

John Fuller Cross  
Oral History Interview  
By Tom Dillard  
September 2, 2011

TD: This is Tom Dillard, and I am at Eureka Springs, Arkansas. The date is September 2, 2011, and I am here today to interview Mr. John Cross. John, why don't you give me a mic test here by saying something for me.

JFC: Okay, my name is John Fuller Cross, and I'm here at the Bank of Eureka Springs Museum, which is now called Cornerstone Bank, but the Museum has got our old name, downtown, at 70 South Main Street. That work?

TD: That works!

JFC: Okay. Good. Yeah, I always put the Fuller in my name so I . . .

TD: Oh, yeah, that's right. I—

JFC: . . .for purposes of identification, and there's plenty of John Crosses around; there's four in our family, and one here that's not, too well thought of. [Laughs.]

TD: [Laughs.] Well, we'll make sure to say John *Fuller*—

JFC: There you go.

TD: Let's start off by just talking about your youth. Tell me about your family. Let's start off with your parents, and--when were you born? What's your specific birthdate?

JFC: My birthdate was June 13, 1934.

TD: And who were your parents? Tell me a bit about them.

JFC: My parents were John Storrs Cross, S-T-O-R-R-S. He was born [in] Birmingham Alabama, family moved to South Carolina so he's kind of a . . . He was a Southern boy , Dad was a--you know, grew up

with a . . .like a lot of us, in a poor family, but managed to go to the McCallie School for Boys—which I don't know if it's still there or not, in Alabama, and then went to Alabama Polytechnic Institute, which is now Auburn University, and graduated with a civil engineering degree, then went to Michigan and got a job with the Highway Department surveying, and was a single guy, and pretty much a playboy, . . .

TD: [Laughs.]

JFC: . . . by his own accounts, and he had the raccoon coat, and shotguns, and sporty cars, and had made a lot of money in the stock market, and he was *really* doing well. When the stock market crash came, he lost everything, and had to sell his shotgun to get back home to his parents in Mullins, South Carolina.

[Both laugh.]

JFC: That's how bad it was. I will remember—and this is interesting—I will remember always that he told me that in where he was in Michigan—don't know if it was Detroit, I guess it was—he said, when the crash came he said everybody walked out in the middle of the street when they walked to go somewhere, and I said, “Why was that, Dad?” and he said, “Because people were jumping out the windows, and they would land on you.” So I thought—that made a big impression on me. Dad later on joined the Navy after Pearl Harbor—well, see, he married my mother in 1932 on December 23, and—

TD: And what is her name?

JFC: My mother's name was Ruth Fuller. She became Ruth Fuller Cross. They were married here in the Baptist Church in Eureka Springs, and when Dad married Mother, why he adopted this as his legal residence, and they went to Hot Springs, and he was assigned there; well, he was by then working with the Interior Department. And he laid out the Promenade from the Arlington Hotel over to the—what used to be the Army/Navy Hospital there, and did some other projects in there before he was transferred to Washington, D.C. And that's where my brother Claude was born. I was born in Hot

Springs, in Garland County on June 13<sup>th</sup>, 1934, (but I was immediately a resident of Eureka Springs, Arkansas) and in Saint Joseph Hospital down there, but—My brother was born in Washington, D.C.; we lived at the edge of Washington almost to Bethesda on Ellicott Street, for a few years, and then--

TD: What was the name of the street again?

JFC: Ellicott, I believe it was Ellicott Street; that's --

TD: How do you spell that?—

JFC: --my memory. ELLICOTT, maybe, or something like that.

TD: Okay.

JFC: --have a faint memory of the house, and—of the name of the street. [Of] course I can't remember where we lived in Hot Springs; I was too small then.

TD: Now tell me—your father went to Hot Springs because he was working for whom?

JFC: United States Interior Department.

TD: The Interior Department. And of course, Hot Springs National Park is a property of the Interior—

JFC: Yes—

TD:--Department. And he worked for them as an engineer? Or—

JFC: Yes. Uh-huh.

TD: Uh-huh. And he laid out the Promenade over there,--

JFC: Yes, he did.

TD:--Is that what you said? Well. That's—really something

JFC: I don't know if you knew it or not, but when you go up Fountain Street, which I think is the street that runs just south of the Arlington—

TD: Right in front of the Arlington, yes--

JFC: Yeah. And it also goes up to the—where you unload the groceries for the restaurant. Well up that street was a big house, up on the right, and that's where the superintendent lived. Fred Bolton was his name, and he was good friends with Dad. Superintendent of the Hot Springs National Park was there. The house is gone now.

TD: Uh-huh?

JFC: Big house. He had two sons, and we used to go up and play on the big lawn right there, where the Promenade is now. About where the Promenade starts there was this big two-story or three-story house there. It was the Superintendent's home, and where it is now I don't know, but I always remember that house. And you talk to somebody from Hot Springs [who] hasn't been there for very long, they look at you like a deer in the headlights. Like, you know, the house is not there now. It's just grass.

TD: Yeah.

JFC: Yeah.

TD: But the Promenade is certainly still there.

JFC: Oh, absolutely. Far as I know. I haven't been to Hot Springs several years now, but it's still there—

TD: And, then your father was transferred to Washington.

JFC: Washington, D.C.

TD: And about what year would that have been?

JFC: Oh, my folks were in Hot Springs maybe couple of years, I would say . . . Then my dad was transferred to Washington, D.C.--I know when he went to Hot Springs. Right after I guess—he married my mother. They traveled around in the West in Yellowstone and places like that, but I don't think we were in Hot Springs much over a year or two, because my brother was born July 23, 1935 which was a year and a month and ten days after I was born, in Washington, D.C. So, by 1935 we were in Washington, D.C. and Dad was working there.

TD: And his assignments there dealt with . . . ?

JFC: You know, I really don't know exactly what assignments he had with the Interior Department; I think he was assigned out and travelled around to places like Yellowstone and places like that, national parks. He was pretty much in the national park system on his assignments at that time. We lived in Washington for a few years. In 1939, my parents built our house out in what was called the boonies, now, in Bethesda, Maryland, out past Kenwood, on Bradley Boulevard. It was out in the woods, one house across the street, you couldn't see another house anywhere. And, it's just wall-to-wall houses now, but we had a beautiful [home]—we just sold it a few years ago, and, boy, it brought a pretty penny. But, really in demand, within walking distance of downtown Bethesda and everything, and, we just sold it—

TD: So you'd—held on to that property all that time.

JFC: All these years. Mother lived there until '95. After Dad passed, in 1976, and Mother continued to live there by herself, and her sister, Dorothy Fuller Mathews lived just around the corner from her—

TD: Um-hmm . . .

JFC: And, then Mother's sister died in 2001, and all mother had was a neighbor next door. Then Mother got some kind of intestinal problem, and--. She was driving her car at ninety-five, and going to the

library, and going to the grocery store, and just doing whatever she always did; she was always very active, and knew everything right up till the last day. She lived to be ninety-nine and a half. After her sister died, and then her sister's daughter, one of them, was living in Rockville, Maryland, and she moved to Springdale, Ark. So there was nobody there to care for Mother, and we got a little nervous, and so we, we brought her down here and put her in the old family home, where she was born—

TD: Umm-hmm . . .

JFC: 300 Spring Street, the house built by my great grandfather for my Grandfather, Claude A. Fuller, as the *Democrat* [Newspaper] says, "the house that Fuller built." They did a big article on it many years ago, and Mother stayed there until she passed away. She was born in that house, and she was living in the same room she was born in when she passed away. That's coming full circle, isn't it?

TD: Yes indeed!

JFC: [Laughs.]

TD: And ninety-nine and a half years—

JFC: Ninety-nine and a half. That's what the marquee said on the bank. Said, "Ruth Fuller Cross, 1909, 2009." (Pause.) They did a nice story on her in *Currents* magazine over here. I had nothing to do with it; some guy wrote it, and it was pretty accurate, and it just came out a surprise to me; I knew it was coming towards the end, but I didn't know he was doing it, but he did assemble a lot of information on Mother, and very good story; I've got it laid out on the table out there, along with your article on Granddad, and some other articles we have for people that come in the Banks Museum—which is getting more and more attendance, by the way.

TD: Good!

JFC: They built this house in '39, and, all that time, —I did a lot of growing up in the Bethesda area, and we always spent our Christmases and summers here in Eureka Springs. I grew up in the cattle business on my grandfather's farm, and that's what we did down there. We got old enough to work, and—we worked the farm. He worked us like dogs, my brother and I, and we didn't really. . . we'd rather be swimming and things like that in the summertime, but once we got big enough to work, why we were out there with the farm foreman and he was our boss; he was a hard-working dude, that guy. Name was Carl Beaver, and—

TD: Carl who?

JFC: --Carl Beaver was the farm foreman. (Pause.) And there were several farms—Granddad had several farms on the White River. That's why he was so—concerned with flooding when he was in congress in the 1930s and the Flood Control Act of '38, which we can get into if you want to, but . . .

TD: So, this is your Granddad Fuller's farm.

JFC: On the White River.

TD: On the White River—

JFC: Umm-hmm. Out west of town—

TD: And Carl Beaver was the farm manager.

JFC: He was.

TD: And you worked hard.

JFC: Worked hard. I was putting up hay loose, before balers were even known in this vicinity. When you tell that to people, they look at you like a deer in the headlights, because, putting up hay loose—you



know, people think balers were always here, just like they think the Internet's always been here. Putting up hay loose is back-breaking work. We picked it up with a two-and-a-half ton truck. Well, first of all we cut it with mules, and windrowed it with mules, and then we had a two-and-a-half ton Dodge truck—I believe it was a Dodge—and there was a hay pick up apparatus towed behind the truck that would go along down the windrows and this would pick up the hay, in the windrows, to bring it up to the back of the truck, and there would be two people on the truck: one in the rear forking it to the front, and the guy in the front stacking it down. When he got all it could handle, the truck would go up and you know how these old barns are—they got these haymows or something that sticks out over and there's a track up there, and a fork shaped like a U. And that fork had levers on the sides that you'd pull up, and when it did, the fork prongs would come in facing each other to hold the hay. So, you would push that fork down in the hay on the back of the truck, pull the handles up, and the guy on the other end had a rope, tied to this pulley, and you'd holler at him, and he'd start the man with the mule tied to a rope, and the rope would go up, and hit the track, hit the top and go down the track. Then there was that man in the barn that would place where you want it dumped. There'd be a hole here or a hole there. He'd holler, "Whoa!" or something--. The guy'd stop the mule and the man in the barn would jerk the cord, releasing the prongs and the hay would just fall down. And then you repeated the process, until you emptied the truck, and then back in the fields you went again! [Laughter.]

TD: And—there was a lot of heavy lifting, there was a lot of . . .

JFC: Feeding it out in the winter, we also put up chopped corn silage--not silage in the silo; a trench silage. Put corn in there. It smelled like moonshine whiskey when you opened it up on Christmas Day to feed. You'd pile straw then dirt on top of it, and then you'd open it up and we'd feed silage out in the wintertime. We threshed; the threshers would come around every year, and thresh your grain. It was a

row-cropping area here before the lakes came in. There was a lot of row-cropping that went on, Tom, as you probably know.

TD: So you grew wheat.

JFC: We grew oats—

TD: Oats—

JFC: --mostly. Don't remember much about wheat. We—oats and corn was the main thing--and hay--pretty much.

TD: And almost all of those three for livestock.

JFC: Yes. Granddad had four hundred head of registered Herefords. Probably the biggest cattle herd in this part of the country. Very, very good cattle, and you know, he took pride in that. He had another farm up at Glade—I don't know if you know where Glade is, but Glade is up the White River; it's under water now, but there was a store there, and he had a farm at Glade; he had another one at—He had the Blue Spring farm at one time, and he had one at Beaver, and so he was a White River guy. [Laughs.]  
White River farmer.

TD: I assume many people think you grew up here, and so on. You're really so much identified with the town of Eureka Springs. But, you were in and out of the city until you moved here. So even as a child, living in Washington, you still had a lot of contact with this area and with the city.

JFC: Definitely. Definitely, because I was fortunate—[pause]. More than most. I like to put it this way: I had two fathers, and I had my natural father, who taught me a lot, and then I had my grandfather, and, my grandfather, his first-born was a son, and he named it Ira, after his brother-in-law. He married a twin. And Ira didn't live but just a week or so, and he's buried out here in the city cemetery, and then my

grandfather had my mother, and then her sister, Dorothy. And so he never had the son that he always wanted. So my brother and I, looking back on it we were the sons he never had. At the time it meant nothing to us, but you reflect back and you see things, and you see why they happened. It's like the work ethic. We know now what we were doing out on that farm, you know. It was a teaching deal....

TD: Umm-hmm.

JFC:--in addition to cheap labor. [Both laugh.] So, my grandfather doted on us. He didn't spoil us. But he doted on us, and, you know he was there when we learned to swim, he and the farm foreman, where that US highway 62 bridge is out there now, that they call the historic bridge. My brother and I still call it the new bridge, because the old bridge we knew was upstream, about a quarter of a mile. That's where we learned to swim, right there before that bridge was ever there. There was a swift shoal, and we would go at the beginning of the swift water and Granddad or the farm foremen would strip down to their shorts and poke us in that swift water upstream, and we'd swim in that water, and the other one would catch us down at the end, and we learned to swim that day, my brother and I, right there. And Granddad taught us how to drive his old Dodge, and Granddad taught us how to ride a horse. I was riding like an Indian when I was six years old, bareback, and you know I couldn't even saddle a horse. My brother and I would get our horses out, we could bridle them okay, but we couldn't lift the saddles. So, we devised this plan of throwing a rope up over the limb in the tree. We would pull the saddle up on the rope, and lead the horse in under it, and then we would lower the saddle down [laughing] and then cinch it up. And that's how we got our horses saddled when we wanted to go riding you know, but we were pretty much daredevil kids, but I loved the cattle operation. And when I got grown and went to the University of Arkansas as an ag major and learned how to do castrating and dehorning and all that. I did all the veterinary work for my grandfather out on the farm. I did the castrating and I did the dehorning and the vaccinating, and all of that. I still do it with my horses, but I loved the cattle business,

I loved pushing them around, I loved bringing them in, and dipping them—anything that had to do with riding horses and pushing cattle.

TD: [Laughs.]

JFC: I did not like the haying operation or the silage operation. That wasn't for me.

TD: In some way you were a cowboy from the start, weren't you?

