Sent for patron edit 1/8/21

Diana: Tell me your full name.

Frank: My full name is Walter Frank York. I am the youngest of three childen of Russell and Marjorie York.

Diana: And where do you currently live?

Frank: My wife Sue and I reside about seven miles southeast of Ashland, near the Sitka vicinity, in the same farm-house built by my grandfather York in 1913. After purchasing the York home-place in 1984, the house was completely gutted, added on to and remodeled.

Diana: When did your family come to Clark County?

Frank: I was fortunate that my grandparents on both sides were early pioneer families in Clark County. My Grandfather York, Frank Hamilton York, came in 1906. He settled on a farm in the Sitka community.

Diana: Where did they come from?

Frank: Originally, my granddad's parents were from back in Illinois. They came west originally settling in the Anthony, Kansas area. This is where my grandfather was born in 1881. Then they moved to the New Eden neighborhood over east of Coldwater. New Eden was kind of like a farming community, neighborhood area of Comanche County.

He was from a large family of five boys and four sisters. He and his brother Truman moved over to Clark County in about 1906. Prior to that he went to the Oklahoma Panhandle, in what they called "No Man's Land". When it opened up in the Land Rush, he filed and proved a quarter section in what is now Beaver County. And while on that claim, he corresponded with Cora Johnson, who was also from the New Eden community in 1902. Her parents had moved from Sangamon County, Illinois.

The letters that had first closed with, "Yours With Esteem," changed to, "From Your Lonesome Boy in Oklahoma." And then Frank and Cora were married November 14th, 1906. They remained in the Sitka community for the rest of

their time living on the "home place" where I have resided for the past 36 years.

Diana: So how did they acquire the land that they built on?

Frank: He just purchased it outright. I don't know the history on that, but he broke out the sod behind a walking plow on the home-quarter. He later expanded that acreage on land adjacent to the home place. He also broke out 300 acres north of Ashland on what was called the Yeager Place that he owned as well.

Diana: Was he more a farmer or a rancher?

Frank: I would say in those days, their living was primarily wheat farming. I do know they ran some cows, but not extensively, so mostly farming.

*Diana:* Your mother's family was also native to the area. What was her maiden name?

Frank: Her maiden name was Christman. Her parents were Harry and Gertrude Christman. They have a similar story. When Granddad Christman arrived (his family moved when he was just a boy) from the Indiana area, his mother died early on and his father raised him until he passed away. Granddad Christman was 12 years old at that time. He was forced to seek out a living to help sustain him and his brother. So he joined the trail drives between Fort Supply and Fort Dodge and was kind of in charge of the horses and that sort of thing. These jobs gave him an early education in animal husbandry taking care of cattle and horses. He married Abigail Gertrude Christman in 1910.

He came in 1887, and they lived in a sod dugout two and a half miles east of Ashland until a house and barn were built later. That was land homesteaded by his parents, John and Alice Turner Christman in 1883.

His father had walked most of the way from Indiana in 1882 to choose the land in the Clark County area. They survived through hard times. His mother, Alice, died at age 39 when Harry was about eight years old, and then his father passed away a few years later, (when Harry was) the age of 12 when he joined the trail drives.

He also worked on ranches growing up. Because of his love for animals, he

became one of the few and best unlicensed veterinarians in this area. So that's kind of his claim to fame. He was the local vet that everybody called on. Like I said, unlicensed, no formal training except on-the-job training. Local ranchers would call on him for treatment of their cattle or horses, until the late 40s or early 50s.

Diana: But he kept the homestead place?

Frank: Yes, he kept farming and added more land holdings through the years. The farm ground and ranch land there is what I farm to this day.

*Diana:* So describe the land that both the Yorks and the Christmans settled on or purchased. What type of land was it?

Frank: It is typical Clark County land that is rolling. They broke out more of the better soil in those days behind a team of horses and a plow. Not the ideal farm ground that they came from in Illinois and Indiana, as we know this area to not be all that productive. Certain fields would be more productive than others. It was probably 40 percent farm ground and 60 percent of pasture land with slightly gentle, rolling pasture ground.

Diana: When they farmed, did they use horses, did they use mules?

Frank: Early pictures that we have on record, have big, long mule teams. I suppose at some point in time they made the switch over to horses. Early harvest pictures of some of the first combines in the area I've thought very interesting because you had a horse-drawn combine (more like a reaper machine with wood). They would cut the wheat and would stack it on a stack trailer and then unload that in the field to be threshed later on in the summer with a large threshing machine. It took quite a few hands, the manual labor of as many as eight to 10 men.

*Diana:* So would this have been something that they would work with their neighbors to bring in the harvest?

