period, I might have been promoted to operations sergeant. But that happened much later.

Hopkins

Now, your command post was apparently bombed. That's an interesting story I'd like you to share.

Houston

Well, not long after we went into action in August, 1944, the Germans sent over an airplane and bombed our command post, wounding a couple of our personnel. At that time, the Allies, as we were, had assumed air superiority, so it was sort of a shock to get bombed by the Germans, but every now and then they would do it. You're pretty helpless in a situation like that.

Hopkins

Can you share with us the one bomb that could have ended it all?

Houston

You mean-

Hopkins

The one that didn't go off.

Houston

Oh, yes, let me [tell] that. Right after we crossed the Arno River and were attacking to the north, we captured a small villa. We were in this villa, and apparently our command post became isolated from the rest of our troop. The Germans then began to zero in on where we were staying, and throughout that day, I personally counted 127 hits on this house, which was just going up in rubble. One major bomb-one of the huge, I guess, 180-millimeter cannon artillery pieces-fell, but it did not explode. It landed in the soft plant bed right in front of the house and did not explode. If that had exploded, it would have wiped all of us out, the whole command post.

Hopkins

God, it's just one of those fates.

Houston

Yeah, it really was.

Hopkins

Then, in this early month, in this early period of exposure to the war here, you had an incident at hills X, Y, and Z.

Houston

Hills X, Y, and Z, those were designated objectives. They were hills, or small mountains, and we had reached them in our initial surge across the Arno River to what was called the German Gothic Line. They dubbed it the Gothic Line, a series of fortifications. Hills X, Y, and Z were part of the anchor of the Gothic Line, and it was our objective to capture these hills, which we reached sometime near the end of October 1944. Time after time, we would reach the objective and capture it, only to be chased out of there by a German

counterattack. These three hills, X, Y, and Z, became our objective and were not really captured until April of 1945, even though we reached them in November of 1944.

Hopkins

Did that at all impact your troop? Was it an easy operation, or what was the nature?

Houston

No, it was a very difficult operation. It was a very demoralizing operation. As I say, once you attack and you then gain an objective, and then you get pushed off by a German counterattack, it can become very demoralizing. We lost a lot of seasoned combat troops, and especially all of our combat officers were either killed or wounded in attacking these hills.

Hopkins

Now, when you're out on the field and a white officer is killed, are they immediately replaced by a white officer from elsewhere? Or does a black officer or black lower person come in and become the officer?

Houston

That became a real problem with a unit constituted like we were, which was all black enlisted men and black and white officers, but all the senior officers being white. Most of the officer replacements in our regiment were white, because there just weren't that many black lieutenants, infantry lieutenants, in the army. Obviously, all of the enlisted men killed or wounded were replaced by blacks, but that too became a problem, since the army had not seen fit to give too many black troops infantry combat training. So as a result of losing experienced combat officers and enlisted men, the unit became less effective as time went on and as we began to lose leadership.

Hopkins

Mr. Houston, I want to thank you for sharing with us that first month in some detail. We've looked at some really kind of personal experiences in the war. Could you lead us now through the remainder of the experience for you?

Houston

Okay, I'll do the best I can here. I think the key- After we crossed the Arno River, we went north and encountered the Gothic Line. Then we went into a battle.

6. Tape Number: III, Side Two September 20, 1986

Houston

Seravezza is right at the foot of a cliff, very near where Michelangelo used to get his marble. Anyway, trying to go up that cliff, our whole regiment lost a significant portion of its people, wounded, captured, and killed. That was probably sometime in October or early November of 1944. I guess in my own experience one of the interesting phases was being assigned to fight with the South Africans. My battalion for a period of two months was assigned to fight with the 12th South African Armored Brigade in northern Italy. We fought with them in the snows, of all things, in white uniforms in northern Italy for a period of two months-I think about in the end of November to the first part of January 1945. Then we went back to our own unit; we were assigned back to the 92d Division unit from the South Africans.

Hopkins

Well, let me ask you while you take a breath here. South Africans, of course, some of them spoke English and others spoke Afrikaans. Did you get a chance to talk to them?

Houston

Yes, oh yes. All of the South Africans that were apparently in combat were the English-speaking South Africans. The Afrikaners were more pro-German and were really trying to sabotage the war effort in South Africa, whereas the English-speaking South Africans were very close to their mother country, England, so consequently- They talked very well, and we had no difficulties with them. Interestingly enough, each of them, each of the officers, did have a black orderly. All of the troops were white, but each officer had a black orderly.

Hopkins

That's interesting.

Houston

A major attack came in about 1945, February, when we mounted just a gigantic divisional attack on these hills, X, Y, and Z. Unfortunately, once again we didn't achieve success. One of the problems was that we were bombed by our own airplanes during the attack. There was a mixup in signals, and they ended up bombing us and bombing us pretty well. So once again we failed to achieve the objective.

Hopkins

Did you lose many men?

Houston

Yeah, we lost a tremendous number of men as a result of that attack in February 1945. We lost our final black company commander. Lieutenant [Jesse] Jarman, Captain Jarman by then, was killed. He and a number of his people were killed in that assault.

Hopkins

How did you feel? Here you were being bombed by your own troops.

Houston

Well, you're- You just don't understand it. It's difficult to even describe the feeling. Here are your own planes. We could see them-they were coming right over, marked with the star. You knew they were U.S. planes; you knew the type, Thunderbolts, P-47s. They were bombing the heck out of us. But you were sort of helpless.

Hopkins

And there's no way to communicate to those-

Houston

No. Well, there was obviously communication going on, but it took so long for it to get back to where the air corps was and then up to where the pilots are to tell them, "Wait a minute, you're hitting the wrong spot."

Hopkins

Just as a sidelight, did you ever meet those pilots?

Houston

No. At one time, we really thought-and we were mistaken in this thinking-that it was the black pilots from the 332d. But they did not do those kinds of things. They escorted bombers. They didn't do what they called tactical bombing like this, in support of ground troops. But it was just an error. No, we never met them. Those kinds of errors happen quite frequently, there's no doubt about that. We did have a number of men who were killed by our own artillery fire, by just, you know, getting shot by your own person. Everybody's got guns and grenades, so that happens. The final attack that we were involved in came in about April of 1945, when once again we were attacking hills X, Y, and Z. The real attack focused on a city called Massa, which was just north of these hills and was across a canal called the Cinquale Canal. We finally crossed that canal in April 1945, and that was the date that I got wounded. We had just crossed the canal. We had just occupied a house that the Germans apparently had been in only minutes beforehand, because their food was there and their food was even warm. We were in that house consolidating our positions when once again they counterattacked. I was standing in the doorway of the house. By that time, you just don't really think you're going to get hit. So anyway, a mortar shell fell right near the doorway and blew me halfway through the room, and a piece of shrapnel stuck in my shoulder. So we had suffered quite a lot of casualties. I was what you would call a "walking wounded" person. I went down to our medic, and he had a whole roomful of people stretched out. So he pulled out the piece of shrapnel, poured some sulfa drug on my shoulder, wrapped it up, and asked me if I was okay. I said, "Yeah, I'm okay." I was a little stiff, but I just went on back to my unit.

Hopkins

You didn't go home?

Houston

No, I did not go home.

Hopkins

Could you have if you wanted to? Or was that considered-?

Houston

I don't think so, no. That was not a severe enough wound. It was a flesh wound in the shoulder, and not a bad flesh wound at all. So no. A couple of days later I was sent on leave to Rome. I did have one other leave in January. I went to Florence for a couple of days. But then I was sent on a week's leave to Rome, and while in Rome, I saw all of the sights of Rome. A couple of guys said, "We're going over to the Vatican today. Do you want to come with us?" I said, "Yeah, it's okay with me." So I went over there. I guess there were probably fifty of us there, and we saw the pope [Pius XII]. Yeah, he came out. I guess there were about fifty soldiers from all nations, because there were a lot of different nationalities fighting in Italy. The pope talked- I think he talked in twelve different tongues. He talked to the Polish, and he talked to the Italians and the French, and then he talked to the English soldiers and gave us his blessings. So that was quite impressive. Then I went back into line, and then there was only about two weeks to go until the war ended. I caught up with my unit in a town called Pontremoli in northern Italy, and that was when the war ended in Italy.

Hopkins

Well, breaking through, taking Massa, was that significant in destroying the Gothic Line?

Houston

Oh, yeah, it was the anchor of the Gothic Line. I'm glad you mentioned that. We had finally crossed the Cinquale Canal, and we were very close to the outskirts of Massa when they pulled our unit out of line there and sent us somewhere else. So we never got to take Massa, which had been our objective from about October of 1944 to April of '45. They let either a white unit, or maybe there was a Japanese unit, attack through us, and they ultimately captured Massa. That was not very good. Actually, in February 1945, a black officer, a Lieutenant Vernon Baker from one of the companies in the 370th, had fought his way all the way into Massa. A combat patrol had reported that he was in Massa, and no one believed him, I guess. So then he had to fight his way all the way back out of there back to the line. He subsequently did receive the Distinguished Service Cross, which is the highest

decoration you can receive other than the Congressional Medal of Honor. But we as a unit never got to capture Massa.

Hopkins

It must have been a bit frustrating.

Houston

Very, very frustrating.

Hopkins

Well, you have received at least three medals, and just for the record, I'd like to go through each one and have you tell me a little about why you received them. First the Mediterranean theater of operations medal [European-African Middle Eastern Campaign Medal]. What is the nature of that?

Houston

That is for having been in that part of the war, those areas during the war. Attached to that medal, for each battle that you're in you get what they call a star, and I was in three battles, Rome to the Arno River, the Battle of the North Apennines, and the Battle of the Po River. So that was what that was about. If you're just there in that area, you get the Mediterranean theater of operations medal, but if you're there in combat, you get a battle star for each battle that you're in.

Hopkins

And the good conduct medal?

Houston

Well, that's just I guess for being a good soldier and not getting into too much trouble. Most soldiers I think did get the good conduct medal.

Hopkins

And the Purple Heart?

Houston

The Purple Heart I received when I got wounded, which was April 9, 1945. If you're wounded in action against the enemy, you do get the Purple Heart.

Hopkins

Did you meet any of the Japanese troops, the Japanese-American troops?

Houston

[I] saw them, maybe said hello to them, but not personally.

Hopkins

They were segregated, too, weren't they?

Houston

Oh, yeah. They were in an all-Japanese unit. I think their commanding officer was white, however, so in a sense they were like us. All of their enlisted men were Japanese. Their officers were mixed, both Japanese and white.

Hopkins

How about Mexican-Americans?

Houston

I don't know. I guess they were with the white troops. We had some Puerto Ricans in our troops, however. I don't know how they differentiated them.

Hopkins

Right. Did you meet any of the-? Of course they were largely in France, I think. The black African troops from-

Houston

Yes, we did. They were in France, but they were also in Italy. The Senegalese were in Italy fighting. We saw some of them, saw some Indian Gurkha troops. Italy was a regular United Nations, because there were troops from various countries.

Hopkins

There were also resistance fighters in Italy and in France. Did you meet any of those? Of course, they were speaking Italian and French. Did you say you spoke Italian?

Houston

Yes, at the time I spoke a little bit of Italian.

Hopkins

Did you meet any of the Italians?

Houston

Oh, yeah. We fought with what they called the Italian partisans. They always would provide us- They fought with us, but they would always provide us information about the Germans and German army movement. We had an Italian partisan assigned to our unit who helped interpret for us.

7. Tape Number: IV, Side One December 6, 1986

Hopkins

Mr. Houston, as you recall, we spent the last interview session discussing your war years. I had just two or three questions to review regarding those years. Why do you think that there were not many black conscientious objectors during this time? Now, this is just your personal view. I know perhaps you haven't studied that to any extent.

Houston

Well, I guess it's the way that all black people were raised at that time and the fact that there was a war where there seemed to be a clear enemy. You know, we had been raised that the Nazis said that they were the master race and they thought that black people were nothing but animals, monkeys, and consequently we didn't like Nazi Germany. When Joe Louis fought Max Schmeling, which was right before World War II, black people went absolutely wild when he won. It was sort of a racial thing. I think that's why a lot of blacks were not conscientious objectors.

Hopkins

Let me ask you personally: Did you feel that your service would allow people to know that black people were very patriotic and very much in support-? Did you want to serve out of patriotism, as well as for other reasons?

Houston

In my own case I just felt it was a patriotic duty to serve in the army and to try to win the war. I just felt that way.

Hopkins

Did you meet any German soldiers while you were there? I mean, obviously they're the enemy, and some were prisoners. We've had photos from your album, for example, where we've seen German soldiers captured.

Houston

Yes, that's right. Only in capturing Germans in the front lines and to the point where we would- We were in the front lines and would have to take them back to the prisoner of war camps. So I didn't actually- I think I probably talked to one of them. The only words that I knew in German were, or I thought I knew, "alle ist kaputt," "all is defeated," or something like that.

Hopkins

I see. You've commented already a bit on your view of Germans, or specifically Nazis. What was your opinion of Germans as you went to war? Did you have kind of an overall idea about them?

Houston

No, I didn't. The most that I knew about the Germans was what happened in World War I. I knew that they started World War I, and I grew up during the time that Hitler came into power. I knew that they were really quite good soldiers and were going to be a very, very tough enemy. I didn't know, other than that, much about the Germans.

Hopkins

Did you visit Germany at all?

Houston

Not during the war, but I have subsequently.

Hopkins

Let's move on now. I'd like to talk about your release from service, if you could give me some indication of what happened. How were you released from service?

Houston

Well, I was one of the few people with our unit, the 370th Infantry, that came back with the unit. Most everyone else stayed over there; they didn't have enough what you call points to get out of the army. I left Italy, the port of Livorno, or Leghorn-it depends on how you want to pronounce it-in November 1945 and sailed on I guess a victory ship, the *Frostburg Victory*, through the Mediterranean, the Straits of Gibraltar, and on back to Camp Patrick Henry, Virginia, which is where I had embarked almost a year and a half before, going to Europe. Then I came back by train to Los Angeles, and I guess I was discharged from the army in about early December 1945.

Hopkins

Okay, let me interrupt for just a moment. Was there no ticker tape parade for your outfit?

Houston

No, there wasn't. There were all kinds of rumors spread, because once we had thought we were going to have a ticker tape parade in New York. However, it didn't turn that way; it turned out that we just went right back to where we had started from. Each soldier went back to where his home base was, to be discharged. In my case, I went back to Fort MacArthur, down in San Pedro, California, which is where I went into the army, and after a couple of days or so, I went through the discharge process.

Hopkins

Okay, as we leave your war experience and your service, could you summarize for us briefly- And you can take a few minutes to think about this if you like. Summarize what you feel was your impact, or the 370th [Regimental] Combat Team's impact, upon the war?

Houston

Well, I guess I've thought about that a fair amount of times. We were the first black combat unit, infantry unit, to go into the action in Europe. We did fight, we figured out, a little over two hundred days and lost a lot of men, both killed and wounded and a few captured. We were one of the very first units to cross the Arno River. I think we made a contribution by holding German armed

forces in place there in northern Italy. I believe that we showed that we could fight. I believe that it did show the army that it was not good to have a segregated combat unit in action, because we were all black and we were trained to go into combat, but as we began to lose men, there were not trained replacements for us. And I believe it was one of the last segregated combat units to actually fight. Very briefly in the Korean War that did happen, but after that the army, in its wisdom, saw that it would be better to integrate the combat units and the whole armed forces. I guess in a sense we were sort of a last page in history. We would hope that there would never again be a time when the country and certainly the armed forces were segregated into black and white. So I think we did make a contribution that way.

Hopkins

Okay, that's very good. When you came home, of course, people would ask you about your service.

Houston

Yes.

Hopkins

In the black press, do you know if it was covered very well, the performance of the 370th?

Houston

It was covered in the black press, yes, quite a bit. I've seen coverage of that, yes.

Hopkins

Do you feel as if the community looked at the 370th as heroes?

Houston

I don't know. I think yes, but I do know that there was some controversial press release about the 370th from army headquarters, which indicated that some members of the 92d Division, I'd say overall, did not perform well in combat. In my opinion, it was because it was never structured the right way. We were never given the proper support, and it was a segregated outfit where you did not have the same loyalties of men to their officers and to a cause. I

don't think everybody in my outfit thought exactly the same way I did about patriotism, either. Growing up in California and living sort of an integrated life all my life, I probably looked upon it a little differently than most of our members of the 370th and the 92d Division that grew up in the segregated South. Many of them could barely read or write and just did not trust white people and thought that they were always being given the short end of the stick, so to speak.

Hopkins

What kinds of criticism did you hear from these individuals, who perhaps were coming from a segregated background, about their service in the army?

Houston

About the blacks?

Hopkins

No, blacks having to serve, given that they were also segregated and mistreated.

Houston

Maybe I'm misunderstanding.

Hopkins

You have indicated that some blacks may not have shared your patriotism for participation in this conflict. What would be, then, some of the other views on serving in the war?

Houston

Some did feel that they were unfairly treated, that they did not get the best support. The chief officers of our outfit were all white, [and some blacks felt] that black troops always got the dirtiest jobs to do and the most dangerous jobs to do, and that they were not treated well. Those were some of the views that some of the guys had. I guess it gets magnified when in the very beginning you begin to lose key personnel. And at the very beginning almost all of the losses among killed or wounded were outstanding black officers and black enlisted men. They would be wounded or killed and there would be nobody to take their place. These were the people who held the outfit

together, so under those circumstances you can even think that it's a great big conspiracy to get rid of black leadership.