JFC: --yeah, I was. I've always been an outdoor guy, and still have fourteen head of horses now. We sold the farm, or Granddad did, in 1960, and it was kind of a sad day, but you know when you get up in years you have to part with some things. I had thirty horses, ten years ago. Now I'm down to fourteen, and no more stallions, no more colts. You just get to a point where you have to realize that you can't do what you used to do.

TD: And that's probably difficult for you, because you're—

JFC: Yeah—yeah—

TD: --accustomed to going full steam ahead.

JFC: Yeah, yeah, yeah, yeah. I am, and I still do more than people think I should, but my health is good. I just got back from riding horseback across glaciers in Wyoming, and snowdrifts, and catching golden trout, which are just a rare, rare delicacy, so to speak, up in the high mountains in the secret lakes of Wyoming. Rode from Cody over to Jackson Hole, and spent a week back in there in the wilderness, nobody back there, you know, but just our group.

TD: How often do you get out West?

JFC: Once a month, starting in May through October I go about once a month.

TD: Do you take your own horse?

JFC: No, no. That's—not wise. The horses are not acclimated to the altitude. The driving is time-consuming; it would probably take you three days to get there.

TD: Hmmm.

JFC: We fly every month except—we're leaving in about two weeks—except hunting season. We will drive out to carry all the hunting gear and everything, because you can't carry much on a plane. They're limited in luggage, and they charge the heck out of you. Anyway, we drive once a year and we fly the rest of the time. And then in the wintertime we go down and ride down in New Mexico and Arizona.

[Pause.]

TD: Well tell me about transitioning to Eureka Springs full time.

JFC: Well, you know, I went to—

TD: Where did you graduate from high school first?

JFC: I graduated from Bethesda Chevy Chase High School, in Bethesda, Maryland in 1952. Went to Bethesda Elementary and planted Victory Gardens during WW II, and went to Leland Junior High School for three years, and then high school was three years. A class of 326 graduates. Of course much bigger class than Eureka Springs, but that was a big class at the time. Montgomery County—and probably still is—it's either the richest or the second-richest county in America. Again, reflecting back, I had such a good high school education that when I was enrolled at the University of Arkansas, I was—almost lulled to sleep, because it was just a repeat of my high school year: My freshman year at the university was a repeat of my high school year, and I just didn't have to study, I didn't have to do anything, and, as I said, it almost made a bum out of me, but, having a rich county like that, I, looking back on it, I know now that

they had the best teachers, because they could afford them. And that's where my good education came from.

TD: Yeah.

JFC: One of the top ten public schools in the country. It may still be; I don't know, but--Bethesda Chevy Chase High School, graduated in 1952, and I don't know if I left the next day or the day after, but I couldn't wait. Now I'm not a city boy; I never was. I never did like living in town; it was growing up around me. I felt suffocated. I used to be able to cut Christmas trees across the road from our house, and hunt rabbits. You probably have to drive about twenty or thirty miles from Bethesda to hunt rabbits or anything else. I used to trap foxes, and coons and other animals. When I was going to school, while the other boys were, chasing girls, I was chasing squirrels, you know?

[Laughter.]

JFC: That's just the way it was. I—the girls weren't—I wasn't interested. I just wasn't interested. I wanted to be out trapping. I don't think I even went to—I know I went to graduation to get my diploma, but I didn't go to the--what is it you—baccalaureate? I didn't go to baccalaureate. I didn't go to ballgames; I was always out hunting and fishing and trapping out at a little town called Potomac, which is another little town that has grown up around—is no longer a country town, but there used to be big horse ranches out there, and the farmers would let me trap groundhogs, and—anything. I just had to be out and about.

TD: So you actually trapped; did you sell the pelts?

JFC: Sometimes. Most of them I tanned, and kept them in my room at home. [Laughs.]

TD: Uh-huh . . .

JFC: [Laughing] I still have a lot of them that are really old.

TD: Uh-huh.

JFC: And, of course a lot of trophy heads from hunting, and first one thing and then another. My house is quite a place. It's a log house built in 1925, and the walls are just full--elk and deer and antelope and sheep and—and, trophies of that kind, and pictures, and things like that; it—

TD: Umm-hmmm. . .

JFC: --it's just a—It's a hunting lodge, is what it is. It's called Bancroft Lodge, but it's—it is a hunting lodge, is what it is. Big porches out on the outside.

TD: Um-hm.

JFC: I have to show it to you sometime. Maybe we can do it today; I don't know, but anyway . . .

TD: So you graduated from high school in 19—

JFC: --52.

TD:--52. And from there you came to Eureka Springs.

JFC: Came to Eureka Springs and lived in the family home with my grandfather and grandmother, and of course, I graduated in June of that year, and by the fall of that year I was enrolled at the University [of Arkansas], made very high entrance exam—I can't remember what it was, but it was in the top—I don't know if they called it the SAT test at that time or whatever it was, but everybody had to take a test to enroll back in '52, and my score was I think in the top eight percent, or something like that, of the freshmen entering the University of Arkansas—due to this good education. I was, you know, I guess had good genetics as far as my mind goes: I was always good at math. I never was much good at English.

[Laughs.] That was kind of my weak suit. Science was good, that type of thing. So, yeah, I enrolled, and also went through Rush Week, and pledged Pi Kappa Alpha fraternity, because, the boys from Berryville and other places that I knew were Pi Kappa Alphas, so I pledged where I felt comfortable, and that's what I told my kids to do. My youngest son Charles pledged SAE [Sigma Alpha Epsilon], because he felt more comfortable there at the time he pledged, so-- He had a bid at Pi Ka,—Incidentally, we're getting ready to build a big house on campus over there; it's going to be the biggest fraternity house on the campus. It's not underway, but the fundraising is underway, and it's going to be quite a showplace. Right there where it is—what, was it 320 Arkansas Avenue? I think that's right, maybe.

TD: And which fraternity is that?

JFC: Pi Kappa Alpha.

TD: Okay. [Pause] And you majored in—agriculture.

JFC: Agriculture. I was in business school for a year and didn't like it, and it didn't like me, and I got back into—all my aptitude tests said park ranger, game warden, something with the outdoors. Every time I'd take an aptitude test it would come back with some type of outdoor activity, and first one thing then another. And agriculture, growing up on the farm, was something that I knew well. You know, in the Eureka Springs area we don't have as many farmers today as we did, although over in Berryville now, and there's a lot more agri—[in the Berryville area]. They call Eureka Springs "Woodstock" over here and "Livestock" over there —

TD: [Laughs.]

JFC: --in Berryville.

TD: How funny.



JFC: Eureka Springs is Woodstock, and Berryville is Livestock. But all of the farmers got flooded out when Table Rock and Beaver Lakes came in, and we lost all of our farmland. So the ones that are farming now, there's not much river bottom left; it's just all ridges, and cattle and hay, mostly. No row crops anymore; it's just—pretty much gone.

TD: And you graduated from the University in which year?

JFC: 1957. I was there five years. I had finished in four-and-a-half years, and—but I was in Air Force ROTC for two years, and I was going to be a pilot. And they said my eyes weren't quite good enough to be a pilot. But, now, you know, I don't wear glasses except to read, and I'm like my mother: she could read a newspaper the day she died, you know, she just—she could. And I can do the same thing by squinting and reading it, but I use normal magnification, no bifocals or anything like that—I can see a squirrel's eye at a hundred yards—but it kind of made me mad, so I laid out of ROTC for a year. And then I decided, hey if I'm going to have to be in the service, I'd just as well, you know, be someplace where I can make a little more money, and have a little more authority, so I got back the Army ROTC. And I didn't graduate from ROTC until '57, so I had to wait around a semester and I took some courses, graduate courses and things like that.

TD: So you transferred from the Air Force ROTC—

JFC: Yes, I did.

TD:--to Army ROTC. Okay.

JFC: And I chose Infantry, because it was outdoors; I didn't want some desk job, or quartermaster or something like that, so I chose the infantry, and got my commission in June, at the same time—same day, I think it was—that I got my degree in agriculture from the University.

TD: That was June of 1957.

JFC: Yes. Now, one of the things people always ask me: “What did you learn at the University?” Well, I think the biggest, the best experience I had at the University was learning how to get along with people, learning how to think, and the relationship that I’ve had with all of these young men many of which that are still living today—and we’re living now for a longer time. Some of them are starting to pass, but I know people all over the state. And it comes in very handy in a lot of ways, knowing people from here and there, and a lot of us have kept in touch, by e-mail now, you know, so it was a great camaraderie, and I just don’t think I would have ever been comfortable living in a dorm with other people. The fraternity experience was just worth a ton to me. It just was, because I just—I grew up. I grew up. I didn’t get my growth until my freshman year in college. I didn’t mature. I was a late bloomer. I think my grandfather was a late bloomer. So I didn’t get my growth until my freshman year in college, and when I went back to see my folks, they looked—you know my mother was five feet tall—and looked up at me—Dad was five eleven—and first one thing the other I’d grown maybe four or five inches since they last saw me, and it was quite a shock to them, I think. I mean they probably knew it was coming, but they didn’t think I’d be 6 foot 2 inches tall. But anyway, that was a good experience, over there at the University. It was a good thing for me. It took me five years to get out. I guess Dad thought he was going to have to burn Old Main down to get me out, but I made it.

TD: Do you have a particular professor you could name as your favorite?

JFC: Not really; I have a particular teacher that I could name as my favorite in my high school, but I never did ever have a particular professor over there. I can’t think of—Was it Lancaster [Dr. William Baerg] in entomology? I think it was; I think the one that I can remember, he was the one that came out when you took the entomology course, and he had a tarantula in a jar, and you had to pass the test to get to go through his class, so he passed the jar—turned the jar over and got this tarantula out, and just went down the row: he put it on somebody’s arm and it’d crawl up that way, and then somebody else had to

come over and put their hand down and the tarantula would crawl up that way, and that's the way you passed the course, with Dr. Lancaster [Dr. Baerg]!

[Both laugh.]

TD: Actually, I think that was probably Dr. Baerg.

JFC: Well, it may have been. May have been.

TD: Yeah.

JFC: I just have that name in my—

TD: Dr. Baerg was—

JFC: Yeah.

TD:--known as the Spider Man.

JFC: Okay. All right, okay.

TD: And he was a well-known entomologist over there, did a great deal of research on the poisonous spiders—

JFC: Uhm-hmm.

TD: --the black widow in particular—

JFC: Uhm-hmm.

TD: and quite an interesting character. I'm sure that's who you're talking about—

JFC: Probably, yeah.

TD: Because he had pet tarantulas, several of them.

JFC: Yeah, I had—

TD: And they live a long time.

JFC: Yeah. They do, and they don't eat much. [Laughs.]

TD: No, they eat very little.

JFC: You don't have to feed them. It's kind of like snakes. Miss Casey was one that stands out in my mind in high school. She was a typical old-maid school teacher, but she was good, and—she taught English. And I don't know if she taught me much, but she liked what I would write. And I'm not much on the verb comes before this, and the adjective comes before that. I never did grasp all that very good, participles and all that kind of . . . But when it came to writing, I was fairly good at it, and she really liked the essays that I wrote. And I would write about hunting experiences, and my things, you know, the things that I would do, and she thought that was really good, and I got good grades in there, even though I couldn't spell very well or whatever, you know, so . . . [Laughs.] I'm reminiscing here.

TD: Well tell me about—let's reminisce a little bit about your military experience.

JFC: Military experience, let's see: graduated in June of '57, spent the summer in the motel, helping Mother, which I did for twenty-five years, when I graduated from high school in '52 and my brother in '53, again, looking back—and I was thinking about it this morning—it just dawned on me. Here Mother had the empty nest syndrome. Well it was my idea, when they moved the road—about a mile of the road—north, and took out the bridge and built that New Bridge I was talking about earlier, I thought it'd be a nice place to put a motel on that road. Dad and Mother liked the idea, so, Dad being an engineer, he drew up the plans, and we built ten cabins and the store, and three-bedroom living quarters and living room, dining room upstairs, and—

TD: And where was this?

JFC: This is out west of town, about six or eight miles, right there at the bridge; it's called Riverview Resort.

TD: Okay.

JFC: We added the swimming pool later on, and so I had finished—it as soon as we finished the tourist season and locked up the motel, I had to report for duty at Fort Benning, Georgia, to go through the Infantry School, which was a brutally tough course, kind of like Ranger School. It was almost the equivalent. And it was four months long, and it was the coldest winter they'd had in Fort Benning, Georgia, in fifty years. We nearly froze to death. Even the urinals froze up. But I graduated twelfth out of a hundred and thirty-five; I have my certificate. I passed the Escape and Evasion Course, which if they captured you, they tortured you, and put your feet in cold water, and I could hear the guys, when I was slipping through the woods, screaming and hollering because—it wasn't life-threatening, but—kind of like a waterboarding, only different, you know.

TD: [Laughs.]

JFC: They made it pretty realistic.

TD: Um-hm.

JFC: And so I qualified Expert Marksman and the rifle and carbine and machine gun and whatever, so I did well, and passed the physical, which a lot of people didn't get to pass, but when I came home at Christmas—we got out for Christmas—I spent all my time, you know, doing—chinning myself on trees, and doing push-ups, and sit-ups, and running, and stuff, and it was a brutal physical test, and people were throwing up, and everything else, but I passed it, and it was the Ranger Airborne physical, is what it was. So, I did very well. I didn't know if you wanted me to talk about sitting in the officers' club one

night after a hard day in the field, and watching the Huntley-Brinkley show, and my dad's picture appearing up there; is that something that I—

TD: That's interesting. Tell me about that.