Frank: I think Granddad York, especially, had enough of his own land that some of the neighbors may have had to come and help him. I think he had acquired land into the 1910- 20's and 30's, that it was large enough that wheat harvest would last well into July. Then they turned right around and

started plowing up the stubble and get the ground ready for seeding in the fall. I don't think they had many days off.

Diana: Did he have hired hands?

Frank: During harvest there are pictures with several harvest hands which were seasonal help for the harvest. Through the rest of the summer, I'm sure they kept two or three field hands for farming behind the mule teams and/or horses, in pre-tractor days.

Diana: Do you know when they switched from horses to using tractors?

Frank: Not really. My guess would be they switched from horses or mule teams to tractors in the late 20's or early 30s probably. And then it became more mechanized-type operation at that point.

Diana: What type of tractor did you start on?

Frank: Dad always had John Deere tractors and I remember a John Deere D, and the John Deere R. They were open-air tractors before cabs and air conditioning came along. We spent many a long day out in the sun and heat, eating dust and swatting flying bugs!

*Diana:* Did you have your own combine?

Frank: Yes, I have owned my own combine since 1974 and cut my own wheat since that time. Early on, Dad and his brother John York, had their own early John Deere combines, an old 55 and then I think what they called a John Deere 95. Through the 50s, there were three or four years of extreme drought. I remember in 1955, Dad said he barely cut enough wheat for seed wheat for the next year. It was an extreme drought year through '56 and '57. In 1958 we had a lot of snow that winter and raised a bumper crop. Of course, back in those days, a bumper crop was 30 bushels to 35 bushels. You know, that's more common these days. So in '58, he hired a custom harvest crew from North Dakota and used them from that time until the 1970's when he too bought a used John Deere combine.

*Diana:* Would they have sold the wheat commercially or would they have kept it to feed their own stock?

Frank: The wheat went to the elevator.

Diana: Where would they go?

Frank: Probably to Sitka. They were probably just equidistant between Sitka and Ashland, but probably a mile or two closer to Sitka.

Diana: In that time, were there more than one elevator?

Frank: My guess is there were. I think it was before the co-ops actually came along, but in town, certainly there was the Wallingford Elevator in Ashland and at Sitka. I don't know, but the Co-op probably came along at another time, sometime in the 40s or 50s, I would guess.

Diana: So did they grow any other crops besides wheat?

Frank: Barley was an early crop that they would put plant a few acres. It matured earlier, before the wheat, so they could get started on the barley. They kept some of it for grain, for feed, for cattle and certainly their horses. I imagine they took the rest of it to the elevator, but no other crops. The ground and area really wasn't suited for corn or milo since there is not a water source to support irrigation.

Diana: Would they have grown feed:

Frank: Feed was certainly a crop they would use for rotation for cattle feed during the winter. I remember in my youth, before square bales were just starting to come into being and certainly before round bales, we would stack the feed up into "shocks". They were a stack of the bundled feed which had just been cut. We would stack the bundles in the form of a tepee, so it would shed moisture and snow over the upcoming winter. After a full day shocking in the feed field, you knew you'd put in a day's work. But that was always kind of fun, as you usually had a crew of school friends to work with. I think Dad would actually pay them and therefore I too would get some spending money!

*Diana:* Did they leave those shocks out there in the field till they had to use them?

Frank: Yes. In the winter dad would go by the feed fields and load up the back

of the pickup with the feed bundles and then drive to where the cattle were and roll them off, pitch them off the back of the pickup with a pitchfork. I would help on weekends to drive the pickup while he threw the bundles to the cows or vice versa.

*Diana:* Okay, you said they had some cattle. What type of cattle would they have had?

Frank: Back in that day, before Angus became the breed of choice, the Hereford cattle were popular. Dad had a Hereford cattle herd and his dad before him, I would assume it was Hereford or maybe a mixed herd. And my Granddad Christman, I think was definitely into Herefords.

*Diana:* Were their horses mainly just work horses or did they have some ranch horses.

Frank: They had riding horses as well. Granddad Christman, Harry Christman, was really more of a cowboy than a farmer. We have several pictures of him sitting on his favorite horse. They called him Grey Dan. His neighbor, Henry Degnan, lived just south of the Christman place and they were close friends. We have some pictures of them together.

Diana: Did he raise horses?

Frank: I don't know that he did. I think he'd find a good horse he could use and he bought it.

*Diana:* So when they went to doctor cattle or give them medicine, how would they do that? Would it be out in the pasture or would they use corrals?