Hopkins

To your knowledge, was there ever a movement or an effort for some to desert in light of this?

Houston

Yeah, there was. I remember- No, not to desert. I didn't see that, although I'm sure there must have been. That was probably very rare. But there was an incident where a black lieutenant- After very severe fighting and the loss of quite a few men, he refused to take his men up to try to capture a German position. He just refused to do it. He said it was a suicide mission. And as a result of that, as far as I know, he was sent back. I really don't know what happened to him.

Hopkins

Do you know his name?

Houston

Yeah, Greenidge. Lieutenant Greenidge, or something like that.

Hopkins

Did you have an opportunity to talk to him?

Houston

No, I have never talked to him. I was an enlisted man; enlisted men really didn't talk to officers too much other than "Hello, how are you," salute them. [laughter] You didn't talk too much that way. There were incidents where some of the men did leave their positions. In one incident, I know a guy- Because I brought him back from the front line, where he shot off his thumb because he didn't want to serve. He said that the Germans were getting ready to overrun his position, and he shot off his thumb. There were a number of- I think history will show in a lot of units there were situations where there were self-inflicted wounds to avoid direct combat. There were people- One of our outstanding company commanders, who later was killed in the Korean War, he became shell-shocked, a black officer. In fact, he was a

captain. He was just shell-shocked, and he cussed out everybody from the colonel on down. He was taken to the rear, because he had been in a severe situation for quite a while. Subsequently he, as I say, obviously came back and stayed in the army and was killed in action in the Korean conflict some six years later. When you're in combat and people are getting shot and you're under stress for many hours, it's very- All kinds of things can happen. In my own case, the only thing I know- I really never felt too much, being nineteen years old, nineteen and twenty years old, eighteen and nineteen, something like that. When the war ended and for about three or four years after the war, I couldn't hold a coffee cup in my hand without spilling the coffee.

Hopkins

From shaking?

Houston

Yeah, from my hand shaking. But it obviously was because- You're really under fire for a long time, so a lot of things had happened to you both consciously and unconsciously, some things you're not even aware of. There was criticism of performance for some of the people in some of the units of the 92d. There's no question about that.

Hopkins

Of course, no matter what field of service, be they black or white, there's always these incidents of rebellion against an order, believing that it is suicide. In this particular case, going back to Lieutenant Greenidge, do you feel or have you heard any indication that he refused on the basis that he felt that he and his men were being racially discriminated against? When I say racially discriminated against, I mean racially directed-

Houston

Yeah, I understand. Well, that's really hard to say since all of us were a black unit. Most of the officers, like him-he was a platoon leader-were black. There were at that time maybe one or two white platoon leaders in our regiment. I just feel as though he had seen too much and was suffering from halfway being shell-shocked, fatigue, and the fact that he felt it was a no-win situation. Because in his case-you think about all these things when you look back-none

of the platoon leaders that we had- Those are the first lieutenants or second lieutenants who head up each platoon of thirty-six men. [Of those leaders] that we went over with, none of them actually came back with us.

Hopkins

That is a lot. I think the record shows that lieutenants have the highest casualty rate.

Houston

He's the point. If the men go up the hill, he's the one who leads them up the hill. They told those guys, "Don't wear your bars, your shiny bars, because then you're really a target." Maybe he had more sense than the rest of them who didn't make it, I don't know. [laughter] But I think he assessed the situation, and he probably said, "Jesus, you know, I don't know whether it's worth it to go up there and get killed."

Hopkins

Maybe we can do it a little later. [laughter]

Houston

It was a severe- Even if he had done what he was I guess directed to do, it probably wouldn't have made much difference.

Hopkins

As you remember back to this period, the 370th was more or less an elite group among the 92d. Did you have a perception of how other members of the 92d viewed members of the 370th? Not that you necessarily had that much interaction.

Houston

I think everybody thought that they were in the best outfit. I've talked to guys in- I think I did, in our last discussion, indicate that there was a time when we, when the 370th, was supposed to have gotten all of the best men from all the other outfits. Did I talk about that?

Hopkins

Yes.

Houston

You know, all those other guys thought that they were, you know, that their outfits were really good. But I think the record shows we did go over there first, and we were mainly, I guess, volunteers, although you'd have to put that in quotes because I'm sure some of the people would rather not have gone over there with us.

Hopkins

Following your discharge, did you consider reenlisting?

Houston

No, not really. Because I was in the enlisted reserve for, I guess, six years, from 1943 to 1949. But anyway, I was discharged. I could still have been called up because I was in the reserves. You know, you're in the army, but you're discharged from active duty. I didn't consider that because I wanted to go back to school. I could have retired when I was thirty-seven, though, because I was in the army when I was seventeen. So after twenty years, at thirty-seven I could have retired. Maybe I made a mistake. [laughter]

Hopkins

No, I think a lot of people are glad you didn't. Well, this leads us into the next series of questions. What did you do following your discharge?

Houston

Well, let's see. It was December, and I went to work here at Golden State Mutual [Life Insurance Company] for a time, about two or three months. Because at that time I couldn't get back into school until, oh, it was about March when I could go back to [University of California] Berkeley, because they were in the middle of a semester. I wanted to go back up there to school, so for about two or three months I worked here at Golden State Mutual. I can't even remember what I was doing at that particular time. I probably was working in the- I did work in the printshop for some time, helping our printer and doing various things such as that.

Hopkins

At that time, did you have a long-range goal in terms of what you wanted to do?

Houston

Yeah. Well, long-range was to complete my education. I guess that was the main goal, to get my degree, which I felt would be in business administration, and then to go to work.

Hopkins

And at that time, where did you think you would work?

Houston

Well, at that time I thought that I would probably work at Golden State Mutual.

Hopkins

All right. So you did go to Berkeley and you did finish your degree. Then what? Any significant stories to be told?

Houston

Well, yeah, let's see. Okay, I did meet my wife [Philippa Jones Houston] just before I went overseas. I was out at UCLA, and I was looking, it turns out, for another girl who wasn't there, but then I met my wife, Philippa. She lived in Pasadena. So anyway, I took her home. We wrote occasionally when I was overseas, but when I came back from overseas we started going steadily. I went back to Berkeley in about March and finished a semester. They were on sort of a short-semester-type schedule at that point because of the war situation. I finished one semester. Also, come to think of it, I was on the track team at UC Berkeley. I was a long jumper then. I was a high jumper before I went into the army and a long jumper afterwards. So I was a varsity letterman there. Then we decided to get married. We did get married in Santa Ana in July of 1946. So I went back up to school. I was trying to get out of school as quickly as I could. Let's see, where were we now? In '46?

Hopkins

Right.

Houston

Yeah, in '46. Anyway, I was in school up in Berkeley, and she was down here at school.

Hopkins

At UCLA.

Houston

Yeah. Well, she was at UCLA, and then she was in art school. Well, our first child was born. That was about May of 1947. After our first child, Pam [Pamela Houston Chretien], was born, then we both went back up to Berkeley because I had another semester to do before I could graduate. So anyway, I ended up graduating in February of 1948.

Hopkins

Okay, let's talk a little bit about some of these activities that you have brought up. What were your Berkeley years like? You've already stated that you were trying to get out of school and that you participated in track. Were you involved in other extracurricular activities?

Houston

No, mainly track, although I was a member of an organization that few people got into. They called it the Order of the Golden Bear. If you're a student leader or something like that, they induct you into that organization, which tries to help the University of California at Berkeley.

Hopkins

In what respect?

Houston

In supporting it, mainly by- Well, it's as I say, all the student leaders, even people who are no longer students. I am still a member of the Order of the Golden Bear. They meet monthly and discuss university activities: what's good, what's not so good, what's going on in the university, how to make it a better place. I don't go to the meetings now. I think I go about once every year or two. I'll attend one if I happen to be in Berkeley at that time. But I was in

that. But mainly my activities- Because I was married. I was working at the university, in the gym.

Hopkins

Let's see, when were you married?

Houston

I was married in July '46.

Hopkins

Okay. Let's talk a little bit more about the Order of the Golden Bear. About when were you-?

Houston

I was inducted into that, let's see, in 1947.

Hopkins

I see. Were there other black members in the Order of the Golden Bear that you remember?

Houston

The only other black who I knew had ever been a member was Walter Gordon, Sr. He was the University of California's, I think, first all-American football player back in about 1917. He had been a member of the Order of the Golden Bear.

Hopkins

How were you received in meetings with this group?

Houston

Oh, fine. I had no problems.

Hopkins

Why do you think they asked you to join?

Houston

Probably because I was a varsity letterman. I think fundamentally that was it. There was always a concern at Berkeley, in my opinion, that blacks and other minorities should be represented in important groups. As you know, it has quite a history of leading liberal causes. The fact that I was visible on campus and- At that time, I guess I was the only black letterman. There were some who were coming along in football, but I think that was it. I was there, I was involved. I was also, come to think of it, the polemarch of the new Kappa Alpha Psi chapter that was organized at Berkeley at that time. So I was involved in that. I was their first polemarch. What else was I? But I was pretty busy because I was working and married and on the track team, and at that time I was taking on eighteen units because I didn't want to go another semester. I wanted to graduate as quickly as possible. So I didn't really have too much time for other activities.

Hopkins

Sounds like you did quite a bit, though, in spite of that. [laughter] How did you get along with other students at UCB?

Houston

Oh, fine, fine. Both with the white students and the black students. I've got to say that there was one incident. I'm glad you're having me recall this, because all- Married students at the University of California at Berkeley supposedly lived at one place, which was- If you were married, you were supposed to be able to live at a married residence. Anyway, it turns out that if you were black and married, then you had to live in Richmond. So we had to live in the housing projects in Richmond, California, among the black shipyard workers. So we were really, when you look back on it, in the housing area we were really discriminated against. There were a couple of other students that I knew, married black students who were veterans, who lived in the housing projects.

Hopkins

Do you remember any Japanese or Chinese students who also attended Berkeley that you knew who-? What was their residential situation like at that time?

Houston

I don't know. I didn't know hardly any Japanese or Chinese students at Berkeley. At that time, there weren't too many; I'm sure there were some. Well, there weren't any Japanese students at that time, because they were all out of the state. I guess they were getting ready to come back, but very few were at Berkeley at that time. Chinese students, I didn't know too many Chinese students. Most of the guys that I knew were just white guys or Jewish, a lot of Jewish guys I knew. Some of them were really involved in the Palestinian thing. I think one of the guys that I knew went over there and fought, because that was the time they were creating the Jewish state. A guy named [Bernard] Linski, he got- One of them was killed over there.

Hopkins

Mr. Houston, realizing that this is some forty years ago and that that kind of discrimination was common throughout the country and even in California, although maybe not to that same extent- You had just come back from the service and you were married and you were a member of the Order of the Golden Bear. The fact that special conditions had to exist for you to live in Richmond, etc., how did that-? Did you have any impressions or feelings about that at the time? Did it strike you at all at the time?

Houston

Yeah, oh sure, sure. It struck me as a bit ironic, but, you know, what the heck. You can't do too much about it. I'm too busy trying to get out of there and carry on my own activities.

Hopkins

Did it make you bitter at all?

Houston

No, I don't think it made me bitter, because I just don't normally take things that way. But, yeah, it was ironic when- More so when I look back on it, even, than it was at that time. At that time, it was just, well, this is what you do. What am I going to do there? I'm married, I've got to have a place to live, and this is where they've arraigned me. I'm really too busy to mount a protest. It was interesting, though, living with the black shipyard workers there in Richmond.

Hopkins

Did that cause a problem for you in any way in terms of- You had to interact with them to some degree, I'm sure.

Houston

Oh, the shipyard workers?

Hopkins

Yeah.

Houston

No! Myself, I'd just been in the service with a whole bunch of black guys who- So no, that didn't cause any problem whatsoever. They were sort of an interesting group. A lady upstairs used to chew tobacco and spit it out, and sometimes empty their chamber pot. You know chamber pots? You know what chamber pots are?

Hopkins

No, I don't.

Houston

Well, until very recently, where there's not been a lot of toilet facilities, many people had chamber pots, where they did their thing and then, you know, would normally empty it down the toilet. But sometimes they wouldn't empty it down the toilet. [laughter] So, you know, that kind of thing. We really had no trouble. People were really very nice to us, [to] my wife and even my oldest daughter-she was just a baby there. They were nice to us.

Hopkins

What was your wife doing while you were attending Berkeley?

Houston

She was just taking care of my daughter.

Hopkins

You had interactions, obviously, with the people in your building and in your neighborhood there. How did they perceive you? What did they think of you as a college student?

Houston

You know, I was so busy, I really don't know. I know we did- My wife always likes things very nice. So we got into this project apartment and repainted it, and we did it up real nice, because she likes to do things like that. So the people used to come in, and I know that when we left we had several people that wanted to move into where we had lived because she had fixed it up so nice. So, yeah, I really- As I say, you're so busy. When you're studying, that's busy enough, but when you're also working and also involved to a degree in athletics or things like that, you're busy. So you just don't have too much time to interface with other people. You're busy running. Every morning, get out of there on my way to school and studying and so forth.

Hopkins

I want to talk more about your wife as we move through time. Can you bring me up to date on what you knew about her at this point? You had met her at UCLA. What was she doing?

Houston

Well, my wife, Philippa, was born in Chicago and came out to Los Angeles, to Pasadena-and grew up in Pasadena-when she was very young. She used to live right across the street from Jackie Robinson, incidentally. She had two brothers, and they were all friends with the Robinsons. Anyway, she graduated from Pasadena City College. Well, Pasadena High School went into City College; it was a strange relationship there. Anyway, she got out of there, and then she went to UCLA. But she was always- She still is a very excellent artist. So we met, as I say, at UCLA.

Hopkins

Did she study art at UCLA?

Houston

Yeah, I think. Yeah, yeah, yeah.

Hopkins

Now, tell me a little bit about her parents. Do you know very much about them?

Houston

Yeah, her parents were- Her father was born in Chicago, as was her mother. Her father was the managing editor of the Chicago Defender newspaper for many years during the twenties, I guess during the twenties and the early thirties.

Hopkins

What was his name?

Houston

Phil [Philip A.] Jones. They did experience some real problems during the Depression, and I think that's when they came out here. Her father used to be the principal distributor of almost all of the black publications, Ebony, Jet, the Defender, and what was then the Pittsburgh Courier, which was a very, very popular black paper which was distributed here on the West Coast during the forties, the fifties, the sixties, and even the seventies. He died in 1981. So he was involved in that.

Hopkins

Why do you think the Pittsburgh Courier was popular on the West Coast?

Houston

For some reason or other it became sort of a national paper. It was more national than any of the other black newspapers. Why the Pittsburgh Courier, I don't know. They had good national news about black people and a good distribution system. The fact that he used to go all up and down the coast distributing it to stores and distribution points within the black community- So I guess they had a good distribution center. And even though it was called the Pittsburgh Courier, it was much more national in scope.

Hopkins

That's interesting. In comparison with other blacks, on a socioeconomic hierarchy, how would you rate your wife's family's background?

Houston

Oh, they were certainly middle-class. They really were quite well-off until the Depression and whatever problems that happened there. After that, they were reasonably well-off.

Hopkins

Then once they came to Los Angeles, he began this-

Houston

Yeah, he began the distribution business, and I guess I would say they were fairly well-off and, you know, doing good. He did pretty good.

Hopkins

If you were to take a date in 1950 and make a statement, "Most black people that lived in Pasadena in 1950 were fairly well-off," would you agree with that statement?

Houston

No, that was- No. Pasadena still does have a section where you have very poor black people, or people who are not so well-off.

Hopkins

And you're saying that's true for 1950 as well?

Houston

Oh, yeah. I think you had very few well-off people in 1950. The black people that lived in Pasadena- Earl Grant, who used to be the head of Family Savings and Loan [Association], and maybe- I can't even count them in a handful, those that would be well-off. In 1950? No, I don't know.

Hopkins

I guess this comes from Ruth Washington of the *[Los Angeles] Sentinel*, because they lived there. I guess I was under the impression that not many black people period lived in Pasadena.

Houston

There's a cluster, quite a cluster of black people that live in Pasadena that are not well-off, that are just doing- I'm trying to figure out where to put them on the spectrum of income. I'd say lower middle if I were to assess the whole thing. There's just a few, a real few who would be well-off. Probably more now, but-

Hopkins

Well, that more or less fits the pattern of Los Angeles or other cities in California. Would you say that, then?

Houston

Yeah. And it was a place where there was overt discrimination, in Pasadena. My wife used to go to the show, and they'd have to sit in a certain place. All of that stuff went on. Pasadena had very bad discrimination.

Hopkins

When your wife came to Berkeley, of course, she was caring for your child shortly after you were married.

Houston

That's right.

Hopkins

Did she practice her training, her craft?

Houston

No, she mainly maintained our home. She was always, as I said, being an artist and doing things like that. She could do a lot of that on her own at home.

Hopkins

Mr. Houston, tell me about your experiences on the track team. Do any stand out? Did you have problems of discrimination on the track team?

Houston

No, no, as I say-

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Hopkins

Mr. Houston is saying he flew up to Seattle.

Houston

Yeah, with the University of California track team. My mother [Doris Young Houston], who had divorced my father [Norman O. Houston] in about 1935, had remarried and moved up to Seattle. There was myself and one other black guy named Roland Maples, who was a sprinter on the track team, and we just stayed- Instead of going to the hotel up there, which we could have, we decided we would just go over to my mother's place and stay. I don't really remember any- We never had any discrimination on the track team. None at all. I can't even search my mind for anything like that.