JFC: Well, being an officer, we were bossed around by sergeants. You know, three-strippers, four-strippers, whatever, master-sergeants. Second lieutenants were like water going downstream: Being an officer it didn't amount to a hill of beans, but you did get to go to the officers' club if you wanted to, and if you weren't too tired, so one night I just happened to be over at the officers' club—I think I was by myself, and I was having a beer. Just sitting there at the bar and watching *The Huntley-Brinkley Report*, which was the only news of the day. I think ninety percent of the people in the country watched *The Huntley-Brinkley Report*, Chet Huntley and David Brinkley. Well, the lead story—I looked up and here's my father's picture-- I'd know him anywhere. I thought, "What in the world?" Turned out that there was a FCC Federal Communications Commissioner who was taking money under the table to help charter radio stations and help influence the Commission to charter these radio and TV stations. And he got caught. So Eisenhower fired him. Well, Eisenhower—unbeknownst to me—had called my father down-- he had been on the short list—to the White House. And I don't know if you know this or not, but every other appointment has to be a Republican, and every other appointment has to be a Democrat. Well, Eisenhower was a Republican. Dad was a Democrat. Not Democrats like they are now—maybe get into that later. So he had to appoint a Democrat. The Arkansas delegation at that time was the strongest in America. We had—I mean, nothing could get passed in the United States of America without going through Arkansas. We had Wilbur Mills as Chairman of Ways and Means Committee, we had Took Gathings in Agriculture, we had Judge Trimble, Jim Trimble, from Berryville, in Rules, we had Oren Harris, who was chairman of the Commerce Committee. We had Senator John McClellan, who was chairman of the Appropriations Committee in the Senate, and Senator Fulbright, who was chairman of

the Foreign Relations Committee. Just [a] tremendous powerhouse delegation. So they were endorsing my father, so he had some political pull there. In addition he'd gotten his training in the Navy on communications, and he was Assistant Chief of the Telecommunications Division in the State Department after the war. I do want to talk about how he enlisted in World War II. So, anyway, I'm back looking up there [at the television]—Eisenhower had just appointed him. But before the President had called him down, to the White House, and [laughs] he had an appointment for thirty minutes with the President. And the aide who ushered my father into the White House said, "Now, Mr. Cross, the President's a very busy man. He's got some people out here from foreign countries, and ambassadors and stuff like that. They have appointments right behind you." He said, "Don't you stay over thirty minutes in there." So Dad went in there, and he said they started telling stories about the war, and of course both of them were veterans, and Dad said he had never—he said the President was a wonderful man, but he had never heard anybody cuss like that before, and Dad was no saint, you know. He'd been around a few bars, and poker games, and places like that. He said that was the cussingest man he had ever met. But he loved him, and he went to his funeral. But anyway, Eisenhower appointed him, and course, that was the news—it was all week long! That was the big news of the day. That was the tsunami. That was the story: the scandal in the FCC. And Dad was appointed. And so they asked Dad, "Got any skeletons in your closet?" and he said, "I'm clean as a hound's tooth," and that's the way it came out. [Laughs.] That was the lead line, the sound byte that came out: "I'm clean as a hound's tooth,"—that was one of Dad's favorite expressions. So anyway, Dad got appointed. Here I am sitting there looking up at the TV, and [of] course it went on and on about it. So the next day one of the sergeants comes in and says, "The base commander wants to see you." "My God, what have I done?" And so I go in to see the base commander, and I thought I was getting along pretty good, and doing my job, and everything, and making good grades, and he said, "This gentleman that got appointed by Eisenhower yesterday." [He] said, "Is that your father?" He'd done a little homework.

TD: Yeah.

JFC: And I said, "Yes, sir, it is." [Laughs.] This is the general. And he said, "Well, I just wanted to check, and see if that was correct." Well, you know everybody's always trying to curry favor with something. I don't know what it is, but it's that way, and I don't think it ever made any difference, but my life got a lot easier after that. [Laughs.] I was almost at the end of my four months' term. I think maybe I had two or three weeks to go. But I don't think I had to pull any more dirty duties in the evening, or motor pool an officer at night, or something like that, you know. I had to laugh about it; I'd already completed all the really tough stuff, but I could tell the difference in the way I was treated from then on. It was a little different. I had to laugh about it.

TD: When did your father pass away?

JFC: [My] father passed away . . . November the eighth of 1976. My dad was a smoker, never did ever quit, and he just smoked himself to death, and died on his way back from Arkansas to Maryland in his car, and my mother's following him in her car, after we'd just closed the motel, and he'd had a little heart problem here. And the doctor'd told him, "Take care of yourself," He died very peacefully--they never could restore him—in Greencastle, Indiana. And Mother got there right after he was laying in the floor of the restaurant, and she said, "Did you take your nitroglycerine pills?" and he held up two fingers, and that's the last he ever did. That was it, so . . . Anyway, he only lived to be seventy-two; I've outlived my dad. But Dad would be alive today if he hadn't smoked so much —his sister lived to be in her nineties, so it wasn't that he had some type of major health issue—just smoked himself to death. I've had a lot of good friends lose their lives from lung cancer. His was arterial sclerosis. So we couldn't figure out—"What in the world?" so we had him autopsied, up there in Greencastle. The doctor called me on the phone, and said there wasn't any heart muscle there. Said it was just a wonder he was even alive. Just eat [en] up with arterial sclerosis. So that was it. Had his funeral in the Baptist Church.



Everything was in the Baptist Church when I [was] a kid here growing up; I think I hold all the attendance records there. My brother and I, we had more stars in our Bible than anybody in town.

TD: Where were your assignments, generally, in the military?

JFC: Okay, after I graduated from the Infantry School, I was—you got to ask for an assignment, and I asked for Fort Chaffee. And the guy there said, “Nobody ever goes to Fort Chaffee,” and I said, “Well, maybe then I can go there,” and so I put down Fort Chaffee and I got it. And the reason I wanted it [was], I’d always been a kid with one arm around the gatepost at home? So I wanted to stay close to Eureka Springs. So I got assigned to Fort Chaffee, as a second-in-command of a company there training recruits. And that’s what we did: we trained recruits. Had a first sergeant there named Cobb; he got in trouble later on, for burning the paws of some of the recruits after I had left. There was a big scandal down there. They were just—it was starting to get kind of sissified, but they got after Cobb because, , you’d always have to drop down and do push-ups if you did something wrong, and the cement was hot, or the asphalt, or whatever it was. And somebody complained, and he got in hot water. And he was a career guy, a great NCO. [A] little short guy, but he was tough. But I trained recruits for two months, and I was on six months’ active duty. So I was discharged and got home in time for-- . Let’s see: I got out in the spring. I was in time to help Mother open up the motel. It all worked real good. And I started running float trips again, and then got married that summer, in ’58, and when we closed the motel up, I was just kind of a happy-go-lucky guy, and I’d gotten married, and we’d rented a place in town from my grandfather, the house across the street, the Obenshain house, and—

TD: How do you spell “Obenshain?”

JFC: O-B-E-N-S-H-A-I-N. [Of] course great-grandfather Obenshain built that house and great-grandfather Fuller built the other house. There are only two houses in Eureka Springs that were built by the same family that’s continuously owned them, to this day—just two. So, anyway, we closed up the motel, and I

thought, "What's going to happen?" I didn't have a job, as you probably heard on the tape. I didn't have a job. Never thought about it. Well, back in those days, it wasn't like it is today, or even when my son Charlie graduated. In 1957, when you graduated from the University of Arkansas, there were tables right outside the graduation door with all of the major companies in the country wanting to sign you up. That's how desperate they were for college graduates. There was a shortage. And so I had no problem getting job offers. And I had a job offer with Ralston-Purina at 600 dollars a month, but I'd have to go to St. Louis, as an ag major. Or a county agent. I could have been a county agent. And, you know, I kept thinking, "Do I want to go to St. Louis? That's not something I want to do." I'd been through there several times driving back and forth to Eureka Springs. We took the train a lot, which is a wonderful experience. But . . . So anyway, nobody had ever groomed me, and I don't groom my sons, but you probably know that that's the worst thing I think a parent can do, is to try to force their son to be a lawyer because he's a lawyer, or be a banker because he's a banker. So nobody ever pushed me subtly or otherwise, in the direction of being a banker. And somebody'd either gotten laid off, or passed away, or whatever at the bank, and there was an opening there. So I went to work for two hundred dollars a month, which wasn't very much money versus the six hundred dollars a month I could have made working for Ralston-Purina. But I stayed at two hundred dollars a month, paying twenty-five dollars a month rent, and had a baby on the way, turned out to be a little girl, and here I am, fifty-six years later. I'd already gone on the board. In 1956 my grandfather put me on the board just to make me a yes-man, not to make me a future banker, but he was having a little trouble with some of his board members. I was still at the University, and he put another gentleman on who he could trust. Granddad had a majority of the stock, but he had to have—in order to do what he wanted to do with the bank, he had to have the votes at the board meeting. And there were five board members, so [with] himself and two more he could control three of the board members. But he had to have people on the board, or the stock wouldn't do him any good. So he put me and another gentleman on the Board of Directors, to

vote like he told us, more or less. That's exactly what it was, [though] it never was put to us that way. Of course, I'd have jumped off the roof of the Basin Park Hotel if he'd asked me. So I got a little training there, and when my professors . . . I took some financial courses, in that last semester while I was waiting to get my commission, after I'd already had enough courses to qualify for graduation, I went ahead and took some banking and finance courses, so I could learn something about banking. And somehow or other the professors, a couple of them, found out that I was already a director, which they had a hard time coming up with, a college kid already being a bank director-- [Both laugh.]—for the bank, you know. And so they would call on me like I was some kind of an expert, and I got all kinds of questions. I had to really be on my toes and do my homework to be able to answer their questions. They thought I could just answer anything, but—I did know my cattle, and I knew my hogs, and horses, so you know, the courses helped me, and my job was to go out and—go out as the director, and [if] some farmer came in and wanted to put up twenty head of cows, or milk-cows, or whatever, it was my job to go out there and look at them, count them and see if they were there, and what kind of shape they were in, and first one thing then another, so I did all that, so that may have been part of the reason why I stayed at the bank, but I never had any burning desire be a banker, in my whole life, to date, but as I told the crowd at the keynote speech at the Chamber of Commerce banquet a couple of years ago, I know now that God had a plan for my life, just like He does for everybody. So that was the plan, and I just stayed with the plan. I don't know why; I just did. Nothing ever came along that looked any better, and I just stayed and stayed, and [of] course I'd been there—I guess I'd worked ten years. Granddad wasn't a banker; he was a lawyer. And he didn't know a debit from a credit, but he knew people. He knew people, and he knew good loans. So I worked under—Granddad wasn't in the bank every day; he had a little office upstairs. [A] guy from Chicago was running it, and of course Granddad got [Governor] Orval Faubus to appoint a guy who was running it for him during the Depression, for him [a] guy by the name of Dick Simpson. He got him appointed State Bank Commissioner. That's quite a story too. So Dick went

to Little Rock. He was running the bank as Vice President, and left this fellow by the name of Lloyd Flora, who had been doing tax work in town, and had a soda fountain —one of the newcomers that had come down after the war when a whole bunch of people had moved in here—people were moving around after World War II, and he came here in the early fifties, or late forties. And he taught me a lot about buying investments, government bonds, and things like that. Then he retired in '64, I guess it was. And I began running the bank, from that point on. I was cashier. I never was any higher than cashier until my grandfather died. And then I became the youngest officer in the state of Arkansas to be chairman, president, and chief executive officer of a bank in the state of Arkansas, so . . .

TD: And that occurred when your grandfather died.

JFC: Grandfather died in January [of] '68, and my mother and her sister came on the board; they had his stock, and so I was just—it was kind of like everybody took one step backward. There wasn't anybody in the bank to do it. And so I guess I was the logical choice; there wasn't anybody else around. Kind of like in the Army, you know? They wanted volunteers, and everybody took one giant step backward, and one guy was left standing there. [Laughs.] I was the only one standing there, I guess, and so . . .

TD: And it was the Bank of Eureka Springs at that time.

JFC: Bank of Eureka Springs. Been that way since 1912.

TD: And you changed the name to Cornerstone in—

JFC: 2008.

TD: 2008.

JFC: Umm-hmm. In order to branch into Berryville—

TD: Umm-hmm.

JFC: --with a generic name. And Cornerstone is the name we picked, because the soundness and strength of the name—the Cornerstone.

TD: Right.

JFC: And we are safe and sound, or we wouldn't still be here. We'll be a hundred years old next May 4. Went through two World Wars and the Great Depression in this bank and not too many can say that. So anyway, there's only two banks left in Northwest Arkansas that are still being run by the same families that were running them before the stock market crash of 1929, and we're one of them.

TD: Who's the other one?

JFC: First National Bank of Berryville.

TD: Yeah. And what's the family there?

JFC: The Georges and the Wests. And one of the boys that's running it—they're all boys to me anymore—his name is Bill Hudspeth. And his mother was a West. So he's in the bank, and my good friend who was—I was a roommate with him for one semester over at the University, and in PIKA. So he was my pledge father. His name is Wayne Clark, and he's still chairman over there. He married a West—Janet West, one of Digby West's daughters. They're still running it; they [the bank] are older than we are, and they're just now getting around to changing their name, to something, I don't remember. But I wondered why they hadn't done it years [ago] because they had put branches in Huntsville, and Harrison, and then they just bought the bank or put *a* bank—in Marshall. We've passed them in growth. But I always wondered why they didn't change their name. It's always hard to go into another town with a name like First National Bank of Berryville, and maybe that's why they haven't grown as fast. Wouldn't surprise me. But I don't tell them how to run their business, and they don't tell me how to run mine. But Wayne and I are still friends, and we get together every so often. It's been a friendly competition.

TD: Tell me about your wife and children and . . .

JFC: All right. I got married in the summer of 1958 to a beautiful gal named Ludean Taff, T-A-F-F, whose family were here—

TD: How do you spell “Ludean”?

JFC: L-U-D-E-A-N. But they’re a family from down in Scott County, down in Waldron. And that’s where they [Ludean’s parents] were buried when they passed away. They had moved up here, and had three daughters, and I married the youngest one. And [our] firstborn was Marie Johnice. *Johnice* after her dad; she goes by Johnice. [The] second girl was born in ’61. Her name is Bobbie Sue—Foster now. She married, she’s divorced, and Johnice is divorced. [Johnice] Took her maiden name back; she goes by Cross now. And then I was able to have a son, John Jr., in 1964, and then in 1969, the last son, Charles Taff Cross, named after his grandfather in his middle name, and his mother. I was married for thirty years, and then divorced, in 1988. So she’s still here, she’s still living, she’s never remarried, and I haven’t either. But three of my four children are in town, Charles is running the bank. [My] oldest daughter’s in Decorah, Iowa, she’s an adventuresome-type gal. She still runs Blue Spring as the Heritage Director. Partnership’s the owner, but she’s in Decorah, Iowa, helping farmers’ markets. She’s got great computer skills. Had a computer business in Fayetteville for years before she came back here to Eureka Springs.

TD: How do you spell her given name?

JFC: Marie. Marie is my mother’s middle name, M-A-R-I-E, first name. And Johnice. Just like John, J-O-H-N, with an I-C-E behind it.

TD: Okay.

JFC: Sounds like her daddy wanted a boy.

TD: Sounds like it, doesn't it? [Laughs.]

JFC: And Bobbie Sue was the tomboy—she was a tomboy. I call her Pigpen, because she was always so dirty when she was little. Made a cloud of dust when she walked, like the Charlie Brown [cartoon].

TD: Cartoon strip. Yes.