Frank: I think in my early memory, we had working corrals and a working chute. Prior to that we would work calves in a pen. Us boys would bulldog them and turn them over and sit on them while they would brand and vaccinate them. Back in that day, about the only shots they would get would be what was called a blackleg shot. Today with modern vet meds, there are a half dozen other shots new calves receive.

*Diana:* Would most of them be a cow/calf operation?

Frank: They were mostly cow/calf back in that day. Later on, my dad, went to

more of a stocker cattle operation where he would buy calves from somebody else. He would turn them out in the winter on wheat pasture and then retain them through the summer on grass and then sell them in the fall.

*Diana:* Would they really try to buy most of his cattle locally or would he use a cattle buyer?

Frank: Yes, back when Ashland had sale barn, I remember he'd go in and buy a lot of them locally, or go over to Coldwater. Coldwater would always have a lot of calves that were local and healthy, and that weren't shipped in cattle. You still had to kind of watch them and get them weaned and over the health issues. Later on, he had an order buyer buy for him that went to other auctions and had more time to do that for Dad.

Diana: Do you run a lot of cattle?

Frank: I do run a stocker operation of about 300 head of summer grass steers. I will buy in the spring and sell in the fall. I used to retain ownership and feed them on out in area feedlots but have not done that for several years. My operation is not a big deal but big enough for me by myself.

Diana: When they did a cow/calf program, did you calve out a lot of cows?

Frank: Yes.

Diana: What was the normal for a year.

Frank: Dad's cow operation wasn't real large, compared to a lot of them around, but he probably had as many as 150 cows.

Diana: Did he have lots of pasture to put them on?

Frank: He had enough. He leased from his dad, and then later on, he bought some pastures north of Highway 160, just east of town. He then leased some pastures from other relatives. So he had plenty of country on which to graze.

*Diana:* So to move cattle from one place to another?

Frank: Yes, that was always kind of fun. Back in my early days, the big cattle trailers or goosenecks weren't that prevalent. If it was no more than a three- or

four-mile relocation of cows from summer pasture to winter pasture, we'd drive them down the road horseback. I always enjoyed that. A shorter version of the long cattle drives of my Grandad Christman. I would be on my horse "Pokey", a horse which was aptly named, as he didn't have a lot of get-up-andgo! But I loved that old Pinto horse.

Frank: It was kind of an adventure as a kid. They would be pretty uneventful until they came to the highway and they didn't want to go across. We'd usually position a rider on either side to make sure the traffic would not plow into them. Eventually they would go across.

*Diana:* You mentioned your dad leased pastureland. Have leases on pasture changed through the years?

Frank: Well, really not. The main thing is the price is certainly higher than it would have been back in the day.

*Diana:* Was it done on acres or was it figured on how many cattle you were going to put on?

Frank: I know currently there are two or three ways to figure grass leases. Back then it was based on so many dollars per acre per year. Usually, you paid half of it in the spring and then half of it in November. May 1st and November 1st were payment dates usually.

Diana: Usually when you either put the cattle on or took them off?

Frank: Yes. In a stocker operation, you always go on about April or May and usually come off by first to mid-October when the grass kind of dries out. Of course, cow/calf operations are usually year-round with maybe some pasture rotations.

Diana: When you're on grass, do you also supplement with the grain or feed or something?

Frank: Usually range cubes. We call it "cake". Pellets that are usually 16 percent protein to 20 percent protein. I feed 20 percent protein just because I don't usually start caking until the grass kind of cures out in the late summer, it loses its vitality. So I try to maintain the steers and keep them gaining, I usually

feed them two pounds per head maybe every third day or so. So about three times a week, they get a two-pound ration.

Diana: Do you feed in the morning or in the evening?

Frank: With my bank job, it's usually evenings and weekends.

Diana: Yes. When we're talking about wheat, they had their own combines. But later, when they had to hire it done, how has that changed from when you were young? Because you've done your own combining and then you've hired it.

Frank: You know, it's still the same concept of getting in there when it's ripe and trying to get it off the field before the storm gets it, or other forces of nature. Certainly, machinery has evolved from back in the day. The first horse-drawn combines to the luxury combines of today with the carrying capacity and the grain bin back behind the driver in the cab, is as much as four or five hundred bushels at a time.

But certainly, larger machines, longer headers, wider headers and the cutting capacity on a new combine today, of course, you're paying close to \$400,000 for a new combine. That's the equivalent of a large tract of land, basically. Most farmers my size can't justify that large of a capital outlay for one piece of machinery used once a year for a two-week job. Therefore, the need to hire a custom cutter.

Diana: What about the prices to have somebody come in and cut and haul?