Hopkins

Given the fact that you were interested in completing school as soon as possible and had these other activities, including a family, why did you participate in track?

Houston

That's a good question. In high school I participated in football and track. I was always a letterman in high school in both sports. When I got to college, I decided- Well, I was trying to debate whether I should go out for football. Because they weren't recruiting black people even at Berkeley for football or track or anything-you were just a walk-on. Football is a lot of work, even in high school. I did all of that and still was able to make good grades and go to Berkeley. When I got to Berkeley, I decided football was just too much work and I was not going to do that. So I decided not to go out for football, although I ended up boxing, which took up a little time. But track I always liked. I never did have to work too hard to do pretty good in it, especially high jumping and long jumping and that kind of thing. So, yeah, to me it didn't take too much work. I could get a letter, which was nice.

Hopkins

How did you do in track?

Houston

Oh, I did fine. Yeah. I got my letter. The thing that happened, I would have been a letterman four years, only I was a letterman three years because I finished early. It turns out that I finished Berkeley in three and a half years, and the track coach was really upset that I was graduating in February. He wanted me to stay for another track season, but being married, you know, I didn't want to do that. It was never one of those things that I was compelled to do. It was nice being on the track team, traveling with the track team. I enjoyed it, and it wasn't too much work. Probably if I had worked a little bit at it, I might have been even better. That was essentially my experience on the track team. I think it's good for people to be in competitive athletics; you learn to win, you learn to lose. I think that's good for you.

Hopkins

In your coursework, did you ever feel as though you were receiving different treatment than other students?

Houston

No. As you know, UCLA, Berkeley, those are such big schools, although some of the classes get broken down pretty small. But I never felt that I was getting any different treatment one way or the other.

Hopkins

How about acceptance to the university? Whereas you were accepted and obviously did well and distinguished yourself in many areas, did you ever hear talk about discrimination in terms of admissions of black people to UC Berkeley?

Houston

No, I never did. At the time that I went there it was purely a matter of academics. If you had taken the right courses and had achieved the right grades, then you were pretty much entitled to go there. It was only if you didn't take the right subjects and get the right grades that you didn't get in. So as far as I knew, at that time it was pretty cut and dried.

Hopkins

You were in the field of business, and you met other students who were in business. Was there ever an opportunity that you could see where you might hook up with some of your classmates?

Houston

Yeah, well, essentially there was. Incidentally, there was probably only one other black guy in the School of Business Administration at Berkeley, and I had a lot of good friends among the white guys there. The only company that I think did make an effort to recruit me was New England Mutual Life Insurance Company. At that time there wasn't really the kind of recruiting going on that we currently see on college campuses. But it's very likely that I probably could have gone to work for them in some kind of capacity. I think it would have been in the sales area as far back as 1948, when I graduated. But my goal was still to work at Golden State.

Hopkins

Just for the record, then, I can assume that your wife's maiden name was Jones?

Houston

Right.

Hopkins

Okay. And your daughter's name?

Houston

My oldest daughter's name is Pamela Beth.

Hopkins

Pamela Beth. All right, Mr. Houston, you've graduated from UC Berkeley. What was that like? Do you remember that day you graduated?

Houston

The day that I graduated I was in Los Angeles, because- I don't know, I never made a big deal about it. I didn't go to the graduation. I guess they mailed me my diploma. I finished my courses. I had the grades, I had the units, and that

was it. So I didn't- Going to a graduation was no big deal with me. I never attended a graduation.

Hopkins

Was there any pressure from your parents to march?

Houston

No, no, none at all. I guess by that time, having been through so much, the war and all of that, it was just a mark that I had finished. I had my degree, and that was it. Graduation ceremonies meant absolutely nothing to me. No pressure at all from my parents.

Hopkins

Did you meet many students who had been in the service at Berkeley?

Houston

Oh yeah, sure. In fact, when I came back in '46, most of the men had been in the service.

Hopkins

Would they talk about their experiences? What was it like on campus after the war?

Houston

I think everybody who was on campus after the war who had been to the war was pretty busy. They were busy, because most of us had lost some time, and most of us had probably seen a fair amount. I think we were essentially trying to get out of there, trying to get on with our life, trying to finish the courses. Probably not a lot of extraneous ceremonies. Sure, some drinking, and we were always in the University of California rooting section. I was always in that at football games. Very, very profane rooting section. A lot of drinking going on. [laughter] Terrible, terrible, terrible profanity.

Hopkins

You helped to build the reputation that college students have today, right?
[laughter]

Houston

Absolutely, absolutely.

Hopkins

I want to follow up with one more question here. As you think back to that period, did professors, or did the university, have seminars or assemblies where veterans would share their experiences?

Houston

No.

Hopkins

No psychologist or therapist would come and talk to you about reentry into-? None of that?

Houston

No! It's so strange, my hearing all of this stuff today, all of this stuff that we went through. I guess I'm an impaired person at this date, having gone through all of that.

Hopkins

And didn't even know it.

Houston

Yeah, and didn't even know it, because nobody was there to tell me about it.

Hopkins

What did you do after you left Berkeley?

Houston

I came to work here at Golden State, in the accounting department at that time, because my degree was B.S., bachelor of science in business administration with a major emphasis in accounting. I worked here for about, let me see, February to September, because the company wanted to send me to school to learn about actuarial science. So I applied and could enter the University of Manitoba in Winnipeg, Canada, in September of 1948. So

anyway, I went up there to the University of Manitoba in Winnipeg and studied there for one year in actuarial science, living in Winnipeg. We lived about eight miles from school with a black family. Winnipeg is very cold, you know. That winter it got to 47 degrees below zero. It stayed below 20 degrees for so many weeks it was impossible to- I used to look like a frozen statue when I would come in from school. My mustache and eyebrows would be covered with ice crystals. So it was quite a change from California.

Hopkins

I think we've discussed this privately, but for the record, can you tell me why you chose the University of Manitoba?

Houston

Well, they had a good reputation for an actuarial school, where you could get into the actuarial program and learn about life insurance mathematics, life insurance statistics and the special mathematics of life insurance. So that was one of the reasons. University of Michigan had a good course, too, but Manitoba had a very, very famous teacher at that time, a Dr. [Lloyd] Warren. Anyway, Canada was sort of known for having a number of actuaries. I guess it's because they have a long time to study mathematics. Not too much you can do in the wintertime [laughter] except lay up in your room and study math.

Hopkins

Would it be fair, then, to say that you chose the University of Manitoba in an effort to get a very good education?

Houston

Yes, I would certainly say so, yes.

Hopkins

That would be principally the only reason?

Houston

Yeah, that's right.

Hopkins

Mr. Houston, what were your impressions of Winnipeg?

Houston

Not too many black people live in Winnipeg, only those people who probably used to run on the railroads. The railroad has been very interesting, I think, in dispersing black people around this whole nation. The people that we stayed with, the man there, he ran on the railroad. So there was a small black community. I knew about it because I used to go there to get my hair cut. As I say, most of the people there were somehow or other related to the railroad. There was one other black student that I remember at the University of Manitoba, which is a provincial university, so quite a number of students there.

Hopkins

Do you remember the name of the man who you stayed with?

Houston

Let's see. Nick and Harriet- Oh, gosh, it escapes me at the moment.

Hopkins

Okay, we may get that later.

Houston

How did you come to stay with him?

Hopkins

Well, it was sort of interesting, because when I decided to go up there the question was, where were my wife and I and our little kid going to stay? Somehow or other, someone that we knew knew a family in Winnipeg. So we corresponded and were able to line up to stay with that family, and that's- I mean a black family. Otherwise, I didn't do it through the school. It turned out that where we stayed was about eight miles from the school, so I had to get up and get the bus every morning, which is really something in the morning when you run out of the house- because you're always running-and you hit 40-degrees-below-zero weather, ice on both sides, well, all around you. It's almost like hitting a brick wall. I can't imagine.

Houston

It is, and I used to have to catch one, two buses to get to school. I used to get a bus and then go transfer and get another bus.

Hopkins

How were you treated in Canada?

Houston

Once again, very good. I had no problems whatsoever. Never did see any overt signs of discrimination.

Hopkins

Then once you left Manitoba, what happened?

Houston

I spent a school year up there and then came back to the company. I could have spent another year up there, but I decided that I would work. Because another way of learning a lot about the whole subject of actuarial science is to work with actuaries. So our company had an actuarial firm named Coates, Herfurth, and England that used to do all of its actuarial work. So I was back working with the company and also working with our consulting actuaries to learn more about being an actuary and what that was all about. So fundamentally, I came to work back at the company as an assistant actuary, I think, about at that time and was in charge of one of our departments which deals with settling life insurance claims and determining premiums and reserves. So then I'm back here and studying, still studying, because in the life insurance industry you're always studying something. So for years and years and years I've been studying. Still studying. Yeah, yeah, yeah. One thing, though, in my own personal life, I also- After I came back and started working, I got very interested-started doing a lot of reading, religious reading.

Hopkins

Tell me a little about that.

Houston

I guess going through the war and seeing a lot of things that I had seen, it sort of makes you think of just what you are and what is the world all around you about. So I began to do a lot of religious reading, and then I began to go up to a Franciscan retreat house at Malibu [California]. Our company and Occidental Life [Insurance Company], which is now Transamerica [Occidental] Life [Insurance Company], here in Los Angeles, we used to spend a couple of days each year with a group of men who would go up to this Franciscan retreat at Malibu, Serra Retreat. So I began to read a lot about the Catholic church. I read a lot of the books about it and I read a whole lot of books against it, both sides of the situation. Finally, in my- I decided in 1954 that I would become a Catholic. So I did.

Hopkins

Prior to this time, what was your religious background, if any?

Houston

Well, I was at first- At one time, I was an AME [African Methodist Episcopal], and then I was raised and went to a Christian Science church when I was growing up. When I got to college, though, which was in 1942, and then all through the war and even up until way after the war, I never really went to church, except occasionally. So, you know, for a period of at least ten, twelve years, I wasn't even going to church. I was always- I knew something was out there, at least I certainly felt that way, but I was not involved in any organized religion for a long period of time.

Hopkins

How did this conversion, or acceptance I should say, to Catholicism manifest itself in your life? I mean, that is to say, what did you do? Did you attend church regularly? Did you become involved in-?

Houston

No, after they baptized me- I was baptized right over here at Holy Name Church, right on Cimarron [Street] and Jefferson [Boulevard], in 1954. You've got to go through a series of lessons for about, at least a year, I guess, formal lessons at that time, studying things, the church and various things about the

church. When I was baptized, then we began to go to church regularly, just about every Sunday, which normally I do.

Hopkins

You mean to this day?

Houston

Yeah. Fundamentally, that's the way it manifested itself in me. I'm involved and have been involved in a lot of church activities since that time. I was involved in the church activities during the civil rights march. In fact, we had a very famous cardinal here in Los Angeles, Cardinal [James Francis] McIntyre, and he was- There was a question on the ballot at the time dealing with housing.

Hopkins

In '48?

Houston

No, this was around in the sixties. It was something that came on the ballot. To the degree that I wanted to really know where the church stood on this issue- Because could a person not sell his house to a black person? I said I felt that that would be discrimination, and so, you know, I just wanted to see where they stood. So it turned out that I was the only black Catholic that the cardinal would see at that time, layman. So I went in and talked to him for about an hour and a half about the whole subject of discrimination and where the church stood on that matter. If it's a moral issue, it was a moral issue that I didn't- He felt that it was a moral issue, too, but I didn't think he wanted to come out very overtly and tell the Catholic population that they were sinning if they failed to sell their house to a black person. But he did admit that it would be if they did that just because the person was black. So we had a long, long talk. Good heavens! In fact, after I'd been there for about an hour talking to him, then he did bring a black priest in, Father Joseph Francis, who became the principal of Verbum Dei High School out here and who is now the bishop of Newark, New Jersey, and who accidentally I ran into in the middle of Rome in 1983. He was with Pope John Paul II in the middle of Saint Peter's Square. They had a mass, and he was there with the pope. Then after that ceremony-

both my wife and I were there-we were, he and I were talking, because he was with a group of black Catholics there in Rome. It was sort of an amazing coincidence when you think about it.

Hopkins

Definitely. Do you think that your discussion with the cardinal made a difference or maybe made him aware of some of the things that might have been going on?

Houston

I hope so. I think so, because I think he just viewed- I don't think he knew too much about the black community. He was born in New York and grew up in Harlem, but Harlem was a different Harlem then, when he grew up, than it is now. I believe he saw the black community from a distance, not from being involved in the black community. He didn't realize, I don't believe, what was happening in the black community. He did see people like Dr. Martin Luther King, Jr., challenging the laws, which were laws, but which were unjust. I think he was concerned about that, that they were challenging the law that way and didn't know where that would lead us. My feeling was that I felt that a person like him should take a leadership role in trying to be certain to overturn these unjust laws that we had in our land at that time. This was, once again, in the early sixties, just before all of the civil rights legislation and the marches and that kind- They were going on at that time, but nothing had happened. I just felt that a person in his position should take a leadership role because they're moral leaders.

Hopkins

Did you in so many words state that to him?

Houston

Yeah.

Hopkins

What was his response?

Houston

I don't know. I think he listened; I'm sure he understood.

Hopkins

I mean verbally, what did he articulate to you? It's been a long time, I know, but-

Houston

I know verbally he agreed that discrimination against black people was morally wrong.

Hopkins

Did he-? I'm putting words in your mouth, and I'm not trying to. I'm wondering, a question: Did he say, "I didn't realize all this was going on" or "I realized it, but-"?

Houston

No, but he- I think, if I remember correctly, he indicated that he had driven through the black community, I guess parts of it. He saw everything-it seemed nice. The lawns were cut; the houses looked good; everything seemed fine. But to me that was indicating that he was only seeing a real small part of the black community, and even that from somewhat of a distance. So he really didn't know what was happening in the black community. A lot of his priests did, and I think subsequent- Quite a few priests were involved in the civil rights activities. I don't think that Cardinal McIntyre really liked that, because that was getting priests involved in politics, and that was not their role. And it's still an argument to this day as to how involved the church or a priest should be in politics. Big argument down in Nicaragua today about that. But the hierarchy, I think, tends to want to keep things at the status quo.

Hopkins

Your own priest at that time, do you remember his name?

Houston

Yeah, but they were- Where was I going? Over here to- I guess I was at Saint Paul's parish, over here on Washington [Boulevard] and Bronson [Avenue], at that time. No, I don't think they knew, really, what was- Yeah, we did have one priest who was really involved, but the others- You know, the pastor of the

church, they sort of try to be a little bit above this. One priest over there had marched in Mississippi, so he had been quite involved, being a white priest.

Hopkins

Now, the head priest, or the pastor I should say, did you consider talking to him about the issues?

Houston

No, I don't think I ever did talk to him about the issues, not directly, no.

Hopkins

What possessed you, or made you think that you should talk to the cardinal?

Houston

Well, some of my friends put me up to this. At that time, I guess in the early sixties, I was getting to be a prominent businessman in the black community and had been involved in- I don't know what I had been involved in up until that time. And I was a Catholic. I was involved in what they called the Catholic Interracial Council here in Los Angeles, which was a group of Catholics, both black and white and Oriental and all others, who were doing their very best to try to break down racial discrimination. We used to meet every week to try to do something about this. In fact, at one time, some of them actually picketed the cardinal's office. They actually did that [laughter] on his stand on, I think, housing, this thing that I ultimately went to talk to him about. So I was involved in that kind of activity.

Hopkins

Okay. Mr. Houston, we're straying a bit ahead of our time, and that's my fault. But it's fascinating, and I want to pick this up as we go later. We've been at it now for almost two hours, and I think what we have done to this point, of course, is to bring you- As a graduate of Berkeley and Manitoba, we brought you back to Golden State, and you are now, for lack of a better term, apprenticed as an accountant.

Houston

As an actuary accountant. Well, I was an accountant before I went to the University of Manitoba. Then, after I came back, I'm now in the actuarial department.

Hopkins

Right, and you're learning the ropes.

Houston

I'm learning the ropes, correct.

Hopkins

We'd like to leave you on the ropes and bring you back in our next session.

9. Tape Number: V, Side One December 29, 1986

Hopkins

Mr. Houston, today we would like to review a few questions I had from our previous session and then move on to some fresh material today. As I recall, and if you will think back to our last interview, we talked a little bit about the racial makeup of [University of California] Berkeley and the interaction between different peoples there. One of the things I remember you mentioning is Jewish people being in attendance at Berkeley. That triggered in my mind the question of discrimination toward Jews in California, or in Northern California. Were you aware of any discrimination?

Houston

The only thing I think I was aware of was that there was a different culture, that they were treated differently than we blacks were or than the general white population was. I knew they were not treated the same as the white people and that there was some discrimination, but the nature of it I didn't get into. I just knew that they had a different culture than we did.

Hopkins

Did you feel any affinity toward Jewish people since they had been discriminated against? Did you feel any kind of special allegiance or identification with them at all?

Houston

Well, I did grow up- Some of my neighbors were Jewish; I grew up with a Jewish family living right across the street. I did not that where I lived, in the University of California co-ops, that there were quite a number of Jewish students. Most of them were very, very friendly. Most of them, I'd say, were sort of on the leading edge of being very liberal. You could tell that. They were behind all of the various causes that were popular in those days.

Hopkins

You mentioned that you lived in housing provided for married students in Richmond [California], primarily for black students. Was there segregation for the Jewish students as well?

Houston

Not that I know of. That was strictly black.