JFC: Yeah. But she was always dirty. She was like me, you know. [A] fellow described me and my brother, [the] difference between me and my brother, and he hunted and fished a little bit, but—nothing like I did, and nothing like loving the outdoors like I did, although he did come to Wyoming with us sometime[s], but [a] ninety-year-old here in town, many years ago, said, “I remember John and Claude growing up in Eureka Springs.” Said, “Claude was always dressed up prim and proper, and John always had a frog in his pocket.” I think he put it pretty well. I think that was really getting down to earth in describing the two of us. I was the outdoor guy, and my brother was the Navy nuclear guy. He was a nuclear submarine career guy.

TD: He was trained as an engineer?

JFC: I don't know whether it was an engineer or not. When I first went to the University, I completed a year. Then my brother wanted to be a lawyer like his grandfather, so the top law school in the country [was at] the University of Virginia, so he went there. And then Dad entered the picture, and Dad wanted us both to be Navy guys, like him. So he had us both go take the NROTC exam. Well, we both passed it with flying colors with the education that we had, because my brother graduated from the same high school I did. And so my brother took the exam for the Naval Academy; we had both had appointments to the Naval Academy. And he passed his exam. I didn't take that exam. And he passed his physical. But he wanted to go to the University. Anyway, they had NROTC at [the] University of Virginia, which is where he got his naval commission. I—again, something spoke in my ear, and said, “You don't want to

quit the University of Arkansas. It's close to home." There's no NROTC at the University of Arkansas; you'd have to go down to Tulane or someplace like that, and I'd already joined a fraternity, and everything told me, "Don't do it." So my dad was not happy with my decision, but I didn't tell him about it until I'd written a letter and turned down my NROTC scholarship. And of course I could see Dad; he was going to get everything paid for. [Both laugh.] On both boys! You know, so both boys are going to get put through school, courtesy of the Navy! And I would have none of it, so Dad and I, we, you know, we didn't break apart over it, but he wasn't a happy camper. But I've always been my own guy, and been independent. Dad never tried to manage my life after that or anything like that. He never did really try to manage my life before that, but he sure wanted me to be in the Navy. My brother went on and graduated, and became a career submariner and then ended up with the Simon Bolivar, as a CO. And there are enough nuclear warheads on one nuclear submarine to wipe out half of Europe. And they don't have to surface to fire them. And I could never have done what he did. He was a more technical guy than I was—I'm sure he got some of that engineering training in the Navy. They would go to sea twice a year, the blue crew and the gold crew, out of Rota, Spain. And you would put to sea in the submarine, and you would go out for a month, and train, and then you would dive, and never come up for two months. Never send a signal. You could receive, but you couldn't send, because the Russians or whoever it was would know where you were. And of course that's been the main safeguard for this country for years, [and its] kept anybody from trying to take us on like they did in World War II, because they never knew where those submarines were. That's our main line of defense. They knew where the SAC bases were, and they know where our Army bases are, and they know where our ports are, [but] they don't know where these submarines are that are cruising around out there. Two months underwater. If you die, they have doctors on board, and if you die, they just freeze you. You don't surface for anything. You're underwater for two months; you never even stick a periscope up. Never. That sounds hard to believe, but that's the way it is. And you cruise under the polar ice cap, and you [do]



all kinds of stuff. Very, very classified, very, very top secret. So when he retired from that, he was base commander down there, or fleet commander, with a fleet of attack submarines under him, had a yacht, and a tender, and all this, that and the other, and then Admiral Rickover, who was the head guy, wanted him to go to Washington and be an admiral. Claude was a captain. And he took the pencil out, and started figuring up rent in Washington. He was getting what the Navy calls— “hazardous duty pay.” That’s the nice title for it, but what it is—its disaster pay. You get it if you’re a pilot; you get it if you’re a submariner. Any type of hazardous duty. You get hazardous duty pay on top of your regular salary. Well, his hazardous duty pay at the rank of captain was tremendous. I don’t know how much it was, but if he went to Washington, he lost that, taking a desk job, being admiral. A step up in admiral pay, but a big step down in hazardous duty pay, plus the rent in Washington. He figured he was going to lose about fifteen thousand dollars a year, and he had two kids in college. So he said good-bye to the Navy. And Rickover wasn’t happy, as he lost a good man. [My brother] went to work for the Institute of Nuclear Power Operations in Atlanta. See, the Navy has all the nuclear training. There’s none in the Army [or] the Air Force. All Navy people are running the nuclear system in this country. And he went as special assistant to the president. He asked me if he should form his own company. He wanted to. I said, “Why don’t you try this other first, and see how you like it.” So, anyway, he did that for years. He inspected Three Mile Island ready to go; he inspected Arkansas Nuclear One many times. He was the hatchet man for the head of the Institute for Nuclear Power—INPO, they call it. And then, he went all over the country and all over the world, negotiating with Russia, and other countries. We have treaties with these major [countries], like Germany and Russia and Japan and others on nuclear energy. But nuclear power, that’s a whole different deal. Weapons and everything. So he went all over the world negotiating with the major countries of the world. And then he retired from that and went into [the] business of consulting on his own, and all these people he’d been inspecting wanted him to come and work for them. He’s just about out of it now. I think he has one client left down in Arizona. He lived in

Charleston, stayed where the base was. He's moved up to Flat Rock, North Carolina, now. Anyway, he's the nuclear guy, and if anybody ever wants to know anything about nuclear power he's the man to talk to.

TD: Let's talk about you and the city.

JFC: City of Eureka Springs?

TD: Yes indeed.

JFC: Okay.

TD: I don't know of anyone more associated with Eureka Springs now than you, and you have an interest in it, of course, from many different perspectives, one of which being history. I'm sure you have seen Eureka Springs go through immense change during your time.

JFC: It certainly has.

TD: I want you to tell me a little bit about some matters that I have an interest in. For example, Ozarka Water was a product of Eureka Springs. Tell me about that.

JFC: Ozarka Water. Ozarka Water was started by a man by the name of William Duncan. The parent company of the brand name Ozarka Water was the Eureka Springs Water Company. The Eureka Springs Water Company owned the brand name "Qzarka." It started in 1905, the same year that the Basin Park Hotel opened, and William Duncan ran it for a couple of years, and then Mr. Duncan had a big financial misfortune. Mr. Duncan owned the Citizens' Bank, which is the building that I started my banking career in, up at 40 Spring Street, before we moved down here. He was president of the Citizens' Bank. He owned the Basin Park Hotel, which he had built, and he owned the Eureka Springs Railway Company, and the streetcar line, and the electric plant, and . . . He was Mr. Big in Eureka Springs, Arkansas. Well in

1907, the citizens of Eureka Springs woke up one morning and there was a whisper campaign that Duncan was going down. And the bank was going with him, and his other entities. And indeed Duncan did go down, in 1907, and I guess his assets were placed into a receivership. And he disappeared from the scene. And the Citizens' Bank went under. The building was taken over later by the First National Bank of Eureka Springs, which had merged with the Commercial Bank that had started in 1900. And so they moved in up there, after the Citizens' Bank went out, and stayed there until '31, when they failed. And we came down in '46. But Duncan went out—the Ozarka Water Company—I guess—I don't know if the receiver ran it, or just held it, or what the deal was, but Richard Ryan Thompson, a former state senator, a member of the State Highway Commission at one time, was running the Crescent College for Women. He was the dean. He had started off with it in 1908, I think as a language instructor, and then shortly after that the guy that was heading it up left and Thompson became dean of Crescent College until 1923. Then, Mr. Thompson was approached by the railroad to buy the hotel. And they wanted to sell it to him for fifty thousand dollars. And that was an outrageous sum according to him, and I think that he was correct. And so he closed the Crescent College, and disposed of everything and took over this Ozarka Water Company—Eureka Springs Water Company, "Ozarka"—and created Lake Lucerne, which was quite a popular spot for many, many years. Even when I was going to school it was a popular spot for fraternities and sororities to have outings. It was a nice place, had a lodge and dining and dancing hall and everything. But anyway, Mr. Thompson built up Ozarka Water Company, and he had dealers all over the southwest and as far north as Colorado Springs. And I know that because I was out there one year at the Broadmoor Hotel, and in an antique shop, and there were two five-gallon water bottles that said Ozarka Water Company, Colorado Springs, Colorado. And I wanted those bottles awful bad for my collection here, but I couldn't figure out how to get them back. When I was out there the next year they were gone. But that's how I knew Ozarka was in Colorado Springs. But he had dealers in Houston, and Dallas, and Fort Worth, and Oklahoma City and Tulsa, and I think he also furnished water

to the Hardy hotels and the Hardy restaurants. I think he supplied Ozarka Water to them. He was doing quite well. I'm sure he made a lot of money in it, because he was pretty well fixed, Mr. Thompson was. And he continued with Ozarka Water until 1966,'67, when he sold it to Arrowhead Puritas Water, Inc., of Los Angeles, California. He sold the company.

TD: And the buyers were who?

JFC: Arrowhead Puritas—

TD: How do you spell *that*?

JFC: P-U-R-I-T-A-S, Arrowhead-Puritas, Arrowhead Puritas. Arrowhead is just like it sounds.

TD: Umm-hmm.

JFC: Water, Inc. Not Water Company. I think its Arrowhead Puritas Water, Inc.

TD: Okay.

JFC: I believe that's the name of it. Los Angeles, California. And I think—again, looking back on things—I think that all they wanted was the brand name "Ozarka."

TD: Umm-hmm.

JFC: That's my deduction. And I think I'm right. Mr. Thompson was still living. His eyesight—he was almost blind, and he just, you know, if he'd have been in good health he would have kept it. But he knew the jig was up, and sold it. Now, he didn't pass away until 1971. And here's another speculation, and I think I'm right on it. Arrowhead Puritas and Richard Thompson, I don't know if they had any agreement between them, or what. I never did ever see any or hear of any. One of his daughters is still living, and is still a shareholder in our bank. And I have Mr. Thompson's handwritten typed biography, all the way up

until the time he sold Ozarka Water that he sent me. I have it typed. He typed it up, from his earliest days, and it's about his wives, and everything. So if you ever need that, I've got it—his whole life, the Crescent Hotel and everything. But these people either knew he would sue them, if they tried to move it out of town before he died, or there was an agreement, gentlemen's or otherwise, between Mr. Thompson and Arrowhead Puritas Water, Inc. to keep it here until he passed away. Whatever [the] reason, the minute he died, they pulled out. And, started shipping water from California or wherever. I think it's down in Texas now. I think Coca-Cola bought it, and then it went to this Texas firm. The Nestle Co. owns it now. But I have a gentleman here in town that's been getting Ozarka information from me and sending it to the company. And they didn't even have a *clue* that Ozarka Water had ever come from Eureka Springs, Arkansas. This big company that owns Ozarka. You can find it in your grocery store in Fayetteville. I mean, it's all over. It's still out there just like it was when Thompson had it. It may even be bigger. I don't know how far north it goes, or east, but it's still out there. [You can] get gallon jugs or anything else. "Since 1905," says right on the bottles. But anyway, when they pulled out of here, they left—well you can't take your real estate with you. They had five pieces of real estate here. They had forty acres up Mill Hollow that joined me, they had thirty acres where the Passion play is, they had the depot, they had the roundhouse, that made gas in the early days, and they had a shipping area down at the foot of Stockpen Hollow, which used to be where the stock was loaded on. They had a piece of property there. I wanted that forty acres, because I love my privacy up where I live, and I was just going to increase my acreage, and horse pasture, and everything. So I called them up, and talked to a guy, and he said, "If you want to buy us out, you have to buy it all—we won't sell you the forty acres." And he was nice about it. So I ended up buying it, in 1973, I bought Ozarka Water Company out, all three springs. They'd taken their trucks and things, their glass-lined trucks. The water went on the railroad until the railroad went out of Eureka Springs, and then they were shipping the water by trucks pulling [glass-lined] tankers and this type of thing, and taking them to Seligman, MO and putting the water on

the train. But I guess maybe the problem of transportation was more than they wanted to contend with. Anyway, I bought them out, and I sold everything off, except the forty acres, which I converted into horse pasture, and one of the springs fills a pond that I built down there. And the other big spring that I bought, I still own it, but I used that as part of the bait to get Mr. Dortch up here with his railroad in 1981. Robert Dortch was running a railroad around the Dortch family plantation in Scott, Arkansas, and I and another gentleman went down to see him, and ate his popcorn, and tried to convince him to come to Eureka Springs, because we were going through with the renaissance of Eureka Springs. The Centennial had just passed, but it was part of our plan to bring back the railroad, and bring back the trolley cars. And so we convinced him to come to Eureka Springs with his railroad, because the people in Little Rock just weren't supportive. And so I told him, I said, "If you come up there, I'll give you all the water you need." He'd have probably come anyway, but I said, "I'll give you all the water you need and never charge you a dime for it out of the Ozarka Spring," because that two-inch pipe that ran down to the depot where they loaded on the railroad cars is still there and it's still running that Ozarka water down there. So—it's still running the Ozarka water down there, and they used it to fill their steam boilers, and they didn't have to buy water from the city or anything like that, because it takes a lot of water to fill a steam boiler. Well, they moved the railroad here and it's still here. Mr. Dortch died a few years back and I did the introduction for his Chamber of Commerce Man of the Year award for him posthumously.

TD: For Mr. Dortch?

JFC: Hmm?

TD: For Mr. Dortch?

JFC: Yes, I did. Robert Dortch, Jr. was his name. Fine gentleman, just a typical Southerner. His wife, Mary Jane, is still living. Her health is not too good, but she and two of her three boys are still running the

railroad here. They're not going to expand it; it's kind of like the Passion play: it needs new life. It needs new blood. It needs infusion of new capital. It needs to get the jumper cables put on it. But we're fortunate to have it, and it was very much a part, of bringing back what we'd lost and talking care of what we had. We had the only Passion play, we had the only railroad, we had the only trolley cars, and we had the only convention center in Northwest Arkansas, right here in Eureka Springs, Arkansas. We made a boom town out of it again, which hopefully we can get into here in a little bit. But that's my story with Ozarka Water Company. It's over a hundred years old now, and started out in Eureka Springs and was here for sixty-six years.

TD: That's amazing.

JFC: Umm-hmm.

TD: You mentioned the Christ of the Ozarks, and the passion play. That, of course, engendered a lot of controversy at the time, and still does, to some extent, because of the accusations of anti-Semitism on the part of the developer, whose name escapes me right now.

JFC: Gerald L. K. Smith.

TD: Gerald L. K. Smith, of course.

JFC: G-E-R-A-L-D, yeah.

