

An Interview with Nafeesa Sallee

An Oral History Conducted by John Grygo

African American Collaborative

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The following interview is part of a series of interviews conducted under the auspices of the *African Americans in Las Vegas: A Collaborative Oral History Project*.

Claytee D. White
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Preface

In March 2013, at the time of this interview, Nafeesa Sallee was newly retired after thirty-four years in the local banking industry.

Nafeesa was from Cleveland, Ohio. In 1978, she moved to Las Vegas with her children and school teacher husband when he was recruited to teach at Eldorado High School. She relates her insightful observations as a Black adult from the Midwest adjusting to Las Vegas without knowing local history and creating a personal path to success.

Within a few months, Nafeesa secured a job as the “oldest teller on the line” at the First Western Savings & Loan. Over the course of the next three-plus decades, she would work her way from teller to vault teller to new accounts manager and into branch management for what eventually became Wells Fargo Bank.

Her career spans the crisis of savings and loans, aka as “thrifts”, that occurred in the 1980s and 1990s. She weathered each transition that occurred in local and national banking, improving her role and leadership skills.

A banking history note: First Western Savings & Loan became American Federal, Norwest bank, PrimMerit and then Wells Fargo bank.

African Americans in Las Vegas:
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My name is John Grygo. Today is March the 21st and we are here at the Edmond Town Center, I believe, in West Las Vegas. I am here with Nafeesa Sallee.

Correct

I guess we can just start—you were born in Cleveland—if you just want to give me a quick history of Cleveland and then what brought you out to Vegas and when that was.

A quick history of Cleveland. I am the eldest of seven siblings. I worked at Fairview General hospital for 14 year as a surgical assistant. I married my husband in 1968 and we have three children.

What brought us to Las Vegas? My husband was a schoolteacher and wrestling coach at JFK high school in Cleveland, CCSD [Clark County School District] recruited him for a teaching and wrestling position at Eldorado High School. In November of 1978 we sold everything and moved to Vegas.

What are your kids' names?

Sonya, Rene, and Cecil, he's my baby. He was two years old when we came to Vegas.

So your husband got recruited. Did you have a job coming here?

No I did not have a job. In January of 1979 I decided it was time for me to go to work. I went downtown, (now called Fremont experience) the first place I went into was a bank, and I was hired. I had no clerical, office or banking experience and everything was done on a typewriter. They hired me on the spot. The woman who hired me said if I worked in a hospital for 14 years raised a family and then move them across county then you can work for me.

Nice. Do you remember that woman's name?

Dee Brown.

And the name of that bank?

First Western Savings and Loan.

Was that on the Westside?

No. It was downtown Las Vegas. Off of Carson. Now it is a garage. First Western Savings and Loan was one of the first banks downtown and that was 20 years ago.

Where did you live when you first moved to Vegas?

We lived off of Pecos near Lamb.

Coming from the Midwest out here, it's a little bit of a shock.

It was a shock. But I love the heat and I do not miss the snow

November, yeah.

Yes, in November. When we came here I remember waking up and hearing the neighborhood kids outside screaming and I'm thinking, what in the world? Well, it snowed. But the snow was gone in a couple of hours; it had all melted. And they were all outside in their pajamas just throwing snow and I'm thinking, you crazy kids. It was funny because we just left Cleveland before a blizzard hit, and these kids are playing in snow, they didn't have a clue.

I fell in love with Las Vegas because when I first moved out here it was still open, still wide-open Nellis was a two-lane street and Pecos stopped at Washington Ave. When we purchased our house and it was a newly built track home and it was all desert around us. The kids would ride their horses down the street to school.

Your kids?

No, not mine, but I'm talking about the kids in the neighborhood. It was something for us to see because I we lived in the city. It was great because it was nice and slow. It was a different pace slower pace and I loved it.

What was the neighborhood like then?

It was a nice, quiet mixed neighborhood. There was a horse ranch right at the end of the street. It was nice, real nice. The neighbors were nice. The kids all played together in the streets.

You knew your neighbors.