Hopkins

Okay, thank you. Also, as we know, your wife, Mrs. [Philippa Jones] Houston, has been very interested in art, has done some studying in art, and anyone who would come to the rooms and offices of Golden State [Mutual Life Insurance Company] is very much impressed with the artwork that is around. Does your wife have an impact on Golden State Mutual's interest in art here?

Houston

No, not really. She certainly has been an artist in her own right, but our art- The company has a long history of being interested in Afro-American art, and I guess she's just sort of heightened my interest in art.

Hopkins

I see. We want to talk more about the interest in art when we get to another section or chapter of this review. A third question I had is regarding sports. Now, of course, you were interested in sports. Do you see young adults and young people today viewing sports differently than when you were in high school and college? This is a somewhat abstract question, but I'm just probing here a little bit.

Houston

Well, I think sports was something that came natural to me. I think the first thing I wanted to do was be good in academics, do well in school, because I knew in the end I wanted to graduate. But also, sports were good. I think in competitive sports you learn a lot. It's a lot of fun. I think today there seems to be- Sports is an end in itself, and I don't think that's very good, because a person can only be in competitive athletics until, at most, they're in their middle thirties, and then they've got a whole other lifetime to live. So sports, I think, help to balance a person. It's good to be able to look back, and it's good to win awards, sports awards. It's good for competition. But nowadays, I think it's become an end in itself, and that's ruined a number of youngsters who actually are never going to be pro. They're never going to be Kareem Abdul-Jabbar. They're never going to, you know, just be an outstanding athlete and make a whole lot of money from it. That happens to just a handful of people.

Hopkins

Thank you for those comments. Now we'd like to continue our chronology. We've looked at what I call the postwar years, which brought you out of the war, of course, and then to the University of Manitoba, where you studied actuarial science. Then you're back with the company, and you've been doing some work with the actuarial firm of Coates, Herfurth, and England. Can you continue the chronology now? As I understand it, you said that you were assistant actuary?

Houston

Yes, that's true. I came back, and I guess that became my first officer position, as assistant actuary with our company. There I was responsible for some of the actuarial functions of the life insurance company, which meant determining the premiums that are paid, for instance, determining the reserves, doing what we call valuations. They're just part of doing a lot of studies in mortality and morbidity, which is similar to mortality only on the accident and health side of the business. I became very interested in the life expectancy of people, especially black people. I did a lot of studies in that area, and still [do].

Hopkins

At that time, we're talking 1940s and now the early fifties-

Houston

Yeah, early fifties.

Hopkins

Was there a significant difference in the morbidity rates between blacks and whites?

Houston

In the mortality rates between blacks and whites it was very surprising, because I looked at all of the tables that were published at that time and then compared Golden State Mutual's mortality rates with the tables that were commonly used by actuaries at that time. We found that in the late forties and early fifties our mortality was actually superior to the mortality rates certainly of the general population and also of a lot of the insured population. We felt, at least I felt, that it was probably because most of our selection came out of blacks who lived in the state of California, and that somehow or other we must have had a selection for, not against us. This was all probably business that came on our books prior to World War II. Subsequently, the selection that we had, the mortality that we had, became much worse.

Hopkins

When could you cite the change?

Houston

I think it was due to the migration of a great number of blacks from the South, where medical care and education was not as good. And as a result of this immigration, the mortality experience that we began to have in the late fifties, sixties, and seventies became poorer.

Hopkins

That's interesting. You were, then, assistant actuary. Who were you assistant to?

Houston

Well, we didn't have- That was just my title-I was assistant. We did not have an actuary. Coates, Herfurth, and England were the company's actuaries at that time.

Hopkins

Now, this firm, were they a white firm?

Houston

Yes, they were.

Hopkins

Were there black actuaries around?

Houston

There were no black actuaries here in the state of California. There were probably only two or three in the whole nation at that time.

Hopkins

So when you achieved your degree, were you the only, to your knowledge, the only black actuary in California?

Houston

Yeah, that's right.

Hopkins

How about today?

Houston

Well, today the president of our company, Larkin Teasley, is an actuary. He's a fellow of the Society of Actuaries. I'm a member of the American Academy of Actuaries. Our actuary, whose name is Verdun Arnaud, is also an actuary. Both of these men I recruited to the company. And then we had an African fellow, a Ghanian, Quasi Osi, who became a fellow in the Society of Actuaries. He was recruited away from us by one of the larger companies here, Transamerica Occidental [Life Insurance Company], just about a year ago. So there are still in the state of California very, very few black actuaries, probably a handful at the

most. Throughout the country, I imagine, maybe a couple of dozen at the most.

Hopkins

How would you explain that?

Houston

Well, it's- There are not too many actuaries in the whole U.S. Probably in the American Academy, about four thousand or so at the most. You have to be around the life insurance industry to know about it. It's also a matter of studies. You have to take a liking to mathematics, and statistics in particular. So it's just not a field that too many blacks have become acquainted with, I believe.

Hopkins

Is there a demand for them? You mentioned earlier that there are only about four thousand in the country, and yet there are hundreds of life insurance companies.

Houston

Oh, yeah, there is a demand.

Hopkins

Are the salaries good for actuaries?

Houston

Yeah, they're good salaries.

Hopkins

Okay, thank you. Can you then chart for me-? What happened next in your life? You're the assistant actuary. What's the next step in this scenario?

Houston

You're talking about my life in the company?

Hopkins

Yes.

Houston

Let's see, I believe I became the company's actuary sometime around 1960. I'd have to check. Those dates are a little fuzzy. Then sometime around that time, a little after that, I became vice president and actuary and became in charge of- Under me came all of the marketing. All of the sales forces-in addition to the actuarial functions-reported to me, because we were having serious troubles with our sales forces at that time. We felt that we had to take some steps to tighten up the whole sales function, and that fell on me because a lot of it was financial in nature, just analyzing where we were good in sales and where we were not good in sales, doing marketing studies. I took quite an interest in the whole sales function and began to study a lot about sales. Let me see, vice president, actuary, and maybe I was senior vice president and actuary. All of that came along in the sixties.

Hopkins

Let me interrupt you here. Throughout the life of the company, until you came, there was no actuary in the company, and the company would hire consultants, evidently. Why, at this point, did the company seek an actuary? How did you choose actuarial science, I guess is what I'm trying to-

Houston

I guess all that happened right after I graduated from the University of California, Berkeley. I came to work for about- Let's see, I graduated in February, came to work for the company in February of '48, and then in September of 1948 I went to the University of Manitoba in Winnipeg. Well, we needed an actuary. The company needed an actuary in-house, rather than a consultant. Because there are problems that come up every day that you need an actuary to deal with. To have a consultant is different-you don't have that person right on hand. There are other problems, as I say, relating maybe to the agency or sales department or relating to investments, that an actuary should be able to deal with. So they felt that they needed an actuary. At least by my education and background, it was felt that I could do a reasonable job.

Hopkins

I was wondering if it was a case where the company- Obviously, they always needed one, and they never- Well, let me not assume, let me ask: Had they ever tried to get one before, seriously made an effort to get one?

Houston

No, I don't believe they had.

Hopkins

But now, here we have someone who is bright and who has the background and the training and is obviously willing, so then is taken up.

Houston

Right.

Hopkins

All right. Now, following this, then, you are perhaps vice president?

Houston

Yeah, I'm vice president, actuary, and I'm also in charge of the sales, or agency as we call it in our company-it fell under my overall supervision. A lot also that fell under me at that time was the fact that we had to negotiate with our agents. Our agents, company agents, became organized in 1948, part of a union. In 1957, we had a strike of our California agents. It was a strike that lasted for some sixty days. As you know, we are very dependent on agents being there collecting the premiums. Well, initially I was not involved in the negotiations. But negotiation with any union ultimately concerns money, what you can do and what you can't do. So they had to turn to me as the company actuary in order to come up with some kinds of decisions that we could live with as a company. So I got involved in negotiating with the agents union. We would negotiate initially about every year, and then it became about every two years. We have kept this up even until today.

Hopkins

Well, let's back up a little bit. The union was organized in 1948. What was the name of the union? Do you remember?

Houston

At that time it was called the Golden State Mutual Agency Club, but it was a union with a union contract. In 1957, after a strike which lasted about sixty days, they became affiliated with the AFL-CIO [American Federation of Labor-Congress of Industrial Organizations] Insurance Workers International Union, which is a union that represented some of the very large insurance companies, such as the Prudential [Insurance Company of America] and the Metropolitan [Life Insurance Company] and the John Hancock [Mutual Life Insurance Company].

Hopkins

Why did they unionize in 1948?

Houston

I guess like all- As I've come to learn, unions come about when there is a vacuum. When management does not deal properly with its employees, a union situation can develop.

Hopkins

Do you know what the demands of the agents and others were in '48?

Houston

Most of it dealt around the servicing, the amount of money that should be paid to agents for servicing business. In fact, the strike that we had in 1957 resulted when we brought out a different kind of business. We had normally paid 15 percent for an agent to collect industrial life insurance. And we brought out another kind of business called "monthly debit ordinary," and we were going to pay 10 percent. We told them it was a different business. The strike really revolved around that. I can remember the union head saying in negotiations- In comparing industrial life with monthly debit ordinary-both of which were monthly, both of which were collected by the agent-he said that if it looks like a duck, talks like a duck, and walks like a duck, it's a duck. [laughter] So that statement that he made, I remember it to this day. He was saying that they should get the same amount of commission that they did on industrial life.

Hopkins

In the ordinary, was it the same in your mind?

Houston

It was the same, but it was- Fundamentally, we were following the course that other companies had. The collection commissions on the monthly debit ordinary were traditionally, and have always been, less in all companies than commissions on industrial life. So we would say that we could not be competitive if we had to pay the same commissions that we did on industrial. If we'd have to pay those on ordinary, we would not be competitive. So that was ultimately resolved. We ended up paying 10 percent commission. I can't remember what the other side gained as a result of that.

Hopkins

But you did pay 10 percent?

Houston

Yeah, we ended up, yeah.

Hopkins

All right, can you continue, then, with this structure of the company? Excuse me, not of the company, but of your involvement with the company.

Houston

Well, let me see. I'm deeply involved in being the company actuary, although at that time I did recruit. I recruited Mr. Teasley, who is currently our president, because he was very bright, finished Phi Beta Kappa from Fisk [University] in math, and he was studying actuarial science. I also recruited our present actuary, Mr. Arnaud.

Hopkins

Where did Mr. Teasley study actuary science?

Houston

Well, when we brought him here from Fisk University, he studied- There was an actuarial program at Occidental College here in Los Angeles, and he went there for a year, studying actuarial science. While he was working with us, he was part-time working and studying there. Then he came back to us and worked for a while, and then he was recruited by North Carolina Mutual [Life

Insurance Company], another black company. So he left us and went there. Mr. Arnaud, who I also recruited, worked here for a few years, and then he was subsequently recruited by Firemen's Fund Life Insurance Company in San Francisco. Just before I became president and chief executive officer in 1970, I felt that we needed an actuary, so I went down to North Carolina and was able to recruit Mr. Teasley back to Golden State Mutual. So that was in 1970. Subsequently, we were able to get Mr. Arnaud back from Fireman's Fund. So those two persons that I recruited did come back.

Hopkins

And they remain with the company?

Houston

Yeah, they remain with us today.

Hopkins

All right, then.

Houston

So in 1970, at the company's annual meeting- I'm a member of the board, and I'm also a member of the executive committee. My father [Norman O. Houston], who was then about seventy-six, he'd be seventy-seven that year, decided that he was going to retire as the chief executive officer. So anyway, it became a question of who would become president of the company. I'm in the company as senior vice president and actuary. My brother is senior vice president.

Hopkins

His name?

Houston

Norman B. Houston. And also Mr. Ernest Shell is a senior vice president and agency director.

Hopkins

Your brother was senior vice president and what?

Houston

I think an investment officer, yeah, chief investment officer. Senior vice president and treasurer, I think that was his title. So anyway, there was- I think I described this.

Hopkins

Not on tape.

Houston

Not on tape, oh, okay. Well, I do know that my father favored that my brother, Norman, become chairman and chief executive officer, and that I would be president and chief operating officer. This became a question in my mind, because I felt that probably because of all my background that maybe I should also be the chief executive officer. I had discussed it with Mr. [George A.] Beavers [Jr.], who was one of the confounders and who was our chairman of the board emeritus, and Mr. Johnson, Edgar [J.] Johnson, who was the president of the company at that time. He was president and chief administrative officer; he was not the chief executive officer. All these titles, they do mean something there in this context.

Hopkins

In fact, I was going to ask you, and maybe this is a good point, could you describe for me the major roles of the president, the chairman, and the chief executive?

Houston

Well, whoever is the chief executive officer-if it's the president and chief executive or chairman and chief executive officer-that is the principal officer in the company, and with it can either go the title of chairman or the title of president. At this time, in 1970, my father was the chairman and chief executive officer, so in other words, he was the principal officer of the company. Mr. Edgar Johnson was the president and chief administrative officer. Well, that fundamentally meant that he did have the title of president, but that his functions were mainly day-to-day operations of the company. Right now, I'm currently- I was president and chief executive officer, and then I became- Well, at the time that I became president and chief executive officer

in 1970, my father, Norman O. Houston, he retired, but he maintained the title of chairman of the board. But actually, as I say, you always have to look to who is the chief executive officer. Although there's also an informal organization that you have to deal with, too. Just because titles exist, sometimes you still have to deal with people- there's no question about that. So anyway, that was in 1970. Where am I?

Hopkins

In 1970 you were in a situation where there were three, if I may use the term, their apparents to the-

Houston

Possibly.

Hopkins

You were stating that you argued that you should be both president and chief executive. Now, you were making these statements- I know this may be a little bit difficult to talk about, but who were you telling this to?

Houston

To my father.

Hopkins

And also to Mr. Beavers?

Houston

Yeah. I told Mr. Beavers and Mr. Johnson, and they also felt that I should be the chief executive officer. So in the end, after some discussion, that's the way it came down. I became the president and chief executive officer. I think my brother became the chairman of the executive committee, and my father became just chairman of the board, but he retired. My brother was also our chief investment officer. Well, it was probably another six months when my brother received an appointment to go to Washington. Well, first of all, he did resign from the company about six months afterward, and he then became a business consultant. But then he was appointed a deputy secretary in [the Department of] Health, Education, and Welfare by President Nixon. So he went to Washington, D.C., about the first part of 1971. But he still retained a

position on our board of directors, is currently still on our board, and is also a member of our investment committee. He's back here now; he came back from Washington about three years ago.

Hopkins

You've introduced a lot of information I'd like to ask you questions about. In 1970, the company was going through leadership transition. What was Mr. Beavers's role in the company?

Houston

He is chairman of the board emeritus. He's retired, but he's a member of the board of directors. Chairman of the board emeritus.

Hopkins

Does he have voting powers?

Houston

Yes. Oh, yeah, as a member of the board of directors. And he's also a member of our executive committee.

Hopkins

All right, now, the executive committee, is this kind of that special-?

Houston

Executive committee- We're all board members, but it's a smaller group of board members, usually made up of the key officers of the company and maybe a couple of outside directors.

Hopkins

Okay. Now, Mr. Edgar Johnson?

Houston

At that time he was president and chief administrative officer, but he had just turned sixty-five and was retiring. My dad was seventy-seven and was still not retired, but he decided- He was seventy-six or seventy-seven. But he was going to retire. He felt that if he retired, then Mr. Johnson, who was president

and chief administrative officer, would retire, which did happen, which cleared the deck for the leadership changes.

Hopkins

Now, today, where is Mr. Johnson?

Houston

Mr. Johnson is still a member of our board of directors; he is a vice-chairman of the board. He is retired, but he still can serve. We give him the title vice-chairman of the board. He is a member of our board of directors and the executive committee.

Hopkins

Do you know how old he is offhand?

Houston

He's eighty-two.

Hopkins

When did he join the company?

Houston

Nineteen twenty-five.

Hopkins

Mr. Houston, can you tell me a little bit about your brother, his education, his background? Can we kind of do a biographical profile on him?

Houston

Yeah. Norman is two years- Let's see, he's two years and five months older than me. He was born in February of 1923, and he also went to the same schools that I did: Wadsworth [Avenue] Elementary [School], [William] McKinley Junior High School [now Carver Junior High School], and [John H. Francis] Polytechnic High School, where he was a member of the football team. Then he went to the University of California at Berkeley in 1941. Because I skipped a year, I became one year behind him rather than two years behind him. Well, let's see. So he was at Berkeley a year before I was, and he

left for the army in 19- He finished high school in 1941. He left for the army in 1943, January '43; he was drafted. He spent most of his time in China, Burma, India, in the Quartermaster Corps. Then he came back to UCLA instead of Berkeley.

Hopkins

Why was that?

Houston

Well, let's see, he married right after he got out of the service. He married a lady, a girl that he met in New Orleans. Anyway, they came back to Los Angeles and lived here, and he went back to UCLA under the GI Bill, just like I was under the GI Bill in Berkeley. So anyway, I got into the service a year after him, and then I got out of the service just a few months before he did, because the circumstances that I was in in the service made me get back quicker even though I was in combat. Then I got back in school earlier than he did.

Hopkins

What kind of student had he been to this point?

Houston

Oh, he was a good student.

Hopkins

What was his academic interest, largely?

Houston

Business, business administration. Both of us [were] really in the same subjects. So he graduated from UCLA. I graduated in February, he graduated in June, 1948. Then he came to work for the company just about the same time I did.