TD: Yes, Gerald L. K. Smith. And of course there's been a great deal written about him. You knew him.

JFC: Knew him well.

TD: Tell me about him.

JFC: Well, he'd been in—

TD: You saw him as no one I've ever met did.

JFC: Well—

TD: And so tell me about him.

JFC: I saw him not as a[n] anti-Semite or anything like that. I just saw him as a very powerful orator. He was like my grandfather. He could speak extemporaneously on about anything. Supposedly Huey Long died in his arms, and he preached his funeral, and I believe that. And he came and bought this mountain out here. It's about six hundred and sixty acres now and formed the Elna Smith Foundation. And he had a dream for this Christ of the Ozarks statue. And he was a pretty good fund raiser, pretty convincing. And at that time he got—we donated, in the bank, a thousand dollars, and got on the plaque out there, and put it in my grandfather's name, and Grandfather made friends with him. And Grandfather liked him, and Grandfather was the one who made the speech at the dedication of the Christ of the Ozarks statue, June 25<sup>th</sup> 1966 at age 90. The mayor made one at the time, and Granddad made the main one. And then Smith had my grandfather, at ninety-plus years old, come over and make the dedication speech for the Wolf House. Most people don't know that Smith restored the Wolf House at Norfolk, Arkansas. That's a kind of a hidden secret, but it's the truth. And when Smith got that thing. It was run down. Didn't have a title to it, or anything, but he restored that over there, and I drove Grandfather over there to it, and I was there when he made the speech dedicating the Wolf House, the restoration of it. But getting back to Eureka Springs, Smith never engaged in any diatribe against Jews or anybody else in Eureka Springs. Whatever happened in his past, whatever it was, he didn't bring it up here. He never brought any of that, if it was bigotry or whatever it was. He did make some remarks that I read. He would say that he didn't have anything against the Jews; he felt he had just as much right to profess his faith in Jesus Christ on Sunday as they did to come down on Saturday night and say he was a fake. I thought that was kind of a good one-liner, because you know, they don't—most Jews don't believe in



Jesus. They believe in God, but they don't believe in Jesus. I believe they're the chosen people, but anyway, that's another deal. That was his remark. The press was always after him in that regard, and you know, he tried to get a road built, out to the statue. It was a gravel road at the time, and he tried to get a road built. And he was in line for a grant, a government grant to get that road built. And when the Jewish community found out about it, they stopped it. And the county judge said he'd build it, if it took a one-eyed mule and a 'fro. And the county judge built a road out to that statue because it was getting a very, very big play—getting a lot of attendance, because it, you know, was the real deal. And then when the Passion play came along in 1968, well, of course, it took off and with the Holy Land project the Smith Foundation really [got] going. But Mr. Smith has been in my home as a guest, and he ate breakfast in my restaurant. I owned the Basin Park Coffee Shop at the time, and later the Basin Park Hotel. He would always eat breakfast down there. My grandfather and I have had dinner—dinner, noon dinner—in his house, Penn Castle. He'd bought that, and I've had dinner with him up there, and talked to him on numerous occasions, and he confided in me, and had written me personal letters, and I have a whole file on him. He would always say, "Please destroy this letter after reading it." Well, you know, when you get a letter, it's yours. And I didn't take instructions from Mr. Smith very well, like I didn't most anybody else. I'm pretty independent.

TD: [Laughs.]

JFC: I have all those letters. I have some letters that are really, really collectors' items. I have a whole file on him. I have the file of his personal secretary, I have a scrapbook of all the projects, I have books that he's written. I have copies of *The Cross and the Flag* that were mailed to me from California. That was a pamphlet he put out. He'd put it out about every month. And I've got some really good items on Mr. Smith. I knew about his past. First one thing then another. But I have a whole bunch—whole stack of those *Cross and the Flag* pamphlets. They're not pamphlets; they're—

TD: Journals. Magazines.

JFC: Yeah, they are. They are, kind of.

TD: It's a magazine.

JFC: [That's] the word I was looking for. Kind of a magazine-like piece.

TD: It's a newsletter.

JFC: And he would just dictate—he could start out and dictate stuff, and he would just go lickety-split.

And I did the—I was the executor of his confidential secretary when she passed away, and I kept all the things that she had, as his confidential secretary. So I have a stack of stuff on Gerald L. K. Smith. I always considered him a friend. He was a character, but he had a vision, and he was a music maker and ticket taker, and he had people that would put the foundation in their wills, and he was a . . . . He was a Ringling Brothers! He was a Barnum and Bailey guy! He knew how to promote. He was a promoter. And like I said, a great speaker, and a Christian man, and a . . . you know.

TD: What kind of staff did he have? And, for example, did he have a bodyguard?

JFC: Never had a bodyguard. He had a house in Tulsa; he had another one in California. His right-hand man was a man by the name of Charles Robertson. And Charles Robertson was the guy that was always seen with him. And when Smith died, they couldn't find the will; it had disappeared. And Charles Robertson had Smith's wife's ear, and he—I wouldn't say "usurped"; that's not the right word—but anyway, he took over, for lack of anybody else being around. He took over as the head guy for the Smith Foundation. She [Mrs. Elna K. Smith] was the president, but Robertson was the head guy, and then he brought all of his sons-in-law in to run it. And Charles, in all due respect--. He became mayor for a term. He was mayor during the--. He was the one that appointed the Centennial Commission, appointed me on it. But he was never the entrepreneur, the promoter that Smith was. Smith died April 15<sup>th</sup>, 1976, and

Robertson just wasn't the manager, and in later years, why the place started going down, and they never could ever figure out how to do it. They didn't mix with the community. They violated what Mr. Smith said of not ever having anything commercial on the grounds, never competing with the commercial enterprises. He made that promise, and of course they put in a gift shop, and they put in a restaurant out there. And they were going to build a big motel and restaurant at the top of my hill, but I got that stopped because I had all those Ozarka springs down there, and I didn't want them polluted with this--. And there were two septic tanks there. There wasn't any sewer line. And that's the only reason I got it stopped. I hired Jim Lingle of Rogers, Ark. an environmental lawyer and we went to Little Rock and got it stopped, because we feared the pollution from that huge motel. It was going to be called the Shepherd's Inn. They'd already started building it. We got it shut down. But now there's a sewer line there, and I had no problem with them building anything after putting a sewer line in. That's fine. But it was right above my waterfall, at my house. That's my house by the waterfall. And that water is good. I make ice cubes out of it, and shower in it every morning. It's part of the Ozarka water system, in Mill Hollow, which is where two of the three springs are. I like to say I shower in Ozarka water every morning, and I do. I shower in Ozarka water every morning, make ice cubes out of it, flush the toilets with it. That's just the way it is. So . . .

TD: You mentioned developments that perhaps compete and that sort of thing. What kind of . . . It seems to me that Eureka Springs has a sort of a competing tourism appeal. There's the historic buildings and everything. And then there's also of course programming and such that brings people into town for all sorts of reasons. Talk with me about the development of tourism here, and the various attractions, the general government of the city, which is considered to be quite unusual in many ways. Let's talk about tourism here.

JFC: From Point A . . . From when?

TD: Oh, let's say since World War II.

JFC: Yeah, because the town has been a tourism town for 132 years, since 1879, when it was founded on the Fourth of July. "The City that Water Built." That's what brought people to town, was the water.

TD: Right.

JFC: And you know, that continued through the Ozarka days, and first one thing [and then] another. Water was it! When I was a child I used to go to a magnetic spring with my grandfather, and we'd fill the water bottles up, the gallon jugs, and put them in the back of the trunk of the car and put them in the cellar behind the Fuller House. And that's where we kept water. We always drank spring water. I grew up with it, and Granddad grew up with it, and to this day I will not drink city water. Here, San Antonio, Jackson Hole-- I don't care where it is. The first thing I do when I get off the plane is go down and buy a jug of Ozarka water, or a jug of some kind of spring water, and that's all I drink when I'm out traveling. Now when I'm at our Wyoming ranch, at the old homestead, we have spring water there. But I will not drink city water in any town, anywhere, in America or anywhere. That's just me. I grew up on it. I've [seen] all the people that drank spring water live to be a ripe old age. I don't do it solely for that reason, but that's part of the reason I do it, and I will never drink—I just don't drink city water now. Tourism from World War II. Of course, that's why, tourism, you know, it got hit pretty hard over the years with fires, and two World Wars, and the Great Depression, and losing the railroad shops. I mean, it's got—you heard the tape—it's got [ten] hit eight times, big time. But after World War II, we had a big influx of people coming into Eureka Springs. There was a—in my opinion, these are my words—there was a great unrest in the country after World War II. We emerged as the proudest, most respected, most educated, most judicial, most journalistic, most moral, most spiritual, most patriotic country in the world. We were—I call it Camelot, and I can still remember it, because I was old enough to remember those days. But there were people—there was a great movement. A relocation, if you will and dozens, if not maybe

hundreds, of people came to Eureka Springs, Arkansas. Not to get well with the water—that had all passed [with the arrival of] modern medicine. They came down here to get out of the cities, or for whatever reason. We had so many people retire here from Chicago; they formed a Chicago Club here in town. The gentleman that I mentioned earlier that taught me a lot about banking in the bank, that Lloyd Flora, he was from Chicago, he and his wife. And others came in here, and they built motels, and they bought buildings, and they started businesses, and manufacturing, and things like that. There were just a lot of folks coming into town from out of town, and a lot of them became mayors, and civic leaders, and things like that. And it was a resurgence of tourism, so to speak, getting the town running again, you know? After 16 years—that ten years of the Depression, and five or six years of the World War—it's a miracle this town is still here. I guess you'd have to call it true grit in the people, because they've been—over the years they've really been tough. They've built back after four major fires, they've survived losing the shops, they've survived two World Wars and the Great Depression, and here we are, 1945, and the war's over, and the town's starting to come alive again. A great deal of the credit goes—has to go—to my grandfather and other leaders of this town, for keeping it glued together all of those years. And of course, they were octogenarians when I came into the bank, and these young guys that had come down here, younger than Granddad and all his associates, they were in their fifties and sixties when they moved down here, and most of them died here. But the town did start moving again a little bit, and people started to prosper to a degree, much more than they had in the Depression, and the World Wars. I like to tell a story, and you've heard it, but—there's an old story about after these people moved in, and the war was over. And people started coming back to town. There's an old story that says the first couple in town after WWII were walking up Main Street, and there were six merchants following them. So . . . there's probably a lot of truth in that, you know. Times were tough. And people were glad to see the Crescent Hotel re-open after being closed for many years. Four gentlemen from Chicago opened it back up, and started bringing in tours. Every week there'd be a new batch of people

come in to Eureka Springs, and they had hayrides and cookouts for them, and the hotel was going again, and the Basin Park was going again, and you know, there wasn't a whole lot of restoration going on, other than that at the Crescent Hotel, but there was a kind of a rebirth of sorts right after the war, and it was kind of a gradual thing, but it was kind of like bad breath: it's better than no breath at all, and based on what they had, you know, and what they had been through, this was a new beginning for the folks here, and they were glad to see any kind of business come into town. But . . .

TD: Starting in the 1960s, I would say, there was also an influx of back-to-the-land people.

JFC: There was.

TD: What we might generalize as hippie-type folks. Talk with me about that.

JFC: That really came on, Tom, much later, I think, than the '60s. Over here, I kind of remember it as mid-70s. I'd have to go do a little research on it, but we had—you know, they--. It was a trickle at first, and then it was a flood. And it got pretty bad. It got pretty bad. It got pretty bad drug-wise, it got pretty bad food stamp-wise, and it just got pretty bad. You know, this was the place to come. And it got so bad that I could see what was going on, in terms of drugs and fraud, with the food stamp[s]. I knew the grocers, and when you're the town bank, and you're the only banker in town, you know everybody. You know how many kids they've got, and how many dogs they've got, and how many cats they've got, and how many cows they've got, and you have this relationship. Well, of course, all information [came] to the bank, and still does. And the grocers were telling me about the fraud that was going on in the food stamp business, and this, that, and the other. So, as a community leader, I picked up the phone, got the name and address and phone number of the man who was in charge of the food stamp [program] for the entire southwestern part of the United States. And I just picked up the phone and called him. And he was very nice. And I told him what was going on. I said, "There's a lot of fraud going on up here, and we've got a lot of these unconventional young people, backlanders or back-to-the-land people or

whatever it is," saying they weren't all bad, "but they've just—we've been—"Every time we'd have a motorcycle wreck, or somebody would get killed, or something, they'd be wanted in Arizona, or wanted in Florida, or something like that. So we knew we had a bunch of scumbags in town, in addition to some good ones. So I really hit a nerve. It was fate all over again. This guy's mother was living in Green Forest, Arkansas.

TD: Wow.

JFC: He said, "I know your town. My mother lives in Green Forest, Arkansas." He said, "Mr. Cross, I'll have my agents on your doorstep in the morning". And they were there. They were there in the morning. And the headlines in the local newspaper at the time, the Times-Echo, "Food stamp fraud investigation" or something like that. And these guys would go around, and these people knew they were in town. These guys would go around, and they would knock on the door, flash their badges, and stuff like that. And these folks knew the jig was up, and they just fled this town by the dozens. And so we got that pretty much cleaned up with that kind of investigation. And it was the undesirables that took off. We like to say some of the rest of them cut their hair and stayed, which they did. But then we had to get rid of the drug part of it. So, Governor Pryor was governor at the time, so that'll give you a time frame. I know that was around '77, wasn't it, somewhere along in there, because he gave me the Arkansas Game & Fish/Arkansas Wildlife Federation & Landowner of the Year award for the state of Arkansas in 1977—presented it to me down in Little Rock at a banquet. So it had to be around 1975, '77, somewhere along in there.

TD: Yes. He became governor in 1974. He was elected in '74—

JFC: Okay, there you go.

TD:--and was sworn in in '75.

JFC: So we're dealing in this time period, which I was thinking was the mid-70s. Okay. So, anyway, we called the governor, and David Pryor and I had gone to school together— we were in school together, him and me, and Lewis Epley. I knew David in school, but I didn't know Lewis Epley until he came over here to practice law, but anyway, we called up David Pryor and told him of our problem, and that we needed some narc agents up here to get rid of the drugs. We'd gotten rid of the food stamps [abusers]. So he sent them up, as a special favor, I'm sure. And what they did [was] they didn't send their undercover people up. They sent their "overcover" people up. This was the strategy, the ones that were known to the drug community, the familiar faces. Like if a guy was a drug dealer, and he'd look at you, he'd say, "That guy's a drug agent. We know who he is. We've known for years." Well, they sent those people up, that were known to them. And they walked up and down the street. They didn't knock on doors. Walked up and down the street. And they [the drug dealers] knew the jig was up. So they took off. So we got the main part of the drugs out of town, and we got the main part of the food stamp fraud investigation out of town. We took our town back. That's basically what happened. So it was a good one-two punch.