I knew my neighbors, for one it was a new track home and because our kids played together we would keep an eye out for the kids, it turned into a neighborhood watch. All the kids went to the same school. Where we lived if you walked to the corner and turned right there was an elementary, if you turned left there was a junior high. So the kids were all right there to go to school, so nice.

What were the schools like when your kids were going to them?

Great. At the time CCSD seem to be ahead of the Cleveland public school system. It seemed like the parents and teachers were concern about their children's education, the classrooms were not overly filed. My son was placed in advance classes as soon as he started school. It was the best moved that we could have made for our children's education, all three.

And what school, the elementary and middle school?

All three went to Myrtle Tate (the elementary), Von Tobel was the junior high and Sonya went to Eldorado High School, Rene went to Vo Tech and Cecil started at Rancho for advance classes, then to Green Valley for advance classes but he graduated from Eldorado with his friends.

And what was Eldorado like?

Eldorado was a new school, the black children were bused from North Las Vegas (the areas Cheyenne, Gown and Pecos area) and from the Westside (Gerson park area) because of the busing it was a mixed school. Eldorado was the school that recruited my husband and it turned out to be great.

So he could watch the kids, make sure...

No. [Laughing] No. But it was nice he could keep an eye out. I think that was the best experience for my kids, moving to Vegas, because I look at the kids that they grew up with in Cleveland and then what my kids experienced out here. It was a vast difference and the kids loved it.

In what way do you think? I think that's interesting that you said that. How would you compare that Midwest environment to here?

Everything was open and slow and the kids were more exposed to different ethnic groups.

Really?

Yeah. It was a change. I had taught my kids it doesn't make any difference what you are or where you came from you treat people how you want to be treated with respect. They had Hispanic friends, black friends, white friends, kids who were from the islands (Hawaii, Jamaica, Trinidad). It didn't matter. They were in all types of programs. Each one played a sport. Well, my oldest, she didn't play a sport; she was a cheerleader.

That counts.

But my other two played a sport. They were in drama, band, they were in this and they were in that. They also got a chance to travel with each group. So they enjoyed themselves.

Awesome. Now back to you, you got your job at the bank. How long before you got that job while you were here?

Two months.

So you came here and got a job.

Yes.

And it was pretty easy, the employment market at that time?

I didn't want to go on the Strip because I really didn't know anything about the strip. I wanted to go back to school to get licensed as a surgical tech because I had worked in a hospital for 14 years. But I decide that I needed to be home for my kids, so I tried something new, banking. Once I got hired I was the oldest teller on the line. But I was okay with that, and I was okay with starting from the bottom because I knew I had to work my way up.

It was interesting because I met many different women being trained to be tellers or new accounts or whatever they were being hired for at that time. This one particular time we were eating lunch and I was telling the ladies that we just purchased a house and one of the tellers said how did you buy a house? And I said with a down payment (thinking to myself like everybody else) and she said that she didn't know that I could a buy a house and that she thought most black people live on the Westside. I said, oh that's news to me and I didn't even know where the Westside was. That was the first time I heard about the Westside. After learning the history of Las Vegas, I found out that at one time that was how it was.

But anyway, after being a teller for a while I decided that it was time for advancement. I decided to be a vault teller which is the teller that is in charge of the vault and the teller line. A vault teller made sure everybody got their moves for the day and made sure that everybody balances for the night.

Didn't have checking accounts?

We didn't have checking accounts.

Just savings?

Savings and CDs. No checking accounts. And we didn't have loans. Commercial loans that is.

No loans?

We didn't have commercial loans for a long time.

How does a bank survive with no loans?

We had home mortgages, savings accounts and certificates of deposits. [First Western] was a savings and loan, not classified as a bank. There's a difference.

And that was the early eighties.

Yes.

Savings and loan during that time.

Yes.

That's problematic.

No, At that time there were only savings and loans and thrift banks.

Were there any problems from—

Not with us. During the coming years, though, the thrift banks were like a savings and loan. They offered higher interest rates and they weren't backed by FDIC. So, during the late 80's, they started having problems and a lot of them folded or were purchased by banks.

They were just absorbed. When you first got that job as a teller, was that considered just women were tellers?