Hopkins

Had there been discussions between you prior to 1970 about who would continue working for the company or become one of the executives or leaders in the company?

Houston

No, not really. I'm certain both of us felt-I guess as all younger people feel-that because- The company was run by people who were at that time up in age, and I think we certainly both felt that there should be some change in leadership, but we really never discussed who would do what.

Hopkins

During this point, when you were making this argument about the leadership, was Mr. Norman [B.] Houston, also making similar-?

Houston

I would imagine so. I don't know.

Hopkins

You don't know, I see. Mr. Houston, why do you think that your brother left the company six months after you-?

Houston

Well, it's really sort of difficult. At the time I just felt that, especially when he went back to Washington, he got a better deal, more salary and everything else, than we were paying at that time. I imagine that he left- But he did leave before that. I would imagine it was because he felt that he probably should have been the chief executive officer.

Hopkins

If it had been decided that he become the chief executive and not you, what do you think you would have done?

Houston

I'm rather certain I would have stayed. I mean, I don't- I just felt that- I'm almost certain, although you really don't know what might have come up at that time. Norman, my brother, has always been very active outside the company, very active in the NAACP [National Association for the Advancement of Colored People], in a lot of community activities, and had been appointed a member of the San Francisco branch of the Federal Reserve Board. So he was very active outside of the company. I was much more active inside the

company and was not, until I became the chief executive officer, very active outside.

Hopkins

That anticipates my next question, which is how did he become so well known or exposed that he received this Washington position?

Houston

Well, probably a lot of it was because of my father's being a long-time Republican. I think because my dad and my brother have the same name that, you know, a lot of it was because of his involvement. But also, my brother, when he went to UCLA, was there with- I think both [H. R.] Haldeman and [John D.] Ehrlichman were there at the same time that he was at UCLA. So I think somehow or other they knew each other.

Hopkins

Right, so he had these-

Houston

And as I say, the very fact that he was very active externally made him known.

Hopkins

How long did he serve in this position under President Nixon?

Houston

Let's see, he served there, and then he was part of the [United States] Board of Renegotiation. He served until Carter became president, which was when, 1976?

Hopkins

'Seventy-six, yeah, '76.

Houston

So he served until sometime in 1976, and then he went into a consulting firm there in Washington and did- He ran a business in Rhode Island.

Hopkins

What kind of business?

Houston

Converse [Incorporated], shoes. I think it was a minority business enterprise. It was a bigger company, but- I'm just trying to think. They had all kinds of trouble; he really had a lot of trouble with it. But he was there maybe about a year up in Rhode Island running this company, and then he was back in Washington as a consultant.

Hopkins

Can you talk about the nature of the trouble?

Houston

I think the reason that they wanted him to run it- Because they were in difficulties before he got into it. Like a lot of companies that minorities got involved in- People always get minorities involved in companies that are on the verge of going bankrupt, and he got involved in it with the idea of trying to save it. Most of the time it's too far over the brink to save, so I'm talking about- He really went up there, I think, as a sort of troubleshooter and, I think, did his best to try to straighten the thing out, but ultimately couldn't. So anyway, that was- He got out of that. I'm not exactly certain how he got into that, but anyway, he was certainly in that for a while. I think it was an offshoot of his being a business consultant. He got involved in a number of activities.

Hopkins

Then he came back to the West Coast at some point.

Houston

He came back to Los Angeles, I believe, in 1983.

Hopkins

What does he do now?

Houston

He is currently running the housing for the [Leonard] Stovall Foundation. He's the executive director of the Stovall Foundation, which runs housing for senior citizens.

Hopkins

Okay, Mr. Houston, following your appointment in 1970, are there any landmark decisions that were made or a change in how the company was run that you are directly responsible for that you can share with us here?

Houston

Well, gee, I do know that we- I guess because of my background being in both accounting and actuarial science, I really like to see good data before we make decisions. I felt that many decisions that were made before I got involved in the company-I mean in the top management of the company-were not made on the basis of good data. So I did generate some reports, meaningful reports, meaningful analyses that we should read and become involved with and analyze before we make decisions. That doesn't seem like perhaps too much, but if management doesn't have the right information, it really doesn't know what to do. We did make great inroads into the group insurance field. We built up now well over \$4 billion of group life insurance as a result of contacting and talking to major corporations throughout the United States and getting a part of their group insurance with Golden State Mutual, companies such as Ford Motor Company, Chrysler [Corporation], General Motors [Corporation], American Airlines [Inc.], Rockwell [International Corporation], AT&T [American Telephone and Telegraph Company], Pacific Bell. In a lot of those negotiations, I would enter into direct negotiations to see if we couldn't share in some of the group life insurance on the employees of those major corporations.

Hopkins

That's very important. In fact, I had a question regarding that, and you answered it. I was wondering if the company had become involved in group insurance. As you look at- For example, the University of California has, of course, group insurance in some of these areas. Is that of interest to you at all?

Houston

We've made entrees, and we have not been able to do anything about it yet. I find that unless you can get to the right person, sometimes it's difficult to make things happen. I'm not exactly sure with the University of California where the-

10. Tape Number: V, Side Two December 29, 1986

Hopkins

Okay, Mr. Houston, we were talking a little bit about group insurance when we had to turn the tape over. Can you give me just a thumbnail sketch of how group insurance works?

Houston

Well, most major employers, corporations, universities, and etc., have group insurance on the lives of their employees. In other words, their employees have some life insurance because they work for an organization. For many years, probably up until the end of the 1960s, black life insurance companies, even though blacks worked for major corporations, had no involvement in the group life insurance on the employees in those companies. Those companies dealt with the major insurers such as Prudential, New York Life [Insurance Company], Metropolitan. This matter I think came to a head just before 1970, because it was felt that if a major corporation had a certain number of black employees that somehow or other some of the group life insurance on those employees should be with black companies. We were one of the very first black life insurance companies to recognize this and to press for a percentage of the group life insurance on all employees with major companies such as General Motors, Ford, General Electric [Company], AT&T, and so forth. In other words, we said that if we could get 5 percent of the group life insurance on Ford Motor Company, that would, say, in a way represent the fact that at least 5 percent of their employees were black. And because we were not able to originally be there when this group insurance contract came about, we felt that the companies that now held that group insurance should cede-that's what they call it-give Golden State Mutual 5 percent of that business. But they would not do it unless Ford or General Motors or one of these major corporations told them to do that. We were quite successful in getting a large number of major corporations to cede group life insurance to Golden State Mutual. We have now over \$4 billion of group life insurance on employees of major corporations that is currently in force on the books of Golden State Mutual Life Insurance because of the pressure that we exerted during the late sixties and early seventies.

Hopkins

What was the nature of that pressure?

Houston

Well, at that time the country was more concerned about civil rights than it is here in 1986. There was a concern about affirmative action. There was a concern about righting things that were wrong. We would write these companies and meet with them and talk about this issue, the fact that they did have black employees, the fact that we as a company had not been involved in their group insurance program. We felt that we had been discriminated against, because many of these companies had group life insurance with a number of major life insurance companies, but with no black company. So this was the kind of pressure that we put on these companies at that time. Also, some of the civil rights activists joined the black companies in this effort. Even after we got started without the support of civil rights activists, we found that Jesse Jackson and his Operation PUSH got involved in pressing major companies to give some of their life insurance, group life insurance, to black companies. He did that, and I believe the NAACP and other civil rights organizations did that same thing.

Hopkins

Do you recall what was the first group insurance plan that you had?

Houston

Yeah, the first group was with Crown Zellerbach [Corporation], which is a paper company in San Francisco, headquarters in San Francisco, California. The second one, I believe, was Pacific Telephone [and Telegraph Company, now Pacific Bell].

Hopkins

What about Southern California Gas [Company] or Southern California Edison [Company]?

Houston

We do not have Southern California Edison yet, but we're working on that. [Note: Mr. Houston added the following bracketed section during his

review of the transcript.] [We now have group insurance with Southern California Edison as of December 31, 1987.]

Hopkins

Do you remember the tactics, the details, the approach, the strategy for that first group insurance with Crown Zellerbach?

Houston

Well, actually, that one came because of our manager in San Francisco at that time, 1969. We had a very active district manager in San Francisco who was also very active in civil rights issues. He somehow or other went to Crown Zellerbach with the whole notion of getting some group insurance from them, and they listened to him. Subsequently, he told us what he had done, and they had their insurance specialist contact our company. That was the way that first one came about. I think he did the same thing- He was in San Francisco. I think he did the same thing with Pacific Telephone. Right after he did that, we began to- We had a very active director in Michigan, in Detroit, Francis Kornegay, who's still a member of our board. He knew Henry Ford [II]. He knew the people who ran General Motors, and he went to see them and arranged for us to visit with them. We talked and were able to work out group insurance contracts with them. We subsequently wrote a number of companies, reciting the fact that we had been overlooked when they developed the group life insurance program for their employees and that we felt that a certain percentage of their group life insurance should be with us as a minority company. We were very pleased at the response that many of the companies gave to our pressure. A lot of them came out to visit us. They wanted to see if we were for real. Some of them asked me to go and visit them and to talk to them about the program. Many of them, once we did sign up, used the fact that they now did have some of their group life insurance with a black company. They publicized that in the *Wall Street Journal* and the business press. This became a part, I guess, of their public relations, saying, "Yes, we do business with a black firm."

Hopkins

Did that help your business at all?

Houston

Group insurance does run the numbers up. You can get up to \$4 billion in life insurance in force rather quickly. Some of the money, the premium income, which is roughly \$16, \$17 million, maybe 1 percent of that would probably flow down to the bottom line. So it's not a very profitable business-it's not a loss business, either. But it's dramatic when it comes to the numbers. The numbers are very large. And it does help us, we feel, by us being able to tell our market that, yes, we do insure General Motors, IBM [Corporation], AT&T. It helps us public relations-wise.

Hopkins

I wasn't sure if we got the name of the individual who struck the deal with Crown Zellerbach.

Houston

His name is Bill Williams. He died, unfortunately, about three or four years later. He was really quite an outstanding manager.

Hopkins

Mr. Houston, now, North Carolina, of course, is the largest black insurance company. Did they also try group insurance?

Houston

Yes, they did.

Hopkins

About the same time?

Houston

About the same time they tried. I think some of their initial success was with R. J. Reynolds [Tobacco Company], which is right there in North Carolina.

Hopkins

Well, it seems to be very important that this link is made. What else happened between 1970 and 1986?

Houston

Well, we began, in the late seventies, actually trying to study our market, not the group insurance market, but the market which I would call the lower middle-income market. Because in my opinion, it's based upon what I was seeing- We were trying to be all things to all people. We were trying to deal with the upper-income market, the middle-income market, the lower-income market, with all kinds of products. And as a small company, you can't do that. I think you have to find out where your true market is and hone in on that market. So we began to study our market very seriously in '78, '79, and determined that still our most successful market for individual business-and this is the business that pays all of our salaries and does all of that-was the lower- to lower-middle-income black market that was in the central cities where we operated.

Hopkins

Percentage-wise, or proportionately, how receptive is that income group to life insurance?

Houston

It's very receptive to life insurance if the life insurance is designed for, say- Okay, one big market is the funeral-insurance market. Another big one is the juvenile-education market. These are two markets that black people do think about. We had for many years been very big in the juvenile-education policy market, although that began to fall off, oh, I guess in the later seventies as interest rates began to go up and as people began to seek other forms of investment. But our studies in the late seventies indicated to us that there was a big market for what we would call "final expenses," where people- Our market still did not buy large-size policies, but they did buy policies for needs like funerals and education. We designed- Well, at that time we sort of focused on the funeral side of our business and really came out with some very good policies and good marketing strategies working with black funeral directors across the country. It's still one of our bigger businesses, probably always will be.

Hopkins

With the rise of programs such as the Educational Opportunity Program at the University [of California, Santa Barbara] and financial aid programs, did that at all make an impact on your business, to your knowledge?

Houston

I don't think it really did. I think right now, though, what we're seeing is that there's not as much financial aid as there was several years ago. Our current biggest seller is our education-at-eighteen policy. In other words, we're really doing something that we did very well twenty years ago, twenty, thirty years ago. We're back- Our biggest sellers now are the education-for-juveniles policies and the funeral policies, burial policies. But we're stressing, I think, more the education policies because we find out in talking to our people, most people want to talk about life rather than death. [laughter] I find that-and this has always been there-that black people are very, very concerned over the education of their children. I don't care what kind of circumstances they live in. It can be a single parent, a mother with two or three children but still a single parent, but they always seem to be very concerned over their children and over their education and how is this child going to get educated. That's a big market for us.

Hopkins

How does that policy work?

Houston

What we currently sell is a life policy, life insurance policy, that will change. At age eighteen, that's the normal age of entry into college. You can then continue paying for it. It will double, it will grow, it will triple in size. It will just get bigger, and you can continue to pay for it. But in addition to that, we create what we call a side fund, an annuity side fund, which is just like putting money in the bank. That money grows along with the policy, so that at age eighteen, depending upon how much has been put into this side fund, you can have a substantial- Maybe \$10,000, \$15,000, or whatever amount of money has been set aside. And these primarily are the funds for educating the child.

Hopkins

That sounds like a very interesting policy.

Houston

And the interest rates on the fund that we pay are probably- Well, right now we're at 8.75 [percent], which is pretty good. Currently, the interest on that is not subject to Uncle Sam's getting it, federal income taxes. It is sheltered from the IRS [Internal Revenue Service] until it is taken out of the policy.

Hopkins

Then you pay whatever the taxes-

Houston

That's right, then you pay at that time.

Hopkins

Will the eighties, the new tax laws affect-?

Houston

No, it did not affect that.

Hopkins

Oh, great. So you have those two policies as being perhaps your biggest sellers, the educational one and the funeral policy.

Houston

Yeah.

Hopkins

All right. So moving on, what else is going on between 1970 and 1986, although this is quite a bit as it is.

Houston

Well, I think we're doing a lot about automating the company, a lot with computers. I think our first computer came in in 1957, an IBM Rmac 305. About five years later we got an IBM 1401, and so many years later we got an IBM 360. So all along the line we are having computers do more and more of our routine calculations and recordkeeping. We're now in a major- We've been doing this for five years now, actually automating our agents' accounts. Really,

that would be too much to get into, but it's been a major effort for us to bring about. Because we really rely on our agents to collect the business, to remit it to our district offices, and then report it to the home office. This is the way the debit business, or home service business, has been run. Much of the accounting has been done by the agent. They have to spend two or three days a month actually doing their accounting. What we're doing now, introducing just this year, we're relieving the agents of all of that accounting, so hopefully he can do more selling and servicing and doesn't have to sit in the office two or three days a month just adding up and taking care of his books. Because we do find that salesmen don't like to take care of books; they're terrible accountants. [laughter] This has been a major task on our part.

Hopkins

Is it unusual for an insurance company today to have agents go to the homes of the individuals?

Houston

More unusual than it has been in the past, but not unusual. There are still companies that are dedicated to only home service. Most of them are in the South. But it's not unusual. And the thing that's happening is that many people don't have bank accounts, don't have checking accounts, especially. Checking accounts now, as you know, are costing more and more, and poor people can't keep up with those transactions, number one, and the cost is high, number two. So the fact that our agent will go and collect the money- and often will take care of other business for them at the same time- is quite beneficial to the person out there without a checking account.

Hopkins

I didn't realize that. That's fascinating.

Houston

Oh, it is! It's big- The lower-income, black, urban community is cash. You drive through the central city, you see a whole lot of check-cashing places. As soon as they get the check, which is coming from Uncle Sam or wherever it's coming from, people get cash, and then they will deal in cash. They won't deal

in checks. So if we're to get our money, we have to have people there to collect it, or they come into the office to pay for it.

Hopkins

A new subscriber to an insurance policy from GSM, would they expect to come to the office to subscribe?

Houston

No, they normally expect the agent to collect. Well, there's two ways. We still bill people. We would rather that a person buy a policy from us and just get a billing monthly, quarterly, semiannually, or annually, and pay it. But those people pay by check or money order. Many people don't do that. So many people that do buy insurance from us expect the agent to be there to collect it every month.

Hopkins

And that personal service, that's fantastic.

Houston

It's personal service. It does cost more, there's no doubt about that, because we have to pay the agent. I think he does- I've been out on the debits myself; you talk to people, and generally it's a social thing, too. A lot of times people have other questions they might want to ask an agent. We try to have our agents keep up on welfare, on Social Security, on Medicare, things of this nature, so that if the client wants to ask a question about it, they can get an answer from him. He also should be interested in doing that, because it's a way of him getting new leads, certainly to other members of the family, but also to neighbors and friends. We find that the agent who goes out there and is regular on his job, collects regularly, can build a tremendous amount of business just by collecting, handling his job that way.

Hopkins

Would you guess that if it weren't for this personal contact that there would be fewer insured people in, say, the urban communities? I mean, are there people who would say, "If they're not coming, or if they don't come and tell me about this insurance, I just won't subscribe."

Houston

Absolutely. And the fact of the matter- When we have an agent who decides he's leaving the business and won't go out there to collect, oh, the telephones ring like crazy. The people won't pay unless someone goes out there to get it. They won't pay. They'll call me here at the home office. I get calls from not only Los Angeles, but Chicago, Texas. If our agents are giving poor service, they call, "I haven't seen your agent in three or four months." They'll call up, because that's the way they bought their insurance. They bought it for him or her to go out and collect.

Hopkins

Mr. Houston, do you think that middle-income and upper-income people frown on insurance agents coming to their homes?