TD: Talk with me about politics. Your grandfather and your father were Democrats. You were probably a Democrat. Are you still a Democrat?

JFC: I—Tom, I grew up in the Democratic party. I almost knew what Democrats were before I knew who God was, really, and I'm not being disrespectful, or anything like that. It was just that my grandfather was Mr. Democrat. He started out as—now you've got to remember, and I want to preface this. You've got to remember that the Democratic Party of old is not the Democratic Party today. It's been a complete flip-flop. A good example of that is—and of course, people have short memories, and short attention spans, but the Democratic Party was the party of slavery, and segregation and all of that other, and today it's the party of the black community. So you can see right there it's a different party. It's a



party of heel-clickers today, and again, I'm not being disrespectful. But back in those days it was not the current Democratic Party. My grandfather would argue with Roosevelt, and I'll get into that, here in a minute. But Granddad started off as a—he was a very poor boy. And I've never been in politics, I want to say that. I was elected three times to the Chamber of Commerce board, and that [was] it. I've always been a back room guy, that's trying to put things together and not out on top of the--. You know, there's an old saying: The guy on top of the flagpole only shows one part of his anatomy, and I have never been on top of the flagpole. I've always been in the back room with the cigar smoke getting my deals done. So that's the way I've been all my life. Except for the three terms I got elected on the Chamber board, but . . . Granddad started out as city clerk in 1898, then State Representative 1902-1906, then he became mayor in 1906, from '06 to '10, in which time he built the Western District Carroll County courthouse. And then he was prosecuting attorney from '10 to '14, for four years, and prosecuting attorney in those days encompassed four counties—Carroll, Benton, Washington, and Madison County. They say he hung the last man in Arkansas. I have an article on that; I've sent it to you. He hung the last man that was hanged in Arkansas, as prosecuting attorney. He never did think he was a very good prosecuting attorney. He was more of a defense lawyer. He had more . . . I don't know. He had too much compassion, I guess, for people. He was a softie at heart, and he always said Ted Coxsey over here was the best prosecuting attorney we ever had. And for Granddad to say somebody was a better prosecuting attorney than he was, and I made these remarks at Coxsey's ninetieth birthday party—that was saying a lot for Ted Coxsey's, for Granddad to admit he was a better prosecutor. But Granddad was a tremendous defense attorney, and probably one of the best, if not the best, defense attorneys in the state of Arkansas in his prime. But after he was prosecuting attorney, he ran for Congress at one time maybe around 1918 or something like that. But he didn't get elected. But he was always—Granddad had a strong personality. He was very likeable, and he was a very good speaker, and he endeared himself with women and men, because he could quote poetry and all kinds of stuff. And the ladies liked him,

and he was a very handsome man. And so he made his success by charming people, and getting things done. And a good example of that is when Governor Charles Brough ran for governor of the state of Arkansas, I think in 1916, and Granddad managed his campaign. And Brough won. And of course Brough wanted to do something for Granddad. That's always what happens when you get somebody elected—I never would ever take anything. But Governor Brough—he wanted to do something for Granddad, and Granddad wanted tourism. We didn't have a road in here. Automobile travel was becoming more popular. So 1919 comes around, and the war's over with, World War I, and Brough wants to know what he can do for Granddad for helping him get elected governor. And Granddad said, "We need a road up here, Governor. We need a road to Gateway, where the main north-south artery is, going up and down," which is now 62, 71, or whatever. From Kansas City to Fayetteville and Fort Smith, that main artery going. "We need to connect with that. All we got's a ferry at Beaver and no road west of here." So the governor said, "Well, we can't—we don't have any money. How can we build it?" And Granddad said, "Let's let the convicts build it." He also had this argument with Roosevelt about roads being labor-intensive, which is in the *Backwoods Baron* book about him. And so he said, "Roads are labor-intensive. Let's let the convicts build this road." So they built it with dynamite, and scrapers, and mules, and they built that road to Gateway, and we have pictures of the convicts in their striped suits.... So that got things moving in 1919, really. And then Granddad became mayor in 1920, and served two more four-year terms, in which time he built the auditorium and paved the city streets here for the first time that they had ever been paved. And then he got elected to Congress in '28, and served from '29 to '39, and again was very influential in getting things done with the Republicans, for his first two terms were in a Republican administration. Even though Joe T. Robinson was in the Senate at the time, Granddad was . . . They had seven Congressmen at a time back then; most people don't know that. There were seven Congressmen back in the 30s. Now there's only four, because of redistribution of population. But Granddad had gotten the Veterans' Hospital in Fayetteville under a Republican administration, which

was quite a feat. And he'd also gotten several million dollars for the University of Arkansas, which was quite a feat in a Republican administration. But then Roosevelt came in, and [of] course Granddad was in his element with Roosevelt, and became very good friends with Roosevelt, and Roosevelt called on him occasionally to see what the "boys" over on the Hill were thinking, and Granddad always gave him the facts. And they'd argue. And sometimes he'd win and sometimes he'd lose. He won the battle over the postmasters. Roosevelt was going to let the postmasters be promoted by merit and experience. Well, the Republicans were better positioned on this at the time. The postmaster, and the school superintendent and the town banker usually controlled the power of the votes. That's where people looked up to, to vote and how to vote. And he told Roosevelt, he said, you know, "[If] you do that," he said, "we're going to lose ground. And so they kept that power [...]. Congressmen could appoint postmasters back in those days. They can't do it today, but back in those days . . . Granddad always said it was a two-edged sword: every time you appoint[ed] one, why, you made two or three other families mad that wanted it, but at least you got to appoint the postmaster, and you always appointed a Democrat, of course. But Granddad was a—he was a powerful figure. And then again he managed another campaign. He managed the campaign of Henry T. Rainey, for Speaker of the [U.S.] House [of Representatives]. When Roosevelt came in and they got the House and the Senate in Democratic hands from the Republicans; they had to elect a Democratic speaker. And of course a bunch of them ran. But Rainey won. And as a result of that, why, he put Granddad on the Ways and Means Committee, which, you know, you don't get on the Ways and Means Committee without serving for years in the House. You think they've got power today; they had much more power then. But they had the Patronage Committee, which Granddad was later the chairman of, for about six years. And he had a tremendous amount of power with that Patronage Committee, because all the WPA projects came through him, and the CCC and all of that. So anyway, he was on that, and with the Ways and Means Committee helped write the Social Security bill, which was signed into law in August of 1935. The picture of him on the

Ways and Means Committee is out there over the stove in our bank's lobby. So Wilbur Mills later took his place later on the Ways and Means Committee. But I guess one of Mr. Fuller's last official acts, as you know—as I said earlier, Granddad had been a farmer, with many farms. He had seven farms at one time. I don't know if they were all on the White River, but I know he had at least three or four on the White River. And he knew the problems firsthand of the farmers getting their topsoil washed away in the floods. The flood of 1927, as I'm sure you're aware, was the major flood in the history of Arkansas. I think by the least accounts a fourth of the state was under water at that time. And there were floods since that time. So flood control was in everybody's minds. It was in the minds of the people who were getting flooded; it was in the minds of the farmers who had farms on the White River and other rivers. So Granddad was very active in 1938 in the Flood Control Act, getting the White River basin included in the Act and all of the lakes approved at that time. And they were even named, as I understand it, so—Norfolk, and Bull Shoals, and Greer's Ferry, and Beaver, and Table Rock were all White River basin lakes, and they all go back to that Flood Control Act. Funding came later on, and appropriations for each one of them, one by one. But they were all laid out in 1938—the Flood Control Act and the White River basin. And of course there were other aspects of the Flood Control Act. The Arkansas River was in it, I think, and a bunch of other things. You probably know more about that than I do, but I just remember Granddad talking about it. He never did ever try to list it as a big accomplishment. It is mentioned in the *National Encyclopedia of American Biography*. Anyway, it's in there. It's a little bit maybe in his biography "*Backwoods Baron*", but he never really—I wouldn't say [he] bragged about it. But he knew that we needed it. It was flood control. It wasn't for yachting. It wasn't for water for Benton and Washington, Carroll County and Boone County. It wasn't for fishing tournaments; it wasn't for houses on the lake; it was for flood control. And power was secondary. But flood control and power was the overriding thing on it. But he knew it was going to displace a lot of his friends. I was talking to one of our gals here the other day, who's somewhat of a pretty good historian here in Eureka Springs. It was June

Westphal. She wants to talk to you, but she mentioned, we were talking about—I had written back and forth to the Shiloh Museum talking about my time on the river, and I think I sent you a copy of it. Really hit a nerve over there, and I had a lot of correspondence with them back and forth, about the town of Mundell, and Glade, and other things under water now, and I'm supposed to speak over there in January. But the river got covered up with waters, and June was talking about the David family out there—the Schraders and the Davids, and the moonshiners. But anyway, the David family stayed in their house until the water was lapping up on the front porch. They just hated to leave, and I could see why, because it hasn't been the same since. For me, as a float trip guide, and knowing all those farmers, and knowing all those moonshiners, and all those—I knew every one of them. Loaned them money, all up and down the river, and they all had to lose their homes, so Granddad knew that it wasn't anything to crow about, because it had displaced a lot of people, and of course some of these homes had been [in the] same families for years and years. So it was a tough decision, but the overall good that's come of it has been, a boon for Northwest Arkansas. And I don't think he even saw the boon that it was going to be, but he knew it was going to be a good thing. I don't know if he foresaw the impact that it's had—particularly the water supply, for us here, and the growth that's resulted. I'm a guy—growth is not always progress, if I could turn the clock back, I'd take a lot less money in salary and income, and have the farmers and moonshiners back, and the river back. But that's just a dream.

TD: You mentioned moonshiners. Let's backtrack a little bit here, and talk about those moonshiners.

JFC: I knew all of them.

TD: Because you were guiding on the river?

JFC: Well, not because I was guiding on the river, so much. I'm the guy that was loaning them money. They didn't come in and say, "I need money to make whiskey, John." I knew all of them. They were all customers of the bank. We were the only bank here. There was no bank here other than . . . The nearest

bank was Berryville. I had some of them who worked as guides for me in the float business until the lakes ran us out, Table Rock ran us out. By '61 we were through with the float to Beaver, and by '65 we were through with the float coming from Lost Bridge, because Beaver Lake covered that up, and Table Rock covered up the lower float, and King's River was too far away. I floated it by request, but I knew all these guys. I'd known all the families. I'd grown up with them, so to speak. I'd hunted with them. One of them was an old Indian trapper. He taught me how to trap, and I'd float with him down on the river and watch him set his traps, and I never did make any whiskey. I wouldn't do that. But I knew where the stills were. And I knew who the people were. They couldn't have tortured me and gotten me to give them any names, if anybody had come to me and asked me if I knew where any stills were, I'd have said I don't remember. These people trusted me.

TD: Did you ever see them in operation?

JFC: Oh, absolutely. Absolutely. I've been up to the still with my bird dogs hunting, on the property, and taken a cup. I liked the mash better than I did the whiskey. The mash before it was run. It would put in a pot, and you'd put all the stuff in it—the yeast and whatever it is—and you'd let it sit there and it would ferment. And then they would run [distill] it, and then they would run it again, to double run it. And the mash was, you know, like maybe twelve percent or something like that. And I—it was good. I liked the mash better than I did the whiskey. I mean both of them. You know, I traded one of them a 1949 car for ten gallons of whiskey. And it was ten dollars a gallon at that time. [Both laugh.] I didn't buy it and sell it. I didn't manufacture it. So, only thing I'm guilty of is knowing who they were and not turning them in. And I wouldn't have done that for all the tea in Sri Lanka. I'd have gone to jail first, and they knew it. Most of them were getting up in years, but . . . Back in those days, you know people on the farm and on the White River, they had fish traps, a lot of them, and great big nets with funnels, and some of them were long as this room. And some of them were that big around. And they'd [the fish] go into them, and there'd be a hole, you know, to go into—taper into a hole, and then it'd go into another hole, and then

into another hole. And these people, all they wanted to do is remain on the farm and stay alive. That's what they were doing. And they'd trap fish and it wasn't legal, and they'd make moonshine whiskey and it wasn't legal, but you know, [you] used to be able to make it on forty acres, and when the thirties came, and dustbowl days, and all that kind of stuff, when people moved out, some of these people stayed, and in order to make a living, you know, they had their own milk cows and they'd buy flour and sugar and salt, and the rest of it they'd kind of live off the land. They'd butcher their own hogs and everything like that, and I was right in there with them. I'd help them butcher their hogs, and butcher the cattle, and stuff like that, I enjoyed that kind of stuff. And they'd go hunting with me, and I'd kill squirrels, and they'd cook them up, and I'd eat breakfast with them on their farms, and—I just knew all those people. They were just the Morrisons and—Schnitzers, and Maloneys, that's who they were, Johnny and Frank Schnitzer, Lafe, Eldon and Jess Maloney. When the lake spread out, Schraders, from Mundell, they went to Pea Ridge. Johnny Schnitzer went to Best. Do you know where Best, Arkansas is?

TD: No.

JFC: Well, as you go—got something that you didn't know. There you go.

TD: [Laughs.]

JFC: Hey, what a deal. You go west on highway 12 from Clifty. I think the sign's probably gone. You go maybe five or six miles, and there's a community called Best. B-E-S-T. And there used to be a sign there saying Best. You can still see I think the old grocery store, unless they've torn it down. On Highway 12, going to Rogers. And then another one up here—maybe I'll get you on another one. Just before you get to Gateway there's a community called Clantonville. Used to be a sign there—Clantonville. That's where a road takes off and goes around, comes back in up at Seligman. But that was a community there, and Clyde Ellis, who beat Grandfather for Congress was from Clantonville. So that's where he's from—Clantonville.

TD: Did you ever know Clyde Ellis?