Frank: Prices have risen over the last few years to kind of match the prices the custom cutters have to pay to buy the machinery. So it's all relative. This past year, it was about thirty dollars an acre to cut it, and then you add on the cost of hauling it to the elevator. And if it's a bumper crop, they add a little add-on to the thirty dollars. Like we had last year and the year before, certainly 2019 was a bumper crop year.

*Diana:* So you said a bumper crop back in the 40s was like 30 bushel an acre. What would it be now?

Frank: A the 2019 wheat crop there were yields of 50 to 70 bushels. The 70-bushel wheat was more up around Minneola and probably better ground. But

there's certainly some people down around Englewood and some good farm ground country that made 60 to 70 bushels.

*Diana:* So how's precipitation in Clark County affect what we grow or how it grows?

Frank: It's everything. It's everything. If we don't get rain, we don't have a wheat crop. We don't have grass. We are so dependent on Mother Nature that without it, it's not going to be a good year. We are called "dryland farmers" for a reason, with no irrigation wells in our area.

*Diana:* So if it's bad as far as precipitation, then cattle? People probably aren't running as many cattle?

Frank: It's all relative. If it's a dry winter and a dry spring, you're less aggressive in how many you can stock, because you don't want to over-graze and have too many cattle relative to the grass production. You want to be optimistic that it is going to rain, but there are no guarantees. I always lean towards extra grass acres per head just in case it is a dry season.

2018 and 2019 were both wet summers, as was this past year 2020. But like I was referring to back in the 1950s and certainly in the Dust Bowl years, there are a lot of years that I'm not sure how they fed their livestock. They grew a crop called barley corn back in those days and some feed that they were able to raise. But I've seen pictures where the natural grass pastures were just pretty bare, picked clean in extreme drought years.

*Diana:* So how has your experience as a farmer rancher influenced your job at the bank?

Frank: I think that it's complimented my bank job. Most of my bank loan customers are ag producers. I have certainly been able to relate to my customer's needs better. Dealing with the markets and the weather has given me a keen awareness of their needs as well as my own.

*Diana:* Since your family's been here for many years, they probably went through the Dirty Thirties, the Depression, and the war. How have those times affected the family ranch or farm?

Frank: Well, there are a lot of families that didn't make it back in the 30s and

the Dust Bowl days, things just didn't work out to cash flow to keep family farms. Both of my grandparents survived, but I'm sure it wasn't easy.

Diana: Did they raise a big garden and a lot of things at home?

Frank: Yes, stories I've heard for both of them, they were more self-sufficient. They were in a kind of survival mode to do what they could to put food on the table. Certainly, they raised beef. I've always heard, beef steaks were plentiful, but maybe not every year. Granddad Christman always had hogs, too, so I suppose they could put meat away. Most everyone knew how to butcher beef, hogs and kill a chicken for fried chicken. They had a way of curing the hams, I'm sure. They didn't have the deep freezers and the modern refrigeration that we do now. That's always been kind of a mystery, how they kept what they did raise safe. I know they would take canned goods down in their dugout or storm cellars, which is normally cooler. But, you know, modern refrigeration and freezers didn't come along till probably late 30s or 40s.

*Diana:* Did they talk about the rationing and things that they did during the war?

*Frank:* Yes, I've heard stories and certainly everybody had to sacrifice and cut back and certainly live within their means in those days, The thirties were tough with the Great Depression and dust storms. Then in the 40's there was rationing for the war effort.

Diana: Were there any schools on their property?

Frank: Yes, there was a township school just west of the York farm in between York's and the Broadie place, just a little one room schoolhouse.

*Diana:* Do you know what it was called?

Frank: Four of dad's five sisters, after attending Southwestern College, would come back and teach in local schools. This was kind of the thing to do back then, I guess.

Diana: Where did they attend grade school themselves?

Frank: The York kids all attended Sitka Grade School as they were actually a little bit closer to Sitka. By high school they all road the bus or were able to

drive to Ashland and were all graduates of AHS. The Christman kids all attended the Ashland school system and graduated there as well.

Grandad York was a charter member of the Sitka Methodist Church and then later transferred to the Methodist Church in Ashland. He served for many years on the Sitka School Board and Grandmother York took the annual school census.

He also served as a Clark County Commissioner for several years. So, I thought this was good out of the history book, "Mr. and Mrs. York believed in the possibilities of this Western land throughout the years with good management and family diligence," (that goes back to getting through the hard times). "They acquired extensive land interests in the county. Some of the years were hard, especially those of the Depression and the Dust Bowl. However, in retrospect, all seem to remember the good times. The annual New Year's Oyster Supper was a social highlight of the neighborhood." Diana, you probably heard stories about the oysters from your Sitka relatives.