Houston

Yeah, I think so. I think middle- and upper-income people especially don't go for the agent coming out and collecting. I think they think they're above that. They think that's way back in the Dark Ages. But it's not so with the lower-income people. The problems nowadays of collecting are much greater than they used to be, because in the urban areas, most of our people can't work at night. It's a problem because of crime. So they have to do more collecting during the day. If both adults are working, it means that they may have to do a heavy collection on a Saturday, for example. It used to be that you could collect day or night without any problems, but crime has made a change.

Hopkins

One of the things we've been reading about, of course, is that Golden State is very interested in education, and you have the [Golden State] Minority Foundation. Can you tell me a little bit about that?

Houston

That was founded in 1974, just prior- Our company was becoming fifty years old in 1975. Golden State Mutual wanted to do something that would have a lasting impact. In 1974, we looked around and really didn't see that many black people in positions of importance in major businesses, even though,

being with Golden State, we were always involved with the chambers of commerce and the various trade associations. But we saw very few other black people representing other businesses. So we decided that one of the things that we would do would be to start a foundation. The foundation's main purpose would be to provide scholarships to blacks and other minorities, especially who were majoring in business and business administration or insurance. So by 1975, which was the fiftieth anniversary of the company, we started the foundation. Its first fund-raiser was in 1976, when we had the chairman of General Motors at that time. [Thomas A.] Murphy I think his name was. He was our speaker, and we had a general- Our dinner chairman was Bob [Robert R. Dockson], who was the chairman of the board of California Federal Savings and Loan [Association], and we raised substantial funds for minority scholarships. We've been doing this dinner ever since 1976, and we started the dinner in Northern California, I think, in 1978. So we have a dinner in Northern California, one in Southern California, and a luncheon in Detroit. So each year we raise nearly a couple of hundred thousand dollars which we pump back to minority scholarships.

Hopkins

That's excellent.

Houston

Oh, incidentally, the first president of the foundation was Ernest Shell, who passed in 1984. At the moment, I'm the president of the foundation, in addition to being the chief executive officer of the company. We just haven't found a new president yet. Because of the close relationship between the company and the foundation, that's why we wanted to sort of keep it here and under our wing.

Hopkins

Do you feel it's been successful in helping?

Houston

Yeah, we've given over a million dollars' worth of scholarships since the foundation was started. This year, this coming year, we'll probably give out,

oh, it will be something like \$200,000 in scholarships and grants. So I'd say it's been successful.

Hopkins

I would, too. Okay, Mr. Houston, I think this is a good point to stop. Next time I'd like to talk about key historical issues, talk a little bit more about the company, and then also talk a little about your personal life.

11. Tape Number: VI, Side One February 7, 1987

Hopkins

Mr. Houston, today I would like to move on to yet another chapter in our interview. We'll call this chapter "Reflections," and in this chapter I would like to discuss your perspective on certain key historical issues. The first one is World War II. Can you tell me how World War II impacted Golden State Mutual Life Insurance Company? I know you were very much involved in the war during that period, but do you see any major impact of World War II on Golden State Mutual Life Insurance Company?

Houston

Yeah, it had, I think, a marked impact because- Two ways: Number one, of course, a number of its younger agents and employees who were male, they were drafted and went into the service. So that's one. Secondly, during World War II you had a great influx of blacks into the Los Angeles area and the San Francisco-Oakland Bay Area, where our company was very strong. We had a great growth of business during that period of time. Before then, California was somewhat isolated from the large number of black people. So here we had coming into the defense industries and the war effort and even soldiers going into the Far East, great numbers of black people, and a lot of them, as you well know, stayed here. Certainly this did help our growth, but we got a different kind of person, and it began to reflect itself later on in our mortality, in our- I know it ultimately affected the school system here in California. Why do I say that? Well, I guess black people in California who had been here for many, many, many years had been somewhat absorbed certainly into the education system, were educated probably as well as the rest of the general population. Most of the blacks that came into California during World War II

did come from the South, did come from educational systems which were not nearly as good. Well, there was prejudice and discrimination. And they came from medical care which was not really as good as we had out here, and it began to affect us that way.

Hopkins

That's interesting. Do you see that population from the South still coming to Los Angeles?

Houston

I think it's slowed down radically now. But no, during and certainly for the next twenty years after World War II, it was there.

Hopkins

The next period following World War II, the strides made in civil rights in 1948 and beyond opened up a new era of integration. It was slow, but it was nevertheless prevalent. I'm speaking of the period of the fifties and early sixties, almost coinciding with what is known as the civil rights movement. The opportunity that blacks had to move legally into previously all-white neighborhoods, to marry outside of their race in California. I know there was a law in 1948. Did this integration movement at all affect Golden State?

Houston

I think our company was sort of in the vanguard of helping to open up housing, for example. Certainly here in Los Angeles by providing mortgage loan money for blacks who wanted to move in certain areas of the city, especially the west side, as we call it, of Los Angeles, where they could not move before. Our own company, which had been headquartered on the east side, on Central Avenue since it was founded in 1925, moved west to where we are now, Western [Avenue] and Adams [Boulevard]. [We] built this building in 1948 and moved here in 1949, which was pretty far west. People sort of thought we were leaving the community when we moved here. We did, in the first few years of being here, I think we had a few bomb threats from, I presume, white individuals who did not like the fact that we were here.

Hopkins

Do you know where most black people received their loans for housing prior to this period? You say Golden State was involved in giving a lot of loans. Obviously, you didn't give them all, of course, but what percentage of the market would you say you had?

Houston

I really couldn't say the percentage. There was right around the same time our company was founded, in the twenties, a black savings and loan association called Liberty Savings and Loan [Association]. It was sold maybe ten, fifteen years ago and is now absorbed by, I don't know, I think Coast Federal Savings [and Loan Association]. It was all black. In fact, my father [Norman O. Houston] was one of the founders of that, too. They used to provide home loans; we did- I could not say where the other loans came from- I don't know what percentage. A lot of the times in those days, as you know, homes didn't cost too much. But of course, \$5,000 was an awful lot of money for anybody to have. People just saved up money, and they would buy a home, maybe buy it from someone and just pay the note to the person they were buying it from.

Hopkins

Is Golden State still involved in the mortgage business?

Houston

Yes, we are, but hardly at all in the residential mortgage business. We do most of our lending now in what they call commercial small business, loans to small businesspersons developing properties.

Hopkins

How about the period of integration for you? Let me back off that question and move to the civil rights movement and kind of combine them. Mr. Houston, were you involved in that movement at all?

Houston

Yeah, I guess I was. I certainly was not one of those persons who, you know, walked the street or did that kind of protesting. I believe I mentioned earlier that I might have been one who, because I am Catholic- And I did talk to Cardinal [James Francis] McIntyre, the archbishop of Los Angeles, about civil rights and housing and things that should be done at that time. As a person,

I've always supported financially the causes, and we did support Dr. Martin Luther King [Jr.]. Every time he came to Los Angeles he would receive a great amount of support from Golden State Mutual Life Insurance Company. We would help him arrange some of his meetings. Following the Watts riots, he came to Los Angeles and actually held a meeting here in our offices with a lot of the community leaders regarding that historic event.

Hopkins

I remember distinctly, and we have it on tape, your discussion with Cardinal McIntyre and yourself. And of course, during the Watts riots- What is your impression of the Watts riots as you look back on it now?

Houston

It was just, you know, quite amazing, the way it began and caught on. We have an office on Central Avenue where our old home office was-we had a district office over there-and that whole area down there, many of the buildings there were burned. All of our offices were spared. We had a pawnshop in the lower part of our office which was broken into and just really torn up and all of the stuff taken out of it, yet there was not one scratch on our property, the part that the company owned. In this home office building, I think there was a broken window, but that was all. We observed this. And we were in what you might call the curfew area; that did cover three of our offices. I don't know. I still wonder, you know. It was one of those things that just seems to spontaneously happen and began to gather strength as it got along. Obviously, people were very, very frustrated and very angry. Nothing had seemed to have been accomplished in the civil rights area, and so they took it out mainly on the white businesses that were in the community. Unfortunately, even today few of those businesses have come back. The whole area is still an economic eyesore. A lot of vacant stores, vacant lots still stand in the riot area.

Hopkins

In fact, that anticipates my next question: What do you see as the fallout, or the impact, of the Watts riots on the black community as you look back?

Houston

I don't think economically it did us too much good locally. However, I think it did bring to the attention of the whole nation that this problem, the problem of racism, had to be dealt with. Here were a group of people, blacks, who were financially disadvantaged, who had been discriminated against for a hundred years and who didn't seem as though they were getting anywhere, were locked out of good jobs, were locked out of good education, and were very frustrated at the whole nation. So I do believe that it had an impact of bringing this message home. And a lot of attention certainly came from the federal and the state level to the black community as a result of that. All of the Great Society programs, a lot of them, were a result of trying to solve the problems. Of course, all of those have gone now, so I really wonder how lasting everything was.

Hopkins

Right. What about the attitudes of people in the community? What would you say was the attitude of the people following the Watts riots, immediately following the Watts riots?

Houston

Gosh, I think everybody was just sort of surprised and shocked that this had happened. I don't think anybody was pleased. I don't know. It was- I guess we all knew that we had been through quite a major event here, quite a historic event, but I think we were all just surprised and somewhat shocked that it had taken place.

Hopkins

Do you feel that such a riot could occur again for the same reason?

Houston

I guess it could because- But it would be spontaneous; I don't think it would be planned. I don't think that one was planned at all. I think, you know, certain events could come about that could trigger something like that. You still have a lot of frustrated people there. You can see that in the homeless people that are shown on television, [who] even to this day sleep in our doors here at this building some nights. Yeah, that kind of thing could take place, no question about that.

Hopkins

There were, especially on the west side, there were quite a few white residents. Do you have a feeling of how that might have impacted the white community within the larger so-called black community?

Houston

I guess it just added to what they call "white flight." Generally, even at that time, when two or three blacks would move into a neighborhood, whites would just immediately put all of their property up for sale and would move out. This was just the pattern. The real estate brokers are the ones that made all the money, I guess by telling, "Oh, you've got a black neighbor now." It would be just common to see For Sale signs just springing up all over. You don't see that now, of course, not as much. I think maybe white people don't have anywhere to run, or they're getting used to the fact that they can live next to blacks. And even now, certainly in the western part of the city, in this area where we are, you have some white families moving back because this is a very, very good place to live and there are a lot of historic homes here in this area. But I don't know. At that time, I'm certain those that were living in that area were quite frightened.

Hopkins

Moving from the period of the Watts riots and the closing days of the civil rights movement, there entered a new period of what has generally been called a period of radicalism, the sixties and the early seventies, when the mood moved from civil rights and civil disobedience to a little more violent and more aggressive attitude among some blacks to make political and social change in this country. I'm speaking of groups like the Black Panther [Party] and that period, the student movements throughout college campuses around the country. It was a very tumultuous period. It was also a period when many young people, especially, began to denounce the idea of making money and capitalism and business and this sort of thing. The country in general was very much in a more liberal and more socially conscious mood. Did that period, the sixties through seventies, until about 1980, did that impact Golden State Mutual?

Houston

That's sort of a, you know, vague period. It didn't have anything quite as dramatic. You did have the Black Panthers, but they were pretty violent. You had the [Black] Muslims. It didn't- As far as I could see, on Golden State Mutual, it had no real impact. I know that working with us at that time, we had Muslims. We may have had some people who might have been Black Panther kind of people working for us. I don't recall any real dramatic things that happened, except that during that time I think that street crime began to increase. This affected us. Our personnel, our agents, our salespeople do sell, do work in the communities. It became not as safe to work in the streets, especially at nighttime. Perhaps it wasn't as bad then as it is right now, when you have drugs as a real problem, and crime comes off of drugs. But we have been affected by the rise in crime in the inner-city communities. It has affected our business, there's no doubt about that. Being an actuary and always looking at mortality, our homicide rate for our company, even twenty, thirty years ago when I- Well, let me see, I began to study it thirty, thirty-five years ago. We were running higher than the homicide rates for whites. I think at one time we'd been up to at least seven to ten times as high a homicide rate. Our suicide rate compared to white companies has been much lower, but homicide has always been high, which reflects the violence in our community, as I see it.

Hopkins

Has there been an increase in the suicide rate among blacks?

Houston

Yeah, there has been.

Hopkins

What do you attribute that to?

Houston

I guess the general frustration of trying to cope with society. I think there's been a general increase in the suicide rate among all people, but I think among blacks- We used to say that blacks never did commit suicide, but that's not exactly so now. And, yes, that rate is up a little bit. It's still not as high as it is among whites.

Hopkins

I might be pushing a bit, but do you see a difference, a socioeconomic difference, among those who commit suicide within the black community?

Houston

No, I don't think we've really taken a good look at that.

Hopkins

Today, of course, many people acknowledge this as being a period of new conservatism. Do you find a difference now-? Also, there's a new mood of various groups around the country trying to reidentify their ethnic heritage. We are kind of seeing a movement back to community pride. Has that impacted your business at all?

Houston

Well, I hear a lot of talk about it. We ourselves, Golden State Mutual, a black-owned company, would be a beneficiary of a movement to become more identified with the community. We say it this way: to spend your money in the community. I do hear a lot of talk about it. I have to see if the action follows the talk. Blacks, I believe, because of the current Reagan administration attitude toward civil rights, see that certainly the federal government is not going to give the community any support. So I believe most people have come around to saying that if there is going to be any kind of progress made, it's going to have to be made by our own efforts. I see this and I hear it. I do believe that I am beginning to see more and more positive signs that blacks are beginning to work toward making themselves- You know, trying to uplift themselves. Even social groups which used to give big parties with very little money going to a beneficial event are giving money for scholarships for black youngsters. I see more and more of this happening. So I guess we're being almost forced to look to ourselves for progress. I think it's pretty good, to be frank with you. The government, I think, can at least set a tone, but it really can't solve all the problems that we have. But we're going to have to go through some painful experiences as we try to uplift ourselves as black people.

Hopkins

Mr. Houston, do you think that the black businessperson would find themselves in an awkward situation in this way: If you have a businessperson who is very interested in seeing this country become more egalitarian, seeing integration, equality, and that sort of thing, and at the same time would like to see more black people buy into their community, is there a conflict or problem there? That is to say-

Houston

Oh, you mean become more integrationist.

Hopkins

Yet still buy black, so to speak.

Houston

Well, it will. I guess those of us at Golden State Mutual are seeing some rather interesting phenomena. We are seeing our employee and even our sales force change. For example, in 1986 our leading agent, interestingly enough, was a Nigerian, [Henry] Irumundom. Our second leading agent was a young guy from our Houston district from India, Mohammed Patel. We have Filipino, Korean, and I guess other different-Hispanic persons working for us. We're changing, obviously, because these people are looking for a job. At one time we can espouse doing business with black people-you know, we say that. We want that because predominantly 90 percent of our insureds are black. So this is our big marketing base. Yet on the other hand, we're changing, we're integrating, not only in our sales force but in the home office here, where we have Chinese programmers and Filipino auditors and even an Egyptian auditor and whites working for us. So all of this- We're integrating, yet at the same time we're sort of espousing "Buy black." The two things, when you sometimes think about it, don't quite add up. But it's a very dynamic situation, and I don't think- We're just sort of rolling with the punch.

Hopkins

What of the receptivity of the community to agents from different cultures? I guess you've already spoken to it, the fact that the number one agent is a Nigerian and another successful one is an Indian person. Was there a discussion about this in terms of hiring agents from different groups?

Houston

No, not really. I guess because of the laws, we can't discriminate either. We have a person who comes and qualifies, and if we have a need to employ someone, we employ them if they meet our criteria. And so there's no question but that we will employ anyone who does meet our qualifications. There's concern on the part of some of our black employees. I've got to admit that.

Hopkins

There is concern?

Houston

Yeah.

Hopkins

What do they say?

Houston

Well, some of the, for example, Oriental employees are in key positions in the computer area, programming. It is a higher-paid position than, say, a file clerk or just a clerk-typist, and yet- They see this happening, and I'm sure sooner or later we will have nonblacks in higher positions. Some blacks, some of our personnel, are concerned about this. I guess that is the best way to say it. But we have to tell them that we must hire and promote on the basis of the person's ability to do the job. So you can see the future is going to be quite interesting, [laughter] because we'll be a company- Most companies are integrating the other way, you know, from whites and then slowly but surely blacks are moving up. But we're going from black to brown to yellow to god knows what. [laughter]

Hopkins

What would you say is the criteria to call a company a black company?

Houston

I think it should be owned and controlled by a black person or black people. The ownership is critical, is key. That means at least 51 percent of the

ownership should be black. If it's not that, it's really not black owned. There can be a black who's the head of a company, but if he doesn't own it, if blacks don't own it, if they don't own the shares of it, the ownership of it, then it's really not black.

Hopkins

If this company, for example, were to- Well, not were to; we know it will continue to grow and to develop. But if the leadership became predominantly something else, some other group, but they continued to service the population that it does now, how would you characterize such a company?

Houston

Well, in a company like ours- We're a mutual life insurance company, and our policyholders own us, so as long as the policyholders own us, as long as they're 51 percent black, that would be it. We're thinking that maybe we should convert the company to a shareholder, to a stock company, because it's easier to raise funds if you do it that way. We might do that. That could create a change. I mean, it's possible. That's possible. There have been some black insurance companies that have been taken over by whites in the South.

Hopkins

Are these kind of hostile takeovers or are they just kind of organizational?

Houston

No, not really, not really. But whites just offer more for the company than blacks are able to raise. There are all kinds of possibilities out there.