JFC: Yes. Got to know him very well. When we were growing he was the enemy in my mind. But one day he called me up, and said—and John McClellan had already called me. Young David Pryor got a little over-anxious, and decided he was going to unseat John McClellan. Well, John McClellan of course was this old family friend. Chairman of the Appropriations Committee, which we badly needed him up there. Getting up in years, but was still pretty spry. So I agreed to be his Carroll County campaign manager. And it turned out that a guy in the home office down there, that was coordinating a lot of the county campaign managers—as you know there are 75 counties—was Clyde Ellis. And Clyde and I worked very closely together and very hard on John McClellan's re-election campaign. And we beat young Pryor. Now David was a friend, but you know, I had to—you've got to do something. And the weight went to McClellan because of his seniority and [ability to] get things done. I knew David could wait, and you know, take his place later on, so—and which turned out to be the case after he [McClellan] died, but McClellan was up here. [I] went up and down the street with him. These guys'd be painting buildings, and he'd climb up the ladder and hand them his card. And I never will forget going in the High Hat Lounge up here, which is now Nelson Leather. And the guys were in there drinking beer and I said, "Gentlemen," I said, "this is your U.S. Senator John McClellan, and he's running for re-election, and I'd appreciate you voting for him." And one of them hollered and said, "Buy us a beer!" And—who's the old reporter—not Ernie Deane—did a lot of political reporting back in those days. Worked for the *Gazette*. He's still around. I see his name every once in a while.

TD: Ernie Dumas?

JFC: That's him. Ernie Dumas. Ernie Dumas was following him around, and I can't remember who was with McClellan at that time, Paul Berry I believe, a long-time political follower, and strategist, Anyway, he said, "Senator,"—of course I was standing there—he said, "[If] we buy these boys a beer," he said,



“Ernie’s going to put that in the *Gazette*, that you’re buying votes.” The senator turned around and said, “Buy them a beer.” [Laughs.] I never will forget that. He wasn’t about to be intimidated by that, and Ernie never mentioned it. Never mentioned it. So he may have said, “The hell with that. Buy him a beer,” or whatever it [was]. “Buy him a beer.” So he bought them all a beer. And Paul Berry, I think it was—

TD: Paul Berry, yes!

JFC: Maybe it was Paul Berry. I think it was Paul Berry.

TD: That would make sense.

JFC: Yeah, I think it was Paul Berry. Because—

TD: And Paul Berry has a brother here, doesn’t he?

JFC: I’m not sure. Jim Trimble’s campaign guy was—Just died a while back. He was in the Clinton administration. His wife’s still living. I went to school with her.

TD: Carl Willock.

JFC: Carl Willock, uh-huh. I think Carl was maybe Jim Trimble’s guy.

TD: Yes. He worked for Jim Trimble.

JFC: Yeah.

TD: Yes, he did.

JFC: When Jim was campaigning up here, he was going up and down the street with him. Anyway, that was my experience with John McClellan. He was a good friend. And I could have gone to Washington, and, you know, done whatever I wanted to do. I told Frank Holt when he ran against somebody—he got

beat—I told Frank White; I managed his campaign. And I told John McClellan. I said—when they asked me if I'd manage their campaign, I said, "I'll do it on one condition."

They said, "What's that?" Of course, this just blows them away. I said, "[That] you not appoint me to anything." I said, "I got a bank to run." Of course, that was a relief to them. That was just one thing they could cross off, you know.

TD: Did I just hear you say that you had worked for Frank White?

JFC: Yes, I did.

TD: In his campaign?

JFC: When he beat Bill Clinton I was his campaign manager.

TD: In 1980.

JFC: Yes. Yes.

TD: Why did you support him against Bill Clinton?

JFC: Well, the reason I supported him was, I had turned Independent. Being a Democrat all my life, I was a judge, I was a clerk. Granddad had me on every board, you know. We'd go around and vote people—had a car, and a driver, and this, that, and the other. I just figured I was going to go to Democrat when I died, you know. But I came in as a small businessman in the bank. And Jim Trimble was our family friend. Jim Trimble was our Congressman. He'd taken my grandfather's seat. He was from Berryville, here in our county. Good friend, not close personally to me, because he was old enough to be my father. But Jim was killing us with legislation that was anti-business. And the Democrats have slowly become an anti-small business party. I'm sorry, but that's just the way it is. And even when Pryor and Bumpers were in there, who are both close personal friends—and I've learned to know the difference. Just like with

Clinton, and I'll get to that in a minute--. But the National Federation of Independent Business grades all of our politicians around the country on how they vote for small business. And they have a grade, on a scale of one to 100. Mr. Trimble's grade point was dropping fast. The lower the point, why the less you favor small business. And he was really killing us. Killing me in the restaurant business, killing me in the banking business, and so John Paul Hammerschmidt showed up one day, and asked for my vote. And I agreed to support him, the first time he ran. I supported him every time. Granddad wasn't real happy about me supporting Mr. Hammerschmidt. From that point on, I became an Independent. And I don't mind telling you: I voted for—and I'm damn proud of it, just between me and you, and if you don't feel the same, that's fine. I did not vote for Obama. But I did vote for [a] Democratic county judge, [a] Democratic clerk, and [a] Democratic circuit clerk. I voted for Republican sheriff. I'm the guy that—you know, I vote for whoever I think's going to do the best job for the country, for the county and for the state. And so that's where I come from. I think the last one [Democratic candidate] I campaigned for was Frank Holt, and he got beat because he was presumed to be the Old Guard, but he was a fine gentleman. And the mark of a fine gentleman is a guy that calls you up after he gets beat and thanks, you for managing his campaign. And he called me up at home one night. Said, "We're beat, but I sure appreciate what you did for me." That's class.

TD: And that was Frank Holt.

JFC: Frank Holt.

TD: Yeah. He ran in--. Well, I think he ran for governor several times, but he ran in 1966, for sure. That was the year that Jim Johnson got the nomination.

JFC: Umm-hmm. Umm-hmm.

TD: Did you know Winthrop Rockefeller?

JFC: No. I did not.

TD: You knew Orval Faubus.

JFC: I did. I did.

TD: Talk to me about Faubus.

JFC: Faubus was a friend of my grandfather's, [a] Madison County guy. Grew up—I wouldn't say worshipping my grandfather, but grew up when my grandfather was the powerhouse that he was at one time, and [of] course solicited him, when he ran for governor. And Grandfather agreed to support him. And Faubus won. I didn't know Faubus at that time. I'm sure I voted for him. Fast-forward right after the election. Mother and Grandfather and Orval Faubus were in a room in the Marion Hotel, and I don't know if Wilbur Mills was there or whatever. But anyway, they were in a room, and Mother of course tells the story, and so did Granddad. Again, Granddad had helped Orval. He appeared, with his influence in Northwest Arkansas, particularly in Eureka Springs, carried it good for him. And Orval said to him, like Gov. Brough had said to him, like Henry Rainey had said to him in the Congress, "Claude, I appreciate what you did for me. What can I do for you?" And Granddad said, "I want you to make Dick Simpson State Bank Commissioner." Dick was running our bank at that time. Had [run] it all through the Depression, up until—well, until whenever Faubus got elected, I guess, so twenty years or so. And Orval said, "I'll do it on one condition." And Granddad said, "What's that?" He said, "That you give me that new hat you just bought down on Main Street this afternoon." And Granddad took it, just sailed it across the room to him. All right. Now fast-forward. I'm sitting in my office one day, and a fellow by the name of John Mitchell, who is a[n] antique dealer here in town, came in, and he had something with him, and I had no idea what it was. [He] said, "I got something for you." I said, "What's that?" He said, "Well," he said, "I've just been to the Faubus auction, in Huntsville. And they auctioned off everything he had,

furniture and everything.” I said, “What’s that got to do with me?” He handed me this box. I opened it up; it was that hat with Grandad’s name in it. It’s sitting up there [pointing to a shelf].

TD: [Laughs.] That’s a great story. That’s a great story. Do you think Faubus—There’s a great deal of speculation that Faubus was on the payroll of illegal gambling in Hot Springs.

JFC: Umm-hmm.

TD: How do you think he was able to build his mansion in Huntsville on ten thousand dollars a year?

JFC: I do not know how he was able to do that, but I know that he had some—he made some bad choices. Claude Carpenter was one of them. Bruce—

TD: Bennett.

JFC:--Bennett was another that comes to mind. Those two did not help him any. They were caught doing something not good. I know that Harvey Combs was not caught. He was the Insurance Commissioner, and that’s where I took my insurance license test, in that office In Little Rock, when I became an insurance agent. Still am. But Orval—Of course he wrote several books, and I bought a couple of them. They’re in my collection. But if Orval ever got any money from anything, I never thought Orval was a crook. Because I would talk to him, and—who’s the spinach guy’s son that just passed away? I ran into his wife. I know I went to school with her. Charlotte—Steele. Phil Steele. You know, you remember Phil.

TD: Umm-hmm.

JFC: Nice fellow. Married a friend of mine. We went to school together. We didn’t date, but went to school together. Then I ran into her here in town, and showed her my Ellis House up here one time. But anyway, Phil and Orval would always be at the War Eagle Fair. And I mean Orval was run down at the heels; his clothes . . . He was never dressed up. He finally had to go to work for . . .

TD: He worked for Dogpatch. He worked for Dogpatch for a while.

JFC: Oh, he did that, but he also worked for Jim Hargis at the First National Bank of Huntsville.

TD: Umm-hmm.

JFC: They had built a new building, and they still had the old one, and Orval was the manager there. And we had a Carroll-Madison Bankers' Association—made up of Green Forest, Berryville, Eureka Springs, Huntsville, Hindsville, and Kingston. And we would meet about three times a year, always at the Basin Park Hotel, which Granddad owned. And we would have a few drinks, and some shrimp and hors d'oeuvres, and then we'd have a steak dinner, and then we'd sit around, and we'd either have a speaker, or we'd talk about our troubles and how we could get along, and you know, it was friendly competition and everything like that. Well, Orval would come over. And of course I got well acquainted with him then. I never was really acquainted with him much when he was governor, but after he was out, why, he called me John, and he'd come in to see me when he was in town. But the point I'm trying to make is, when Orval would come over and sometimes he would be the speaker. And you'd look down at his shoes, and they weren't shined, his shoelaces were knotted. If he ever stole anything he must have gambled it away or something, because he never had anything. He didn't get rich off of it.

TD: Certainly not in his post-gubernatorial years.

JFC: No.

TD: He was a man of very modest means.

JFC: So if he ever got anything from anybody, it went somewhere, and it went away. He didn't amass a fortune as a result of it and build on that. So I never figured him for a crook at all. I don't know what goes on in some of those deals down there, and first one thing [and then] another. I'm sure we've all done things we're not really proud of, at some time or another. But I haven't really answered your

question about how he got that money for that mansion. I've never heard how he got it, I never knew how he got it, and I've always considered him a friend. I know he was controversial in the fifties and all that kind of stuff, but he may have played to the crowd on it. And I'm not an expert on that particular situation, and I'm really tired of hearing about it. [Laughs.] I don't like to see it brought up. I think it demeans Arkansas. I know it's part of our history, and I understand that, but I'm tired of listening to the Desegregation Crisis and the Little Rock deal; I'm just tired of it. I think they've wore it out, just like they wore out this hurricane Irene thing. You couldn't get any news, at all, except that. It was all right to have on fifty percent of the time, but not being able to find out what was going on anyplace else was really disheartening for me. [Laughs.] I guess I don't have that kind of attention span, I don't know, but I—I always thought Orval was okay, and you know, I just--. I'm sure he did some things that he shouldn't have. I don't have any problem with that, but, you know, who hasn't? I guess.

TD: Do you have any areas or topics that you would like to particularly talk about?

JFC: Well, as I think I put in my outline, [of] course one of the things that I'm really proud of is my father and mother. Mother was a housewife until my brother and I left the nest, and we built Riverview [motel] and ran it for 25 years. But my dad was one of the first to sign up when the Japs bombed Pearl Harbor December 7<sup>th</sup>, 1941. Again, looking back on it—and I got the pencil out, and went to subtracting the numbers. In 1904 he was born. 1941—that makes him 37 years old. I know about the draft. It was on when I was a kid and I wish it was on now. I think it'd make a lot more stable citizens than what we've got today, and [we'd] have a lot more discipline in a lot of these young people than what they've got today. Because the Army and the Navy and the Marine Corps does teach you discipline. But Dad signed up, as did millions of others. Or hundreds of thousands or whatever it was. With the Navy. And there was no way, unless they were coming over the gunwales and coming crawling on the beaches of New York City, there was no way that they could have ever got him to go to war, because he had two boys,

and was married. I mean, he was so exempt it was unbelievable. But he went anyway. That kind of patriotism is not here today. I don't care what anybody says; 9/11, whatever it was. I've told you about the 9/11 story, didn't [I]? My favorite story, my favorite sad story. About the Army recruiter in North Little Rock that wrote the *Democrat*—did I ever run that by you?

TD: I don't think so.