*Diana:* You said that they all went to Southwestern or the majority of them did. Is that related to the church that they went to?

*Frank:* It could have been, or maybe one of the older ones went down there and everybody else followed? They were all pretty devout Methodists, I think.

Diana: Did many of them settle around here?

Frank: Well, my dad and his brother John were two boys with five sisters. Their older sister, Frances, married Charlie Randall, and they lived in Sitka in the house where Jule and Heidi Hazen live now. The second oldest sister, Mildred, married and moved back to Waverly, her husband farmed back there. Doris, the next sister, married and moved to Ponca City, and the two younger sisters, Sybil and Ruth, Sybil lived in Wichita and Ruth lived all over, Houston mostly.

Mother was the only Christman family member who stayed here. Her sister Mildred married a a fellow when at OU, who became a prominent surgeon in Illinois. Her brother, Harry Christman, Jr., was an engineer and employed by Fluor Corporation his entire live. He lived all over the world working on huge construction projects.

Diana: Did you grow up on the family farm?

Frank: Actually, Dad lived in town. My grandfather York was still living out there on the farm until 1961 or so, when his wife passed away from a stroke. A few years later, he moved to town. I grew up in town here on Sixth Street.

Diana: So you drove out every day.

Frank: My dad was a "city farmer", as we call it. He would commute out and back home in the evening. I remember most days he would come home for lunch then back in the afternoon.

Diana: What about the Christmans?

Frank: My Christman grandparents lived on their place until the mid-50s. My Granddad Christman was burned in a bad accident and about lost his life. He was out burning weeds one day and gasoline was leaking out and caught his trousers on fire. He was out there by himself. They later found and rushed him to Dodge and then to Illinois to a burn center. After that happened, they moved to town and that place was rented out for a few years. It wasn't much of a house back in those days, but they later razed it and took it down.

*Diana:* So how did your parents meet?

Frank: They both went to high school in Ashland and probably rode the same school bus. The York homeplace and the Christman homeplace were about three miles apart? They became high school sweethearts I guess you could say.

Diana: Did your mom go to school in Ashland through grade school?

*Frank:* Yes. She never did go to Sitka, because they were just two miles outside of town here.

*Diana:* So did you always want to go into farming?

Frank: Absolutely not. It wasn't my thing. Dad would put me on a tractor sometimes about Junior High age. He had a hired man or two. Leroy Dodson, worked for Granddad York and my dad. And occasionally during harvest, they would have extra help, too.

But my older brother would go out, and when he went on to college, I was

used more, but I never really thought that was something I would come back to. Dad allowed me to farm the Christman ground when I started college in 1967. I kept 2/3 of the wheat crop. He said, "That's going to have to pay your college bills, you know." As I said I have been farming that old ground for about 54 years now. I guess you "never say never"!

Diana: So where'd you go to school?

*Frank:* I went to Kansas State for three years and then dropped out to spend a couple of years in Vail, Colorado, and then finished up in Boulder, at Colorado University in Boulder, Colorado.

Diana: What degree did you get?

Frank: After changing two or three times during my K-State time, I wound up at CU in Business Finance. That's what got my interest in banking. I never really thought I'd move back to Ashland. After I graduated from C.U. and went back to the Vail, I really wasn't in any hurry to find a job.

My sister, Jane, had a business in Vail and I helped her through the ski season. That was kind of a really cool place, great snow and a new ski resort which was considered one of the best in the world. So I learned to enjoy skiing and helped her with her cheese shop. It was a fun time, kind of a glitzy time, and certainly Vail is a beautiful place. I would always come home in the spring/summer and fall to help dad and attend to my own farming on the Christman place.

So in 1976, a local Ashland banker here at Stockgrowers State Bank asked Dad if I might be interested in coming back to start a banking career. Tom Brower was his name and Tom was the President of Stockgrowers.

I told him I'd come back and do an interview. He offered the job and I went back to Colorado for a few weeks. I remember that I wrestled with moving back home or staying out there in the ski world and enjoying life, but I ultimately decided that this was where I probably needed to learn banking. What better place than in a small-town bank to learn all aspects? I had interviewed with a bank or two in Denver. But it wasn't really anything that appealed to me. They were big, large banks. Also, I was kind of interested in doing a commodity brokerage business with E.F. Hutton at the time.

But banking seemed to be a little more secure and stable. So moving back to Ashland was my choice, not ever thinking that almost 45 years later, I'd still be in the same place. I will be retiring my banking career in a few weeks at the end of this year.

Diana: Then you get to do something different.

Frank: Then I'll continue farming, ranching, running cattle for myself to keep myself occupied. I'm not wired to sit at home in the "rocking chair".