Hopkins

Mr. Houston, the Asian community, of course, in Los Angeles is growing dramatically. When I say Asian, of course, you know that I mean Japanese, Chinese, etc. Is this a market area that Golden State is actively pursuing?

Houston

Not really. We, once again, do have Asian personnel.

Hopkins

Does that include agents?

Houston

Yes. Yes, it does. Filipino especially. But for the most part they're servicing the black community, which is a problem we have, because we really need to pursue the Asian market, and we're not doing too much yet. We're right now trying to focus on how do we get these people to service the Asian community. Because when they come to us they're what we call debit agents, which means they're assigned a geographical area which already has business, and the business that they're assigned to already is predominantly black. So they generally sell in that area. Now, I'm sure they sell some to their family, but we've not done a good job in trying to escape the black-to get into other markets. We do know, though, that you have a few more problems healthwise and mortalitywise when you do get into some of those nonblack areas. Because the Asian community does have certain kinds of diseases and things because they're new in the country. Underwriting of that business is a little more difficult.

Hopkins

Of course, the Asian community, generally speaking, is very active in the business and economic sector. Do you see that group, Asians, servicing their own peoples through insurance?

Houston

They should, and we're going to try to- But I don't see it yet. I see that this could be a great potential for us. [tape recorder off]

Hopkins

Mr. Houston, I'd like to move on now to another segment of this chapter. This next series of questions revolve around some critical problems facing the black community in general. I would just like to get your responses to these. Now, the first one is the question of racism in America. Some people have argued that racism is alive and well and that really very little has changed, that maybe people are not as vocal in their racist attitudes, but in fact now racism is still alive and well-it's just more covert, more subtle now. Others have argued that, no, there has been a dramatic change and that the opportunities for blacks are there, that racism may exist, but it's in pockets and it's not

nearly as detrimental to blacks as it once was. It's a lot to ponder, but I'd like you maybe to comment on it, if you might.

Houston

Well, I think maybe I would- I think it's still there, there's no question about that. There's evidence of it in what happened in Georgia, in Commerce, Georgia, just recently. We see evidence of it here in California; there was an interracial couple in Westchester that had some problems. No, it's there in pockets. There has been a marked change. I think anybody would have to say from what was going on in the forties and fifties and sixties there has been a marked change. Blacks have integrated in housing, certainly, throughout this area quite well. Yet from time to time you do run into some kinds of racism. [The] same thing is happening at the workplace. Blacks have been employed now in many companies. Up until the early sixties, none of these major companies or even small white companies would employ blacks other than in maintenance or messenger positions. But now blacks are working in- They're managing. There are even a few black officers. So you'd have to say there's been a major, major change. But you'd also have to say that prejudice still does exist. Certainly in some of the private clubs here in Los Angeles- There are some private clubs that do not admit blacks, or have not up to this point admitted blacks. I think it would be more to the point to say that prejudice does still exist, but it's not nearly as broad or as acceptable as it used to be. Younger white people, I think they're ignorant of what blacks might have gone through or about the way blacks might have grown up. But I think there's been a great change, no question about that.

Hopkins

This may be of some value for people who review this tape in future years. Could you comment on the current state of race relations in Los Angeles or America at this point? Just to get you thinking along the lines that I am, some people have argued that perhaps we are seeing the rise of intense racism again in the country. Because of the Reagan administration there has been this kind of support for a reaction toward racism.

Houston

Hmm. A rise of racism. I don't think- The Reagan administration is just using what used to be called benign neglect when it comes to dealing with black people. They say they're just color-blind, they want to treat everybody exactly the same. This is what is said. Whether you're black or whether you're white, you know, that's the way they treat everyone. I really quibble about that, but blacks still have come a long way. They still are experiencing a lot of the problems of the way that most of us grew up: the fact that we did grow up in a prejudiced society, that we were not able to take advantage of everything in this country, the fact that some people, you know, really don't like black people. Of course, I guess there are black people who don't like white people, too. There's no doubt about that. For a rise in racism, I don't think so. Certainly not against blacks. I don't think blacks threaten white people, for example. I think we're no economic threat to white people. We may be in athletics, [laughter] but certainly not in economics. Japanese people are, and there has been racism shown towards Orientals who people thought were Japanese. But we're no threat. I think even a lot of the racism that manifested itself in Germany against the Jews was because, I guess, the Germans thought the Jews were a threat. Black people don't threaten the country and never have. We've always been threatened by the powers that be because we were black. Because people at that time, and even a few now I guess, thought that all we were supposed to do was work menial jobs. But no, I don't- I think it's something that we have to be ever vigilant for. I wouldn't say call off the NAACP [National Association for the Advancement of Colored People] or the [National] Urban League or the SCLC [Southern Christian Leadership Conference]. No, we have to be ever vigilant that things could turn back. Because it can happen. Human beings are strange; they can get wrapped up into some strange bits of thinking. Black people could become the object of some kind of hatred because we're different. But I don't really see that as a rising issue. I think it's more of a, you know, it's neglected right now by the administration.

Hopkins

The state of the black community now- I know that's a nebulous term, because what is the black community? But I think most of us know what we mean when we say the black community. When we talk about the black

community, what do you feel are the major problems facing the community at this point in time?

Houston

Well, we've made a lot of progress, but- And some blacks, a good number, are doing quite well in this country in almost every area. Yet there seem to be a great number who are slipping backwards. So we're not fundamentally addressing the needs of- It's a nation of poorer people. Now, it just so happens that a disproportionate number of poor people are black. The quality of education that is being given is still not good, and so consequently blacks are suffering as a result of that. If they suffer in the education area, it's going to affect the income area. Blacks even to this day are making 55, 57 percent, on the average, of what whites make. So it's really a reflection of, number one, the fact that there is poor education. Still maybe there's prejudice in there, too, but education needs to be addressed, certainly among blacks, certainly among poorer people. We don't own as many businesses as other ethnic groups. We have always, it seems to me, worked for other people. We don't have a tradition of working for ourselves. This company is a fairly rare exception to that. We don't find black people opening a lot of stores and markets. We're not tradespeople. There are exceptions, but we have not grown up this way. For example, Orientals: When they come to the country, they'll work like crazy. They'll open up a restaurant or a laundry, and their whole family will work and live in that restaurant and laundry. Black people don't have that kind of tradition, so consequently it creates a problem. How are we ever going to be the owners of businesses? How are we ever going to have people working for us? Because we don't have that kind of tradition. So that is a problem for us.

Hopkins

Correct me if I'm wrong. I got the impression that in your father's generation, say in the twenties and thirties, in Los Angeles I'm speaking of, there were proportionately more black businesses then than there are today.

Houston

That's true.

Hopkins

How would you account for that?

Houston

I don't know. Well, one way I think I can account for it is the fact that at that time blacks couldn't even work for these white businesses, so they had to start their own business up, whether it was a barbershop, whether it was a pharmacy, whether it was a small market, restaurant. You couldn't go to a white restaurant, so obviously this led some people to say, "Well, let's start a restaurant." You couldn't go to a white barber-you don't do that too much now-so "Let's start our own barbershop."

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Hopkins

You were saying you could go to white department stores.

Houston

That's right, but you couldn't work for those stores. You couldn't work for those insurance companies or those banks or anything. As a result of that, some smart, energetic, industrious blacks started their own businesses. But that situation broke down during the middle of the sixties when blacks began to work for all other businesses. We used to have our own hotels. Well, there's no need for a hotel if you can go to the Hilton. I don't think you have any black hotels here in L.A. now. [We] used to have many more black restaurants, because you just couldn't go out and eat anywhere. In L.A. you could eat some places, go down to Chinatown or eat in an Italian restaurant or some places, but generally you didn't go to the finer restaurants. But you can now. So as a result of that, those black restaurants that were operating began to lose their better trade. Blacks wanted to go to Beverly Hills to eat. So I think that was a reason that there were more black businesses operating at that time than there are now. Things are changing a little bit the other way now because ethnic cuisine, for example, in the restaurant business is good. Well, you see some African restaurants, you see some soul food restaurants doing pretty good. You still don't see any black banks here in Southern California.

Hopkins

There was the Bank of Finance.

Houston

Yeah, it's no longer existing. We're the only insurance company here in the whole western United States. I guess there are some small clothing stores owned and operated by blacks. I don't know.

Hopkins

Well, let me ask you along these lines, was there ever, other than Golden State, any other black insurance companies that arose in the western United States, say west of the Mississippi? Well, there is in Texas, of course.

Houston

Yeah, there used to be in Texas, but there are no longer any that are in Texas at the moment, at this time. And there are now, according to the last count, only twenty-seven black life insurance companies in the U.S., whereas back when I came into the business in the late forties, there were about sixty. I just received that information.

Hopkins

Why do you suppose that a company-? Well, we've already talked at great length about some of the reasons why Golden State has been successful. To what would you attribute these other companies and restaurants not being able to hold their clientele? I know there is a desire- Especially all of a sudden now you can go to a white restaurant where you've probably been shunned before, and now you have the opportunity. But the clientele seem not to come back.

Houston

Yeah, that's true. I guess in the end it boiled down to the kind of service and the quality of food you wanted. People ultimately tend to go and eat where they get good service, where they get good food or fast food. I guess in the case of restaurants, they could get better service out someplace in Beverly Hills. Also, awfully important was the fact that people in Beverly Hills or Hollywood or wherever it might be, the restaurants were obviously better appointed. It becomes the thing to take your friends to Chasen's or to, you know, some fine restaurant, to the Beverly Hills Hotel. Why would you want to

stay over here on the east side at what used to be the Dunbar Hotel? You just wouldn't want to do that. You want to show that you have the economic means to live like anybody else does. So you go to Beverly Hills or West L.A.

Hopkins

In summary to this part, Mr. Houston, can you offer suggestions of what the community needs to do to become more successful?

Houston

Well, that really is a hard question. I think we need to demonstrate that our community-I'm talking about the black community right now-is as good as any other community: that we're a stable community; that we're a community that supports itself; that we're a community that has no more crime than any other community, even lesser crime than other communities; that we're a community that is concerned over the education of its children; that we're a community that does take care of its houses, you know. I think those are the things that make a community desirable. It's probably no different than taking a look at- When surveys are taken regarding the best place to live, you find the best places to live are where there are communities where there is little crime, where there is good education, where there are decent jobs. And the black community, and any community in the future to be designated as a good community, has to show this, has to demonstrate it-can't just talk about it, but has to demonstrate it.

Hopkins

Very good. I want to shift now to the last part of our discussion today. You've touched on various points of this along the way, but to make it tight and congenial here, I'd like to talk about the direction that Golden State Mutual Life Insurance Company is headed. Can you kind of summarize where you feel the company is going at this point, as much as you can?

Houston

Well, being a life insurance company, we're really a part of all the communities we operate in, which in this country is a lot of the major inner-city areas. We're affected both positively and negatively by what's happening in those communities. As our communities have declined in the last forty,

twenty years with the rise of crime and all that kind of thing, it has caused us much concern here at Golden State. Nevertheless, we have continued to grow, but our growth rate has come about with greater difficulty, and we have slowed down somewhat. We still feel that right now we must continue to serve predominantly the black community, because most of our sales personnel still are black and we have such a tremendous amount of business in the black community to feed off of. So it would be foolish for us to turn our back on that community, even though it has got a lot of problems. However, we do see that there are quite a large number of blacks who are getting in the upper- and middle-income class. At the moment, we tend to lose them when they leave the inner-city community, when they leave the lower income, when they go up to the upper and middle income. We have not done a good job in tracking them. It is really our aim to track them a whole lot better, to follow them, to convince them that we can do as good a job with their insurance needs as anyone else and to hopefully convince them that if they do business with us, it is helping the community. Because I think one other thing that I certainly see as a person, that if a black organization can be successful- If it is an insurance company, if it's a restaurant, if it's a bank, if it's a school, if it is successful and looked upon by the public as successful, then that really enhances all black people everywhere. Then they have something they can say, "Those people are on the ball, and I am one of those people. So I know when we get our act together, we can really do well." So it's really one of our goals, as we move ahead, to try to do a much better job, try to attach ourselves to those successful black people, try to make certain that somehow or other we can get some of their insurance. We won't even say all of it, but just some of their insurance, but still not neglect the fact that thousands and thousands of people in the inner city still need some type of life insurance coverage.

Hopkins

Any other areas you see the company moving in, maybe in terms of investments? I shouldn't say investments, but diversification of services?

Houston

No. We're continually looking for opportunities to get into other businesses, to diversify. It's not an easy task because- If we could find other businesses

from which we could get a return that would be greater than what we get from being in the life insurance business, then we really might get into that. Now, that could be the funeral business-that's closely related to the life insurance business. It could be banking; it could be some other kind of financial service. We're looking at them always, and so far we haven't seen anything. We've seen some things that we liked, but it would cost us too much to get into it. [tape recorder off]

Hopkins

Mr. Houston, thank you for that account of the direction that Golden State is moving in. I would like to move now into a totally different vein and talk a little bit about your personal life. We've had some background on your wife [Philippa Jones Houston] and, of course, on yourself. Can you tell me a little bit about your family, what the makeup is, what your children are doing?

Houston

Well, let's see. My wife, Philippa, and then I have three children. The oldest is Pamela [Houston Chretien], and Pamela graduated from UCLA in English. She currently works as a legal secretary for Cal Fed [California Federal] Savings and Loan [Association]. She's always been interested in writing and public relations. She is currently taking a paralegal course, and I think she'll finish that in another couple of months. She seems to like that a lot, and even at this point may decide to go on into law school. She is married, and she and her husband [Paul Chretien], we get together usually over holidays and two or three other times during the year. We're fairly close as a family, I think.

Hopkins

Are you at liberty to say how old Pamela is?

Houston

Yeah, Pamela is thirty-nine.

Hopkins

What does her husband do?

Houston

Her husband is a civil engineer. He used to work for Cal Trans [California Department of Transportation], but now works for himself as a civil engineer and is doing quite well. He has an office over on Wilshire [Boulevard] and does a lot of surveying and that kind of work.

Hopkins

Is Pamela interested in Golden State Mutual, becoming involved in this business?

Houston

Well, I think she has indicated she would be. It's just a question of where. You know, that is sort of hard to figure out. But, yeah, she's interested. Well, as I've told them all, if they're interested, they should demonstrate that by learning as much as they can about the business. Because that's the way that I know I came up, and so did my brother [Norman B. Houston]. We were both business administration people and then took a lot of insurance courses, and so forth. So you can't come into the business if you don't know much about the business.

Hopkins

Especially in this day and time, right?

Houston

Yeah, that's true.

Hopkins

Okay. And then-

Houston

The second daughter is-

Hopkins

Oh, I'm sorry, one more question. What is Pamela's married name?

Houston

Chretien. The second daughter is Kathleen [Houston Johnson], who is called Kathi, and she's married, has two sons, Barrett and Jay. Kathi is thirty-six or

thirty-five. Yeah, thirty-five. She works here for the company in personnel. She has not finished college yet. I think she has about a year, a year and a half to go to get her degree. But she got married at a fairly early age. She fully intends to go back, but she's very good in personnel relations, and I really feel that she should, you know, get her academic degree in that area. Because she does know how to handle people and how to advise and counsel people, and I think she would make a very valuable contribution anywhere that way.

Hopkins

What's her field of study at this point? Do you know offhand?

Houston

Well, she's not in school at this point.

Hopkins

But she had been. She didn't necessarily have a major at that time?

Houston

No, I don't think so. I think at one time she was even majoring in history. But as we were talking not too long ago, I told her that her strong point is people. She likes people, she relates to people, she can talk a hole in your head, and she really is good at it. I think as soon as she gets her family settled down to the point where she can get back into school, she should finish up her work. Yeah, I think she will do quite well.

Hopkins

What's Kathleen's married name?

Houston

Johnson.

Hopkins

And her husband [Lawrence Johnson], what is he involved in?

Houston

He works for the Pacific Bell telephone company, I think in handling accounts.

Hopkins

And the next child?

Houston

The next child is Ivan A. [Houston]. We don't have any juniors. He's Ivan Abbott. He is thirty-two years old. He's an engineer, a project engineer, for Pacific Bell. He went to Cal Poly [California Polytechnic State University] for three years, but then he ended up graduating from Prairie View [Agricultural and Mechanical University]. So he went from what you might call a real white situation to an almost hundred percent black. I think it was a good experience for him. He likes people, too. He's an engineer; he likes computers, minicomputers, small computers, personal computers, all kinds of electronics. Very, very good with his hands. He is also interested in the company, but, you know, once again, my question is you just can't put people in unless they demonstrate a real knowledge of your business. It's sort of hard to put a guy who's an industrial engineer in a life insurance company. But he might- Something might work out there with him.

Hopkins

Prairie View A&M University, of course, is in Texas. How did he come to go to that university?

Houston

Well, I don't know. He was majoring in industrial engineering at Cal Poly. I don't know why-he just transferred there. In fact, he did very good. He did better at Prairie View than he did at Cal Poly. I think he was number one in his class in industrial engineering when he graduated at Prairie View. He was recruited by FMC Corporation, which is up in San Jose; he worked there as an industrial engineer. He was a test engineer. He used to test- They have what they call- It looks like a tank, but it's the Bradley Fighting Vehicle. He was test and design engineer on that, so he worked on some of the parts on that. Then he spent quite a bit of time in the field in their testing range up in Nevada and also in Colorado testing the vehicle. Then he was recruited by Pacific Bell; he came to work for them. He's interested. He's interested in the company; he's interested in the [Golden State Minority] Foundation. He would like to work for us. In a way that's good, but in a way it does create problems. You would

like your children, I think, to work for you, but you don't want to give them- At least I don't want to. I want them to do it on their own, to demonstrate that they are obviously better than the next person. They should be quite a bit better than the next person. At least that's the way I came up. I had to really show that I could do things better than other people could do them.