No. We had some younger guys, usually guys who went to school. They were going to community college or working part time. But no, in fact when I was a teller, one of my supervisors was a young man.

Compared to now—now you hire the tellers—when you were hired did you have to have a degree or certain credentials compared to now? Is it more competitive?

Well then they wanted you have at least a high school education. Now you can have a GED or equivalent. It is not as stringent. You had to have a background check but now they run your fingerprints and really do an extensive background check.

And credit checks.

Yes.

Well, how do you think just the banking industry has evolved since you started, like major things that you've seen change, good or bad, that are significant to how a bank may affect the community as far as maybe lending practices or the products that they sell, what they used to sell, loans, not giving loans?

Well, things change all the time. In the 80's the interest's rates were great; they were like 12% and up. For example, you could have \$1000 and in three years you would have \$3000. That was a good time. Banking is still a good industry; it's just that banks are in business like anything else, to make money. They used to have free things, free checking, and free savings. Nothing is for free anymore. You have to have a substantial balance to get something free. That a change of the times.

I think banking back in the day to me was friendlier. We tried to keep the branch on the Westside, well, all branches I suppose, friendly with our customers. We were trying to provide the best customer services for everyone. We were always taking that extra step to make our customers feel special. I think on the Westside we do go a little further with that extra step. It's always been like that because sometimes our customers over here need that extra help, understanding to do what right for the customer, not giving them something they don't need. I always stood by that.

So back to you coming up through the banking system, just tell me that story a little bit as far as how you went from that to running the show.

Yes. I just figured I could do more. I don't know; when I grew up women worked, but they were also housewives.

Right. Two jobs.

Yes. I had gotten to a point that I had to advance because I became a single parent. So if that meant that I had to learn a little more to do that, then I would do that. So I figured, okay, what steps would I need to take to become a vault teller, a new accounts rep, a service manager, a manager? So I had to take those steps, so I did.

And what did that entail, more school?

Well, yes. But banking has a system that if you take classes geared to finance, they pay for it.

Do they pay for it or reimburse you?

If you take a class, psychology, which I took, anything that's gearing to the banking industry, dealing with customers, dealing with people—and they would have the classes after work and a professor will come to a location—it might be at your office or it might be at another bank down the street—so you didn't have to go all the way out to the college, depending on the class you took. If you pass that the bank will just pay for it.

Do they still do that?

They still do that. I have a young man, a teller, who was taking finance, got his master's in finance.

Master's?

Yes, a couple of years ago. He just finished a couple of years ago and he worked for me for four or five years. Now he's working for the bank in a department that just deals with high-valued customers, casinos and so forth. That what he wanted to do and that what he is doing.

That's excellent.

Yes, so it can be done. They paid his tuition and he wanted to give back and he has.

Is there a no-compete clause in there or something that keeps you—

That says you have to work...I'm not sure but everyone who had used the service continued working for the company for some time.

Now, in the eighties, like we said before, there were some crazy things going on with the savings and loans. The one you were working at wasn't affected.

No! Not that I could see, of course there were some changes. We became a bank.

So you came up the tower—vault cashier and all that—at the same bank?

Yes, in the same bank.

And how long were you there?

I was there for seven years and then I left because I thought I had to make more money. So I went to a casino for a year. I left that and went back to the bank.

What did you do at the casino?

I worked in the cage.

Oh, okay. What casino?

The IP [Imperial Palace]. They look for people who have cash handling experience. I worked second shift at the time. I didn't get home until one, or two o'clock in the morning. I had three kids so I decided that is enough; I've got to raise my kids. Back to the bank and I've been with the bank ever since.

That's an interesting point you bring up especially for Vegas; it's a 24-hour city. I'm sure you have customers who come in all the time who work third shift, second shift, fourth shift. Do you think that's—I mean obviously with the economics it's good; you make money. But what do you think about that as it affects a community with those swing shifts and children, with parents working at midnight?

It depends on what you have set up at your own home. If you have a two parent home and one parent takes this shift and one parent another shift, sure it will work. It would work.

Yes. That's perfect condition.