Diana: Do you remember any disasters like snowstorms?

Frank: Certainly, the snowstorm of February 1971, the spring blizzard. I was in Vail, Colorado, at the time and had a phone call from Dad one night and he said, "Well, it's snowing pretty hard." The next day he called and said, "You'd better figure out a way to get back here and help me." Later that evening, he said, "Don't try it, there's no way you can get home.", because all the roads were closed, snow packed and drifted. Two or three days later, I went down to La Junta and took the train into Dodge. I don't remember exactly how I got from Dodge down here, maybe my mom came up. They had just opened the cuts out west of town, so I was able to. I helped Dad the rest of that week get to cattle that really hadn't been fed except for some airdrops from some helicopters and some big planes that pushed out some hay.

*Diana:* Did they have any trouble getting water to the cattle?

Frank: I don't remember that being an issue as the snow started to melt. I'm sure they found some water holes that they could drink from. To my knowledge, we didn't lose any, maybe a couple baby calves.

Diana: Do you remember any tornadoes?

Frank: We had some scares. One came close enough that it took the roof out of part of the barn just west of the house in the late 1980's. It was the same tornado that destroyed Walt and Mid Broadie's house just a mile southwest of us.

Diana: Any floods?

Frank: In southwest Kansas? Well, perhaps. In the Sitka area in maybe '57 or '58. there was the infamous Memorial Day storm that they said in some places measured 16 inches of rain in a 24-hour period. So I know there were a lot of areas under water, I'm sure especially in the Day Creek area just west of Sitka.

Diana: They said it mainly came down Day Creek. Do you remember it?

Frank: Living in town, I remember it rained torrents for a long time. I had a cousin, Warren Randall, who was older than me, who lived in Sitka. Warren was always kind of a high school hero of mine; I always idolized Warren. He had been in town that night and found out he couldn't get home, because Day Creek was over the bridge. I remember he spent the night with us. Probably if there was ever a flood, that would have been the one, you know, it didn't affect us here in town, except maybe the City Park flooded. Of course that has happened several times over the years.

*Diana:* Do you remember any large fires besides the one in 2017?

Frank: Yes, there was one that happened. It was people burning CRP and it got away from them on a very windy day and burned through the Christman place. I'd rather not go into that one because it created some hard feelings. I came very close to losing some cattle in that one.

Diana: Oh. So how did you become involved in the family operation?

Frank: I just became more involved over time. As I said, Dad allowed me to use his machinery to farm the Christman ground back in the late 60s, after I graduated from high school in '67. So I farmed it through the summer, even when I was in Colorado, I'd come home and help do that farming and help my dad. In the mid 190's I purchased most of his machinery and equipment when he had to quit due to health reasons. I've been with it ever since.

Diana: Did you partner with him with cattle?

*Frank:* One or two years early on. Primarily his cattle business was his and mine was my own.

Diana: So how is your current operation changed from when you started?

Frank: Oh, it's evolved. After my dad passed away, I took on some of the leased ground that he had from relatives. There was a time that I decided I was probably burning it at both ends and decided to give some of that leased ground up. Right now, it's about manageable. There was a time that I had to have a hired man to help and get my work done and not miss any bank time. I've never missed a bank day for my farming, my agriculture business unless I took vacation days for harvest.

Diana: So how do the cattle that you raise now, compare to the types that you did earlier, like in the 70s? Are they larger?

Frank: Yes, I'd say I'm buying bigger framed and larger steer calves. I used to buy lighter cattle but now I buy calves that weigh around 500#. It's evolved. I still run 200 to 300 head every summer. There was a period of 17 years in the 80's and through the 90's that I would put together about 300 to 400 head to ship to a ranch I leased in Broken Bow, Nebraska, in the central Nebraska area. I got to know the land owners very well, it was a good relationship, and it is good grass country up there.

So, I would buy calves in the spring, get them straightened out, and ship them up on May 1st. October 1st, we'd round them up and sell them or feed them.

*Diana:* When you raise cattle around here, how do you go out and check on them?

Frank: Just my pick-up for now. I used to have horses but gave up them up over time. They were getting old and I was riding less. I loved horses and I loved horseback riding.

Diana: High maintenance?

Frank: No. They would get a little extra care and feed in the winter but they had pasture to graze in the summer. I had a four-wheeler ATV for a few years and that kind of broke down. So right now, it's my pickup and me. That's my horse.

Diana: Do you have a grass management style that you use?

Frank: I've tried rotating pastures, especially north of the highway. Normally I

just set my stocking rates to fit the pastures and grass conditions, keeping the stocking ratio at around six acres per steer.