Hopkins

Earn the position, use initiative.

Houston

Yeah.

Hopkins

Okay. [tape recorder off] Can you tell me a little bit about your wife?

Houston

Well, my wife is Philippa, and Philippa is- I guess we talked earlier about what she was doing when we were going to school and that kind of thing, the fact that she had been an artist, really a good artist. But I guess what she has done mainly is devote herself, number one, to raising the family and also, as she and I have to agree, to taking care of me. But she has in recent years- She is a member of the board of directors of the World Affairs Council here in Los Angeles and also a member of the board of directors of the public [television] station KCET, and at one time was on the board of trustees of Otis Art Institute [of Parsons School of Design]. So she keeps quite busy that way. I'm not sure how well she likes those civic things like those boards, because it means that we go an awful lot. I'm involved in a number of outside activities and she is too, and by the time we end up- Sometimes we'll be going every night of the week, which is a little bit too much. But I think her real liking, other than art, which she's been away from too long now- She does excellent with her plants, just grows all kinds of plants and flowers, even orchids now-she's graduated to orchids. I'm her- When she moves these pots and plants, that's when I come in. I do the moving of the heavy ones. [laughter] But she's really very, very good at taking care of that. I guess it's her artistic bent.

Hopkins

Has any of her artwork been on exhibition or have we seen it at all publicly?

Houston

No, I don't think so. Probably not. She has sold some, but that was a while ago when she was much more active in art. She did have some on exhibition and she sold some. But she really needs to get back into that. You know, when you get involved in a- I think she could do a little bit more of that when the children were growing up, when we weren't so involved in community activities. Now we're trying to taper down on these community activities, and hopefully she'll get back to her art.

Hopkins

When did she drift away from art? What period?

Houston

I guess- I'm trying to think. Probably not- That's almost ten years ago, though. I guess as the kids- Fortunately, we weren't too involved in civic activities when our children were growing up. I traveled, but not nearly like I travel now. That would not have been good, if I was as busy traveling and away and attending civic events and social events when the children were growing up. Thank goodness they're all up and away. Now we're involved with the community, but I must admit that that can get to you. You can only attend so many dinners and cocktail parties. [laughter]

Hopkins

Mr. Houston, can you tell me a little bit about her involvement in the World Affairs Council? What is the World Affairs Council?

Houston

The World Affairs Council invites- Well, like we had the king of Jordan and ambassadors from various places in the world, even the Prince of Wales, to speak. When they come to Los Angeles, generally they speak to the World Affairs Council.

Hopkins

Is this a government-sponsored agency?

Houston

No, it's private. It's supported by private individuals here locally. Distinguished visitors are always coming through our city, and they generally speak before the World Affairs Council.

Hopkins

Are there other people of prominence in the World Affairs Council that you might know? Could you name some of them?

Houston

Yeah, yeah. Let's see, the chairman of Lockheed [Corporation], Roy Anderson; the guy who used to be the head of ARCO; many chief executives, Armand Hammer, those kinds of people.

Hopkins

Right. And her involvement with KCET, the educational station?

Houston

Yes, she's been on that board for quite some time and is a member of- She's involved in public [television], and I think she's on the nominating committee for the board of directors. So that's quite a prominent board, too. I know Dennis Stanfill, who used to head Twentieth Century Fox [Corporation], was the board chairman. I can't really name all those people, but they presumably try to take care of public television, and we have pretty good programming for public television. She's been very active in trying to get more members of the black community involved with public TV, because she doesn't think enough blacks are involved in that very important media. Anyway, I'm not sure how much longer she'll be doing that, because both of us would like to reduce those kinds of activities if at all possible.

Hopkins

Let me take more advantage of your time since I have you here at the moment on this. How about yourself in terms of organizations that you belong to? I know the list may be long.

Houston

Well, in the life insurance industry there are some major trade associations. The American [Council of] Life Insurance, I was a member of their board for a

number of years. I'm not a member of that now. There's the Life Office Management Association, which gives over a hundred thousand examinations every year plus seminars all over. It's headquartered in Atlanta, and I was the chairman of the board of that back about five years ago. Then the Merchants and Manufacturers Association-I don't know whether I mentioned that or not-which is located here in Los Angeles, which meets in the California Club. Its executive committee meets in the Jonathan Club, and the board of directors meets in the California Club. Neither of those clubs has black members. But anyway, I was the chairman of that association for a year. I've been on their board and executive committee for a number of years. Several years ago, when I was an actuary, I was the president of the Los Angeles Actuarial Club.

Hopkins

And there weren't many black actuaries.

Houston

No, there were no blacks in it at that time. I was the only black in the club at that time. In the past, I was both president and then chairman of the Urban League of Los Angeles, and am currently a member of the National Urban League board of trustees. Then one time, interestingly enough, I was the chairman- The Urban League has a Head Start program, and I chaired their policy advisory committee, interestingly enough, working with all of the mothers in the inner-city Head Start schools. That was sort of interesting, though. Let me see, what other organizations? Well, the Black Agenda [Inc.], the Los Angeles group here which tries to coordinate the activities of a number of black organizations locally. I was one of the founding members of that organization.

Hopkins

Are you still active with the organization?

Houston

The Black Agenda? I'm a member of their board, but I've got to admit I'm not active. I was a member of the board of regents at Loyola Marymount University. I'm past that; I'm through with that. I'm currently a member of the board of regents of Catholic University of America, which is in Washington,

D.C., and also the board of the American College, which is another college, that has its campus in Bryn Mawr, Pennsylvania, and they deal mainly with life insurance, insurance education for the sales side of the business. So I'm on that board, too, and also the National Insurance Association, which is the black insurance association. I was on that board for a number of years.

Hopkins

Are you still a member of the black insurance association?

Houston

Yeah, but I'm not on their board now. Oh, yeah, we've always been a member of it.

Hopkins

I know the [Golden State Mutual Life Insurance] Company hosted a meeting very early on. Has the company hosted-?

Houston

Let's see. Yeah, about four years ago we hosted them.

Hopkins

And you say the number of black insurance companies now is roughly twenty-seven.

Houston

Yeah, it's really declined. That's right. They're all small companies, and small companies struggling.

Hopkins

Does that reduce your morale, or does that in any way impact how you feel about the insurance business? I guess what I'm driving at is that there were so many once and there are less now. Do you see that as a threat to you, necessarily, to your company?

Houston

Oh, certainly. I think that in this day and age all companies have to look out, small and large. You might get gobbled up by someone or taken over, one way

or the other. It is a threat. I think how the black community goes, we're very much a reflection of that. As it becomes more integrated, we're going to become more integrated. If it prospers, I think we will tend to prosper. But yeah, it's a threat. I think it's happening to all those companies. None of them show much growth. Black banks are the same way, because there are so many blacks working for nonblack banks, white banks. So anyway, it's something that you have to look at and see. In the future, I really wouldn't mind it if Golden State- As long as the company prospers, it would be very nice to say it was still black owned and controlled, but it would even be better if it were prospering and growing even if it were completely an integrated outfit. I wouldn't mind that. I just would want the company to be a sound company and still growing and still prospering. If you say, "Well, we're just going to keep it black," you just might be signing its death warrant. That's no good. You go where the money is.

Hopkins

That's what business is about.

Houston

You have to. You can't get too ideological about this thing.

Hopkins

Are you a member of the NAACP?

Houston

Yeah, I'm a life member of the NAACP. I've never been what I would call active or had a leadership role in the NAACP, but-

Hopkins

Mr. Houston, do you have or have you had political aspirations?

Houston

No, and I've been both Democrat and Republican, just whichever way the- I guess in general I have, and our company has, tended to support black politicians. All of them come, and we give them whatever we can legally give them for their campaigns. We've always been supportive, certainly, of the mayor, Mayor [Thomas] Bradley, city councilmen here in Los Angeles,

assemblymen, and the congressmen that we have. But we're very supportive of black politicians. Almost all of them are, as you know, Democrat. You say, "Well, I don't know of any black politicians that are Republican that have been elected to any major office, other than Senator [Edward W.] Brooke when he was in Massachusetts." So you've got to be practical about this thing.

Hopkins

Brad Roberts way back.

Houston

Oh, yeah, Brad Roberts. He was a very good friend of ours. Oh, yeah, very, very good.

Hopkins

Okay. One last, final question. I keep saying that.

Houston

That's okay.

Hopkins

As you look back over your career, what would you say is the most memorable or significant experience you've had?

Houston

Good heavens! Now, that's a hard one. I have to think about that. Memorable or significant experience. I can't even- I've been involved in so many, you know, pretty significant events. You mean my whole business career?

Hopkins

Yeah, your business career, or I was thinking outside of your family. Obviously, getting married and having a child was very significant, but I'm wondering if there is something that just stands out in your mind. Maybe when you took over the company or-

Houston

Yeah, certainly that. I guess you'd have to go back to the time when I became the chief executive officer of the company and did receive the support that

was necessary to carry that on. Certainly that was very, very significant and made a marked change, I'm certain, in my life from that point onward. I think we did discuss what happened at that time. It wasn't all cut and dried. That made a significant change, and certainly it put me in a certain position that, number one, I had to succeed. But as we did succeed, then I did become involved in a number of other very important boards of other major companies too. In other words, they were at that time, I presume, seeking black representation, and since we were a black company and I had good credentials, being a Cal [University of California, Berkeley] man and all that, well, several companies sought me out for board memberships. I did accept several of those, like I guess I said, Kaiser [Aluminum and Chemical Corporation] and Metromedia [Incorporated] and Pacific Bell and First Interstate Bank [of California]. That was a very significant point in my life, certainly in my business career, the taking over of the presidency and chief executiveship of this company.

Hopkins

Your involvement on the board of directors of some of these other corporations that you've mentioned, have you been able to impact the policy of any of them?

Houston

Yeah, I would say so.

Hopkins

Are there any of those that are outstanding in your mind?

Houston

Let me think now. Well, impacting policy. Well, number one, I think they all are very good companies when it comes to dealing with blacks and other minorities. I think my presence there certainly spurs them to continue to do the right thing. In Pacific Bell, Pacific Telesis group, which it is now overall, certainly I helped them solve a number of- They're part of the AT&T group, and that broke up just a few years ago. They were left with a number of very, very serious problems financially, and I did, through some influence with politicians in Washington, help them to get relief from some serious financial

problems. They were able to be resolved in a successful way-I guess that would be the way to put it. So that's one. In fact, I'm currently chairman of their audit committee. It's been very interesting for me to work with some of the major companies, to see what they do and how they handle things. Pacific Telesis, when I went on their board, had 122,000 employees. Can you imagine that? [laughter] It's amazing, the number of people that you have to deal with. Very outstanding individuals in all of those companies, really.

Hopkins

Your future plans personally?

Houston

Well, my future plans are that I really would like, when I'm sixty-five, to certainly retire as the chief executive officer of this company, so I won't have the overall responsibility. That would be in about four years. I would undoubtedly like to be able to continue on as probably its chairman, but just as chairman, not chairman and chief executive. As far as the Golden State Minority Foundation, which I currently still head, I will keep an active role in that, because we want to do whatever we can to provide scholarships to black and other minority students. That's an area where I think I can be of help. But I hope to- I really don't want to be as busy.

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Houston

Well, I was getting ready to say that any organization that you head, you really work for a whole lot of people. It might not seem that way-they work for you. But nevertheless, you have to be involved with an awful lot of people. And you don't have too much control-at least I haven't found that you have much control-over your time. So you don't get to do many of the things that you would like to do. I like statistics. I'd like to get on my computer and do some interesting statistical arrangements of the black population, some demographic studies, for example. I'm a terrible golfer because I never get out there to play. I'd like to spend more time playing golf and more time just reading. I like to do a lot of reading, especially history. Ancient history and military history-those are the two things that I like to read about. I just would

like to do that. Well, I certainly hope that when I retire from this position, God willing, I will be able to spend more time doing the things that I want to do rather than the things that I have to do.

Hopkins

Do you feel-? Obviously, you're emotionally attached to the company. I mean, it's been your life and it was your father's life. Can you let it go?

Houston

That's always a good question. I don't think you really know until you do. Yeah, I wouldn't- I can't see any real problems there. I think the major problem would be that you would like to see it on a good course. The course is going to be different because each individual puts his own print on it. But you would just like to be certain that we're moving off in a profitable, growing direction. And these are difficult times for minority businesses, because as we discussed earlier, we're going through changes. Are we going to be integrated or not? You know, where is our market? Is it an integrated market, or is it still just the black market? A lot of questions and still no real answers. I'm certain that three or four years from now, this thing still won't be that clear. I think if you can leave a company in a solid financial condition with good people on board that your chance for the future is good. Getting good people on board is a major problem, a major problem. I don't even think we talked too much about that. We might have, but as I say, we used to have outstanding people because of the fact that they couldn't work for other corporations, like IBM [Corporation], Bank of America [National Trust and Savings Association], etc. We got the cream of the crop. We don't get the cream of the crop now. We get people who would be, you know, not the top of your class, not- We get good people, but they're not the cream of the crop.

Hopkins

We did touch on this a bit. I know one of the problems was salary. But what we didn't talk about- Knowing this, what can be done about it?

Houston

That is one of the big questions that is stirring around in my mind right now, what can be done about it? I have a good person working as the president and

chief operating officer in Mr. [Larkin] Teasley. His vice presidents are good people, but I really worry what comes after them. All of them, myself and his group of people, who are right around fifty, about ten years' difference from me, all came out of an era where it was difficult to work for other companies- they couldn't. So they're good people, they're really good people. It would be hard to get that quality of person now. So I don't know what comes after them, you see. How do we get a real good officer management core building up in the company under the current climate that we're in?

Hopkins

If you offered more money- I know that's easier said than done. But if you did, do you believe that the average top-of-the-class black businessperson would want to work for a black company? Or would they rather see themselves-?

Houston

It would be easy to get somebody in here, but the problem is- You'd never know this, but how do you know the person is not going to come in and build up his experience credential? Because if he came into a company like ours, he would get an awful lot of experience, experience that he probably couldn't get other places, because we can expose him to a whole lot more, and then leave us for more money, which creates a real problem. I don't know. It's one of those things I'm currently sweating with. How do we really get a good quality person in here in the future? I think our current method is to try to get good, solid people who have graduated from college and then bring them through the organization so that they experience the organization, all the goods and the bads of the organization. If they survive all of that, I think they'll be okay. They'll know what we're all about, and they'll be committed. We do have a few like that coming along. That seems, right now, to be the best way to handle it. You just don't recruit- If we can get a top-notch person, we will. But top-notch people, the money is often not there for them. So we get somebody who is solid who doesn't mind working and then put them through the experience of the company at all its levels. And such a person may in the long run be better than getting someone who is real brilliant, but where this guy is going to land next year-

Hopkins

I notice that there is a trend in the universities- There are a number of black students- Say at UCSB [University of California, Santa Barbara], we find when we try to recruit them to come to UCSB that they would rather go to an all-black college. That's kind of a new trend that's occurring. These people obviously have a need for racial identity or racial pride. Whatever the reasons are, they want some identification with the race. Is this an opportunity-? Is this a possibility, that a top-notch person out of Howard [University] or any of the black universities would rather take a little less money but work for a black company?

Houston

That's possible, but the pressures of living might drive them- We're offering \$20,000, and someone else is offering \$30,000. My gosh, that's a tremendous gap. That could happen under some circumstances. That is a problem. Nobody has even said that- A lot of the most successful people have not been the real brilliant people, anyway. They've been solid individuals who have had a good experience and have good common sense. Currently, that fundamentally seems to be the way that we're headed. We're trying to get some solid individuals and give them a good company experience and see how they go.

Hopkins

Mr. Houston, is there any decision you have made with the company in the direction the company is going that you wish you could take back? Is there a program or a policy that you initiated that you felt-? We've talked about the positive. We're turning toward a more negative thing here. Or have you been pretty steady in that area?

Houston

We've done all kinds of experimentation, but we- When it doesn't work out, we've stopped it anyway. I can't remember any that we haven't corrected or that's real- Good Lord, we've made some mistakes. We were always trying different things, and you make people mistakes. I'm trying to think offhand. But anything ongoing? No. One thing, I wish we had acquired more land in and around this building. That would have been a good idea. I can see that, especially here in L.A., in California, probably if we had acquired more land, we would have been better off because it ultimately goes up. Of course, the

insurance department doesn't exactly like us to acquire assets and just sit on them. So we'd have been criticized if we had bought land and just did nothing with it. But in the end we would have been better off if we had done that.

Hopkins

That's the kind of thing I'm speaking of.

Houston

Yeah, yeah. I guess we're in a business where you really can't make too many really big mistakes and keep them going for a long time. You've got to correct them soon. We're a good company, but we still don't have that much net worth. You make a mistake and you'll be gone with the wind, wiped out pretty quickly. [laughter] You're always looking back to see if this thing is working or not. If it's not working after a while, you better cut it. So we've had to cut a number of things that way, no doubt about it.

Hopkins

Okay, Mr. Houston, I'd like to stop here and reserve the right to come back sometime. We're in good shape.

Houston

All right, very good.

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Notes

*. Mr. Houston added the following bracketed section during his review of the transcript.

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