JFC: Well. Letter to the editor. *Arkansas Democrat*. I've talked to Paul Greenberg about it. An Army recruiter—I tried to locate him here recently, and I can't find him. But the *Arkansas Democrat*—I've written a couple; I'm not a big letter-to-the-editor guy. I've written a couple of times. They verify who you are. They'll call you up, and say, "Are you Mr. Cross that wrote this letter?" And so before they ever publish it, they're not going to publish anything [...]. So I know in reason that they called this guy up and found out he was who he said he was. He was an Army recruiter. Okay, 9/11. Buildings go down, he writes in—I have it in there. You ought to read it sometime. It'll-- Well, maybe you ought not to; it's very sad. But the recruiter said he went home like the rest of them, to watch the re-enactment on TV. Then he came back the next day knowing that his phone lines would be jammed with calls for people to sign up to fight for their country. And he said, "It was jammed, all right. It was jammed with mothers and their sons trying to get out of the commitments they'd already made." Had one caller that said, "Stop the war in" someplace, some guy chanting. Rest of it was all day long. Not one person signed up. He ends up by saying, "Go ahead, America. We'll fight your battles for you." I just wanted to throw up. And then there was another letter that came in that hit a nerve; it was about a woman. They asked for memories, people to write in their memories of World War II. And this woman wrote in her memories, and she said she took her Uncle John, to the airport. He had to fly to Europe; he was in the invasion over there. And she said, "I never saw him again," but here's the punch line. She said, and she's writing here just a few years ago—she said, "I can remember when our country was clean and good. " We all have



more of everything now, but as a people we're not the same." I thought that was very prophetic—very prophetic. To me that says it all, without getting into detail. The things that I—I think, as I put in I think my second outline—the things that I think that have meant the most to me, in Eureka Springs, has been my restoration work in this town, which has been much, dozens of homes and business buildings and shops. I never was inspired about history until the centennial came on. I was just going home and going to work, going home and doing my job and running the bank, and that's why I never aspired to be president of the Arkansas Bankers' Association. I never felt I could get away. It was a one-man band here until 1973 when I hired my first guy. I was balancing the books at night, I was making all the loans, I was hiring all the people. You know this bank started out as a million; it's a hundred and fifty million now. And I was just doing everything. Even mowing the grass. I mean, it was just one of those deals. But in 1978—all right, let me put it this way: in 1975, we had some aspiring young guys here in town that wanted to get things going again. Wanted to get the town moving. We'd had this influx of people after World War II, but even though the lakes had come in, the Smith Foundation had come in and built the statue, and the Passion play had started, the downtown looked seedy. Looked seedy? It was seedy. We had a building that had been burnt out for twenty years. It looked like the Parthenon, from East Mountain. Called the Sanford Building. Caught fire in '78 while I was in the army, in January. Twenty years later they hadn't even cleaned it out down below. It still had the old burnt timbers. They'd put asbestos shingles on the windows to keep the kids from falling through when they walked up the street. That was just one thing. The springs were dirty, full of weeds, and they stunk. The courthouse: panes were cracked. Stuffing was coming out of the jurors' chairs. Plaster was coming off the wall. Well, I mean it was a joke. It was embarrassing. Court [was] still being held in it. Paint was peeling. Windows were loose. You know, it was just--. Something needed to be done, and nobody was doing it. So we made up our mind that we were going to try to build a theme park in Eureka Springs, Arkansas. We had the water out here; the city has 1600 acres out here—Lake Leatherwood, which my grandfather built while he was

in Congress—he built Lake Wedington in Fayetteville, by the way; you probably already know that. Being the chairman of the Patronage Committee, why, he was up to his ears in WPA projects. Three of us chartered a Piper Cub and flew to Little Rock, Arkansas, to meet with the theme park people who had built theme parks all over the world—Europe and every place else. Their name was Leisure and Recreation Concepts, called LARC, L-A-R-C. And the president was a man by the name of Michael Jenkins, who by the way is still president today, and was in my office last--Tuesday? Tuesday this week. We went down, and they took us to lunch at the Spaghetti Mill in West End, Dallas, and then we went up to Mr. Jenkins' office, and pulled our chairs up, and he said, "Well," he said, "What can I do for you boys?" We were boys then. This was 1975. We said, "Mr. Jenkins, we want a theme park in Eureka Springs. We want to jump start our community. We want to put the jumper cables on it. We want to get it going again. We think we've got something there, but it needs a lift. We need a ride. We need something big to go on." He said, "A theme park, eh?" And [we] said, "Yeah." So he thought for a minute, very—you know, kind of in thought. Finally he leaned up in his chair and he said, "Boys, you don't need a theme park in Eureka Springs, Arkansas." Our hopes were kind of dashed, you know. "Why not?" We said, "You're living in one." He said, "All you got to do is go back and clean it up, and paint it and fix it up and put the jumper cables on it." Says, "You've got a treasure there." So we got on the plane and came back, and one of the gentlemen, fellow by the name of Dave Bird, built the first convention center in Northwest Arkansas. It's called Inn of the Ozarks today, but that's where the convention center was. There wasn't one in Springdale, or Fayetteville, or Bentonville, or Harrison. There wasn't any convention center—there was only one. We had the third governor's conference on tourism. The first conference was in Dogpatch; the third conference was in Eureka Springs in '77. Okay, Mr. Lewis Epley was the second person that flew down there. He was a lawyer here in town, and he pretty much confined himself with workings of the hospital and first one thing, then another. And yours truly got appointed to the 1979 Centennial Commission by Mayor Robertson, and was absent one night,

for one of the meetings, and got named as co-chairman, by not being there. It was the last thing I thought I needed, was to be named co-chairman of the Centennial Commission, for the same reason that I didn't accept these other jobs or favors or stuff, because I was busy running the bank. And it was growing, like it should have been. So anyway, I was young, I was aggressive, I wanted to do something for the town, and I wanted to get things going. I had bought some buildings in town, some commercial buildings, that had some shops, and I had fixed them up, but the town was—panes were broken out of windows, there were empty stores. So that's when I started getting interested in history. I never was really interested in the history of this town. I was absorbing it. Unbeknownst to me, I was absorbing history from my grandfather's tales, and from living it—you know, what have I lived? Sixty percent of it now or so? I'm seventy-seven years old. I was living history. And I was listening to my grandfather's stories, and sometimes I would tend bar at the poker club at the Elks' Club, and I'd listen to the stories, and I had a thirsty mind, so—I wanted to get the town going again. Granddad had passed away, and I was the music maker and the ticket taker of the bank, and so I didn't get any resistance. But I had a dream that instead of just having a week-long celebration—which I think [was] what most of the twenty-some-odd centennial members wanted—and of course, that's an unwieldy committee; when you have that big a committee, it's hard to get anything done. I envisioned a year-long celebration. But I also envisioned what Mr. Jenkins at LARC had said about putting jumper cables on Eureka Springs, Arkansas. So, I didn't have to twist any arms, or—Granddad used to say, if you ever wanted to get anything done you had to line a few people up, crack a few heads, and cut off some credit, you know. He said, "Buy a few axe handles, line a few people up, crack a few heads, and cut off some credit." He said, "That's the way you get it done." [Both laugh.] That's probably the way it got done, back in the old days. He [was] pretty well right. But I didn't have to line anybody up or crack a few heads or cut off any credit. Everybody kind of pretty much went along with the vision, the dream, the goal. And my bank board went along—now, it pays to have control of it, you know—but they're all good members, and they all

wanted what was best for Eureka Springs. So I never got any resistance from them. If Granddad [had still been] alive, I might have gotten resistance from him. But I never got any resistance from--. He was a little resistant coming down here. But I never got any resistance from the bank board members, and I never got any resistance from my centennial committee. So we started planning the dream, and the first thing we wanted to do was “dance with what brung us,” and what brung us was the springs. So the first project was to clean up the springs and identify them. And the flowers you see around the springs today are as a result of that centennial commitment back in 1978, when we decided to do that. And we put a gentleman in charge of that; [a] long-time native son here was on the committee. And then we wanted to bring back what we’ve lost, and take care of what we’ve got, so the first trolley car came online in 1978, and we got some more with the “Governor Clinton Years” later. We restored the courthouse, with the Western District County Judge, which was almost fate-ordained, so to speak, that the first time I’d ever seen a Western District Carroll County judge in my lifetime, and he just happened to be at the centennial time. He grew up here; I knew him, and we were friends, and I prevailed on him to restore the courthouse, which he did, and things just started clicking. We brought back the awnings here in town; the bank put the first one—the bank really led the fight, and put the first awning up, and then I put them on my buildings that I restored, and it caught on with other merchants and they put awnings up on their buildings. And we painted the mural down there, and we started the 10K run, and you know, I could run to the list of projects here that took place, but it was just a metamorphosis, a renaissance of Eureka Springs, Arkansas. Some of the buildings I had just bought were covered with aluminum. Well, that was the “in” thing. The whole Green Forest square had aluminum around it at one time. These old buildings, to be uptown, and the folks that had money—like the Clark’s Market down there, that had that building—they would put aluminum up on the front of their buildings as a symbol of success. That was it: cover up the old architecture, and have aluminum! That was it. People restored their homes inside with modern fixtures, and took down the old things as they wanted to be uptown. They wanted

to be “in.” We took all that stuff off, and led by example. We put our first calendar out. Our bank helped restore the burnt out buildings. We formed the Preservation Society. I’d come back from Charleston, South Carolina. Took the Preservation Tour. Visited my brother. Came back and said, “We need a preservation society here.” Charleston has the oldest one in America, and how successful it is, and they were giving tours. We formed a preservation society, had the first homes tour in the spring of 1979. We had the Sousa concert with the University of Arkansas band. We couldn’t get them in the fall, because they were busy doing the football games, but we got them here on the 13th of April, I guess, and they blew the roof off that auditorium. I didn’t think the University of Arkansas band could play those patriotic songs like they did; there wasn’t a dry eye in the crowd down there. Another centennial event: we had a Victorian ball. But this town got restored—brick by brick, block by block. Literally restored in two years. Now, we had put a tax on hotels, motels, and restaurants, in 1972 to get money to advertise with. We put a one percent tax on them, and in 1977, just before the centennial, we’d raised it to two percent. Well, that tax in 1977 took in a hundred thousand dollars. Fifteen years later it was taking in nine hundred thousand dollars, as a result of what we had done to this town. The same thing happened with the bank. We were up in that horse-and-buggy bank [building] at 40 Springs Street where Duncan failed, and the First National Bank failed in the Depression and there we were in 1967; not a drive-up, no branches, no night depository, no community room, nothing. Just a horse-and-buggy bank, with no free parking, and we had a hard time getting my granddad down here at 70 South Main Street before he died. But he finally yielded, and let us build this bank down here, on this property. And then in 1978 we re-did the bank for the centennial, and what is now the museum. Did the “look.” The stone, and the brick, and the Victorian carpet and all the furniture that we had, which you’ll see a lot of it here, and I showed you some of it, and the old clock, and brought the vault door out of the building that I’d bought up the street, the old bank building where we started out [in] 1912, and created what is now the Bank of Eureka Springs Museum. That was done in ’79. It was a centennial event. [The] Bank Commissioner

came up. All kinds of dignitaries came up for the grand opening. My youngest daughter , Bobbie Sue Cross, was Miss Carroll County. She cut the ribbon and that was another centennial event in June of that year. We just had events all along. We were restoring everything, and doing this, and doing that. And, you know, once the word got out, we had the only trolley car, the first trolley car, the first train, the first convention center—it just took off. The town just took off, again. It was just like the 1880s. It just took off. I wish I could say the same for today. It needs to take off again. The leadership is in a vacuum in Eureka Springs today. The old-timers, the Old Guard, has died, retired, or moved away. I'm the only one left that's running up and down the sideline waving the towel, I'm proud to say, but I'm not getting it done. Everybody knows a lot more than I do. I may be the patriarch around here, but I feel like what was said, "A prophet has no honor in his own country." [Both laugh.] I think there's a lot of truth in that. I know where that came from, and you do, too. But trying to get the two agencies put back together like we had them in the boom days. . . . We have a CAPC and we have a Chamber, and they're operating independently, and they're both renting buildings, and they both have executive directors, and they both have staffs, and benefits, and utilities, and we can save a couple hundred thousand dollars by putting them back together and have one man oversee both of them, but that's too deep for folks here. They can't envision that. But that's the way it was, back in what we called the "hoot days," when the tax went up from a hundred thousand to over nine hundred thousand. A nine hundred percent increase those times as a direct result of the 1979 centennial celebration. I have received four "Man of the Year" awards in Eureka Springs, Historic District Merchants' Association, Chamber of Commerce, Masons, Preservation Society, and then Blue Cross had me over to Springdale for a luncheon over there a few years ago as an "Ageless Hero": My award was for Community Involvement. That tells you you're getting old, doesn't it, when they give you an "Ageless Hero" award—

TD: [Laughs.]

JFC: --for community involvement. You know the end is near, so I'm not buying green bananas anymore, Tom. Yeah.

TD: An Ageless Hero.

JFC: Ageless hero. Yeah, at the convention center over there I was presented with that. They had a luncheon and everything. Blue Cross Blue Shield put it on. Yeah. Ageless Hero Award. And I've got all my plaques in my office in there. And [of] course, before that, why David Pryor presented me an award, in '77, as State Landowner of the Year for Wildlife Habitat Creation. Being a hunter and fisherman, and having some property, why, I've been a member of the Acres for Wildlife Program since it began, which is a Game and Fish program, so I got the Landowner Award, and you can only win it once. And I'm still a member of the program, and I sign up every year. Got my son signed up now. I was the Landowner of the Year in 1977, in the state of Arkansas. I've had my share of rewards, but my biggest reward now, my biggest would [be to] see this town come alive again. What we have, the infrastructure here is all here. The town looks good. The springs have still got the flowers; restoration is ongoing; the auditorium's being kept up; the courthouse is being kept up. Everything is here, but we don't have the leadership and we don't have the advertising agency. We fired the advertising agency, and we fired the man that was with us for sixteen years that oversaw the two agencies. [As] I like to put it, the dogs have caught the bus. They can't drive it, and they can't get the doors open, so they're just running around barking at it, and peeing on the tires. So that's where Eureka is today—the best kept secret in America! And I would like to see something—I tried to get the governor and Parks and Tourism to come in and buy Blue Spring for a State Park. The guy that owned it, who ironically was co-chairman of the Centennial Commission. Very energetic young man in his day, was Steve Chrychel [Stephen D. Chrychel]. His family and he owned the Blue Spring, 250 acres, three miles of shoreline. Trail of Tears, 38 million gallons a day of pure water and the largest spring in Northwest Arkansas. They owned it for thirty years and he and his wife

divorced . And Steve's over at Hobbs' [State Park] doing tourism trails and things like that. I talk to him once in a while. He created the Eureka Springs Gardens, and it didn't look like it was going to fly. I am not sure what happened, but the bank got it back. And we couldn't sell it; tried to auction it off; couldn't get rid of it. Put it with special people, and special Realtors, and they couldn't do anything, so I took it off the bank's books, knowing it wasn't going to make a profit, and I got it designated as a National Register site because, they dug up those artifacts out there—[the] University did, in '71, dating back ten thousand years. And we have some of those now, they let us have—back on loan, some of those artifacts that are in our museum out there as we speak, because the University closed its museum—which broke my heart, and a lot of others, but anyway, we did save Carnall Hall; that's another story that I'll tell you sometime.

TD: I believe I have some things in my files relative to Carnall Hall that you gave me.

JFC: Yeah. Ernie Deane blew the horn, and wound me up, and then I wound a few others up, and . . .It wasn't the little gal that takes the credit for it who got it going; it was Ernie Deane, but. . .You remember Ernie, of course.

TD: Oh, yes.

JFC: The old journalism guy.

TD: Yes.

JFC: He was dying, and he knew it. He wanted somebody who had done extensive work with restoration and preservation to carry on the fight to save Carnall Hall, so I picked up the baton and ran with it, and fortunately there were three trustees on the University board that were banker friends of mine. And that's when it got saved, right there. Not later on. That's when it got saved. I'm sure that other people



worked on it, and I can't think of the gal's name. Morningstar or something or other. I can't think of her name.

TD: Marinoni.

JFC: That's it: Marinoni.

TD: Paula Marinoni.

JFC: I wrote her one time, and she never even answered my letter, I'm sure she did some work on it, and I'm not begrudging that, but all the ground work was done before she ever showed up. There's a few people that know that story, but not too many.

TD: Well, John, I really appreciate your visiting with me today.