Frank: I tried putting them all together and rotating but that puts too much pressure on the watering system. You can get in trouble in hot weather pretty quick if a well goes down and it is providing for a lot of cattle.

Diana: So what kind of windmills do you use? Do you have solar or regular?

Frank: Both. It depends, I'm going more on if the windmill needs replacing or we have to drill a new well because the old well had gone bad, then we're going to solar water systems.

Diana: It's kind of hard to find somebody to drill a new well for you.

Frank: It's getting harder and harder.

Frank: You know, I use a well-service from over at Meade. However, they're in great demand because there are fewer of the well-repair guys and drillers around. Fortunately, my pastures have good wells. I have a pasture south of Sitka that Day Creek runs through. It's great to have a creek with running water after a wet season and a few springs. One summer in the 2012 or 2013 era, we had an extreme drought and the creek completely dried up, springs and all. I had to make sure they had water every day by hauling water actually a big part of the summer.

*Diana:* What about fences? Have they changed?

Frank: Fences have greatly changed since 2017 with the fire, because it burned about every fence that I had or pastures that I lease.

*Diana:* Did you change the style that you used?

*Frank:* It has. The newer fences are more steel T-posts with the creosote post every fourth or fifth post. A lot of really Cadillac fences now have steel pipe corner posts that will be there forever. A big hedge post works as well.

Diana: Do you use more strands of barbed wire now?

Frank: Yeah, I used to get by with a four-wire fence, but with the fire, if you're

going to build a fence, put an extra wire on it. So now most new fences have five strands, five wires.

*Diana:* Most of the people that lost fences used the cost share help from the government that came through as well as the generous contributions to the Ashland Community Foundation which were prorated back out to local ranchers.

Frank: That was a huge help. I'd say two thirds of the new fences in Clark County were people who received cash assistance to help cost share and build new fences.

Diana: Has the grass pretty much come back from that?

*Frank:* Yeah, it's come back nice. We were blessed by good fortune in 2017 after the fire, as it started raining. You know, not immediately. We were all scared there for a while because there were four or five weeks without rain.

*Diana:* So some of the people that lost everything or that had a marginal ranch before the fire, were they able to pretty much stay in business?

Frank: I don't know of anyone that the fire put out of business. It set some folks back some, smaller operators that lost cattle, to some of the larger ones. But I think that all have bounced back.

Diana: Were they able to get reimbursed for the cattle that they lost?

*Frank:* There was a government program through the FSA that reimbursed, indemnified cattle.

Diana: Did you lose cattle during that?

Frank: I was one of the lucky ones. I had not bought cattle quite yet when the fire happened on March 6. I had an order in that day to my order buyer. Earlier that morning, even before the sirens went off, he called and was ready to buy that day. I told him "I wasn't quite ready so let's give it another week". Otherwise, I would have had a load of cattle being shipped here from Missouri where he was buying that day. That next day every one of my pastures was black, no grass anywhere. The cattle would have had to be resold for a loss or put into a feed yard.

*Diana:* So, from the time that your grandfather ran cattle until now, has the medicine, and the feed, and the type of cattle that we grow, changed significantly?

*Frank:* By and large, there have been tremendous improvements in all cattle breeds. There certainly have been improvements in medicine because it seems like cattle are less resistant, maybe, than they were back then, maybe not as hardy. So there is always some kind of a new miracle drug to try, antibiotics, to try to curb pneumonia or health and sickness problems.

Diana: Does technology enter into your operation now?

Frank: Not like a lot of the bigger ones. I'm small enough myself. I don't have the GPS in my tractors. It's an eyeball situation, and a lot of our ground is terraced. It's just rougher ground to do that more high-tech. Maybe it's my own skills of being a low-tech person to adapt. I get along just fine with it. But it is a good, efficient tool for the larger farmers to use.

*Diana:* Do you use apps that show you where the moisture fell when we have a rain.

Frank: Yes, I do have an app that I think probably started through the Howell Insurance offered Climate Corporation back in the day. Somehow, I'm still plugged into their system and it's kind of cool. The next day after any precipitation, I get an email telling how much rain each field received. It's usually pretty close.

Diana: Have you been preparing another generation to take over the farm?

Frank: I might have tried but not successfully. None of my kids are interested in coming back and farming. They've gone off to other things and that's fine. I think they grew up seeing all the work involved with ag production, and all the associated risk factors that go along before you get a "payday". Our kids are all off to their own careers and doing great. That is rewarding to me just the same.

The succession plan on my place is when I decide that I want to retire from farming and ranching, I'll just lease out the ground that I own and turn the lease ground that I lease from relatives back to somebody else.

Diana: It's kind of simple.