Yes. And the kids that grow up here know the business. They know that this is a 24-hour town. They know that the casino is the livelihood, which it is. For me it didn't work because I was a single parent at the time and I didn't believe that my 16-year-old should be raising my children. When I would get home from work I would be tired. By the time I got up the next day my kids were getting ready for school and by the time they got home I am at work. So I'm thinking okay this is all wrong. It's a fast paced world and I wanted to take time with my kids because they didn't ask to be born. They didn't ask to come here. You have to take time and take care of them, train them to make sure they get a good education and are respectful. My kids needed me home.

So you got that experience. Was it crazy working in that cage?

Yes. You get a chance to meet people for everywhere. It was an experience. I think I am glad I did get the experience because I saw the other side. I have come to appreciate the casino workers. You have to have guts, will power and be a special person to work in a casino.

You were just saying earlier that's your one thing here on the Westside.

I please my customers, and because we are located on the Westside the area that never had a bank until we came, we had to set the example as far as excellent customer service is concern. Like I expressed earlier, I think on the Westside we go a little further with that extra step. That always been like that because sometimes our customers in this area need that extra help, understanding to do what right for the customer, not giving them something they don't need. I've always stood by that.

Straight and narrow.

Yes. So I'm glad I did what I did.

Awesome. So now you're back at the bank. What are you doing?

What am I doing? What do you mean, in the eighties or now?

Back in the eighties when you went back after the cage.

I had the experience so just started as an assistant manager. When I left I was running and office, then I was moved to another office and stayed at that office for 7 years. The first year I was there I was awarded a plaque because I didn't have employee turnovers. Our office was called the United Nations because I had every nationality you could think of working with me.

When you say "office," what were you doing; what does that mean?

I was an assistant manager. I had new accounts people that reported to me and tellers as well.

What type of products were banks?

We had the checking and savings. We had loans then. People could borrow against their money; that was a big thing then. If you had a CD or savings you could borrow against that. They used the money as collateral; that was a big thing because people didn't know about it and interest rates were low.

Borrow money for three percent; you can do that all day.

Yes, and it was your money. You paid it back with monthly installments and it's still your money. Your money is sitting there earning interest, great. We had the same products, checking

savings accounts. I think we were still big on savings accounts and certificates of deposits the checking accounts were still fairly new. We now have checking accounts with the credit cards and online banking just to name a few products, banking has really grown. Oh yes we have the debit cards tied to the checking accounts.

Right. That wasn't around then.

No. we had the check guarantee cards. I don't know if you remember those.

Sounds familiar.

It's just like a debit card but it guaranteed the merchant that they would get paid.

Almost like a credit card.

Yes.

So the eighties were good. Now getting into the nineties. The nineties economically just a boom for the country. Unemployment at record lows. What was that like here on the Westside and in the bank and with your kids?

My children were growing and moving on. My oldest married also continued with her education. My middle child was in the Army, she served in Desert Storm. My youngest was still in school. The banking industry was growing; banks were merging, opening new offices. The Westside was steady, the small business were prosperous. But in the late 90's, early 2000, some jobs started to lay people off. It was slow but you could see it coming.

This is in the nineties?

Yes, Things were good but then things started to slow down.

With the housing?

I think it was around 2006, things just started to crash. Casinos laying off customer, cutting back on staff and hours. . But it was still good; they were able to get jobs elsewhere. It didn't really get hard until eight years ago; that's when I started to see the decline of things. The building stopped, it was hard getting loans approved, and people couldn't buy or sell homes.

The banks?

Everything slowed down .

Retail.

Retail, we held on to our customers they still needed a bank in the area

Was that the first bank in the Westside?

I heard that there were other banks, they were smaller and they were some investors would get together and open up a little bank, but they didn't last. So, yes, this was the first major bank on the Westside.

So you were part of bringing that bank here?

Was I a part? I don't know if I was a part of it. I was asked if I thought I could work on the Westside? I said, sure, why not? I was told that they needed somebody who was strong and knows what they're doing and knows how to work with people and it's on the Westside. I said okay. I'll do it and I began to work on the Westside.

And that was it?

That was it.