Frank: Yeah. My succession plan is pretty simple.

*Diana:* So how has your family been involved in the community? You talked about your grandfather that was a vet...

Frank: My Grandfather York was a County Commissioner. They were all involved. My dad, living in town, was on the City Council for years. He was on the Co-op Board for years. My folks went to the First Baptist Church where I was raised. I remember them being very active in the church. So that has taught me to try to be involved in the community. And I've tried to do that over the years in many factions. I won't go into that, but I've been on three or four boards, not just locally, but boards throughout the State of Kansas and that sort of thing.

*Diana:* Since you first moved back, when you came back to join the bank, has your role in the community changed?

Frank: Oh, I don't know that it has. How would I say that? I think early on, I tried to become active in Civic Club, I got on the hospital board. I hadn't been back here three or four years and I was on the hospital board and president for five of the six years I was on the board.

I probably was more active locally than I am currently, you know, outside of just wanting to go to meetings and being involved where I can by volunteering.

One of my fondest memories was an early community contribution in 1984. I was on the Ashland Centennial Steering Committee. You know, I still think that was Ashland's finest year. We planned to have a community event each month from February on, culminating in the grand parade and pageant in October. For the month of May, we wanted to have an athletic event, a race or something of that nature. I introduced the concept of a 26-mile, marathon relay race calling it "The Great Race" to the committee. It would start at the Clark County State Lake with a canoe race, then it would hand-off to runners, bicyclists, horseback riders. It was designed so each leg was to fit the terrain of the hill country north of town. The anchor leg was a two-block tricycle race to the finish line on Main Street. It was patterned off a similar event I had seen when I was in Vail, Colorado except they used winter sports down a mountain

course, (skiing, tubing, etc.) in that race. I remember running the concept by my friends, Ollie Shupe and Robert McNickle. Coincidently they were wanting to try something different than the routine 10-K race which was so prevalent at the time. I pitched the race concept to them, and the rest is history. Ollie and Robert were the promoters and did a great job selling it to the public. The steering committee loved the idea. The locals bought into it. It could not have happened without the help of great community volunteers to be gate keepers at the hand-off spots. The Great Race was a huge success! It became a very popular, annual event held on the Saturday of Memorial Day weekend. I think it lasted for fourteen years. At its peak year we had as many as twenty-nine teams entered on about the third year. Downtown Ashland was packed with huge crowds, estimated at 800 to 1,000 people each race day. These were mostly out-of-town teams, their families and support crews. It is fun to hear others talk of how much fun The Great Race was and to realize that I had a hand in it along with Ollie and Robert. Most years it would culminate in a Street Dance on downtown Main Street.

Diana: Looking back, what's the smartest thing you ever did?

Frank: Oh, that's a loaded question. Of course, I would have to say that I married up when I married Sue. She has been the best thing to happen to me. I can think of a lot of dumb things I've done. Also, I have to think, in retrospect, another smart thing I did was to give in, to come back to Ashland and Clark County in 1976, my roots. I guess the apple didn't fall too far from the tree, as they say. It's been a good life with good people. Looking back, I wouldn't have done it any other way.

Here you have community around you, certainly my bank family, my church family, and my own family. There's no better place to raise kids than in a small town. Our school system has always been tops and I certainly was grateful that they got to go here rather than a more urban school system.

I think that's probably the smartest thing I ever did. It was a tough decision to come back home, being a single person, but I decided, "What better place to live and learn banking?" I wouldn't have stayed if I didn't like it. Like I said, almost 45 years later, I'm still here banking, ranching and farming.

Diana: What would you change if you could?

Frank: Well, I'm sure there may be some things we might all do differently. I

just don't know what I would change. I've been blessed, I've had a good life. Maybe, one thing I wish I would have done was to sit down with my ancestors, back with some sort of a tape recorder and just ask questions like you're doing now. I'm pretty vague or just never knew a lot of family history. I had to get the Ashland Centennial history book out to look at dates and that sort of thing. History does matter because those are the folks who put me here. These stories matter for the next generations to come.

One of my dad's sisters, Aunt Mildred, was a great storyteller. At family Christmas or Thanksgiving dinners, she would reminisce about early family stories growing up on the farm when she was a youth.

I wish those stories could have been recorded. There was always a lot of laughter and glee, and we lost that opportunity to do so. So props to you Diana for what you and Cara are doing. If you don't record it, it's lost. You're filling a gap of history. Even though it's a stretch for me to talk about my grandparents and their parents for sure, if we don't talk and record a little bit about even our era, it's going to be gone.

Diana: So anything else?

Frank: I think you've covered it and I have rambled long enough! Thank you very much for this opportunity to share!