And you've ran it ever since?

I've ran it ever since.

What year was that?

It was 1993. October of '93.

To me that seems crazy that the Westside didn't have a major bank until 1993.

Let me clarify; When I said major bank, I mean free-standing, had deposit boxes, had teller lines, had everything. Now, at the same time, we were still in Nucleus Plaza and in this shopping center the grocery store was Vons and Bank of America, was inside the store but it was a small branch.

I know the Westside used to have a—

Credit union.

—credit union. Woodrow Wilson started it.

Okay. That's before my time.

There were no credit unions or nothing?

Yes. They had a Westside Credit Union. To my understanding it was a community credit union built for just this community.

Right. It was almost just like somewhere to hold your money for a little bit. Well, in the

early nineties when you opened it up what was that like, opening this big, brand-new bank?

Oh, we had a good time. We had a free-for-all; people were just everywhere. We had a little parade. The drill team came and performed we had prizes and gifts, everybody had a good time. At the time Jan Jones was the Mayor and she came to the ribbon cutting ceremony and cut the ribbon. I got a picture of that somewhere, it was really nice.

How many employees?

Just three, but we soon grew. It was a great time. People respected us. They still do. I didn't have any problems. I still don't have problems, nothing like other banks.

I have to ask this.

Go ahead.

Just because you've been in the banking industry so long. Have you ever been there when it was robbed?

Oh, yes.

What was that like?

Well, the first time I got robbed, I—

The first time?

The first time I was robbed I was a teller, a new teller, brand-new teller. He came up and gave me a note. In those days the deposit tickets and the withdrawal ticket were color-coded; one was blue and one was pink. He gave me a pink slip and that was for a withdrawal. I said, sir, you have to fill that out, and; you have to sign it and tell me what you need, put your account number on it please. He pushed it back. He had written something on it, but I didn't read it. [Laughing] I pushed it back. He pushed it back. It said, "Give me all your money." Oh, I wanted to say, ooh, boy, if I come around there...so I gave him all my money, all my rolled coin. [Laughing] He said, "I don't want that." So I gave him money.

So in those days if you got robbed the, the FBI would come in and questioned you and everyone in the office. You were count down and they would send you home. So when I had gotten home, it was on the news that this bank was robbed, but they didn't have any details. So I walked in the house and everybody said, we know your bank got robbed. I said, yeah, it was me. Boy did my family hit the ceiling! What? You're not going back to work. I told my husband, Yes I am.

But yeah, I felt like—I was mad because I felt like go get a job. And I felt like you're threatening me and I have three kids? And I felt like if I could come around there I'd pouch you. [Laughing]

You must be from Cleveland.

I'm from Cleveland. [Laughing] That was the first time. And it's been a number of times, but it's always in and out, in and out, nothing serious.

Nothing serious.

Well one time, this happen when we were located in the Nucleus Plaza. This guy came in and he had a gun. You couldn't get through the back to the teller line because the door leading to the back was locked. But he grabbed my new accounts girl and took her and made her open the door. He made us get down on the floor. And I thought I just got this suit out the cleaner's; are you kidding me? He had a plastic bag with a hole in it. All he took was singles. So as he left, the money was dropping out the bag, a trail of money, bundled singles. And the police thought this was the stupidest criminal in the world; he had a plastic bag with a hole in it. They caught him. They said he just got out of prison in California. He wanted to go back and they took him back.

Yeah, they just followed the money right to his house.

That's it. The last time I got robbed it was someone who wanted some money to get some crack or something. But one of my customers saw him and he called the police and said, come on, I'll take you to him; I know where he went; he took them right to him.

One of your customers?

Yes. He said I saw him come out of bank so I followed him

In the nineties what was the Westside like working in this area? I mean you said businesses weren't really here; you said businesses were building around the Westside.

Magic Johnson opened up a shopping center here. Vons was the grocery store. It was the first time we had a grocery store here on the Westside. We had community grocery stores, like Throwers, Pats, Bells, Mario's but not a chain. Thrower's was here like 40, 50 years, but he decided to sell. All community grocery stores became my customers, I helped them build their businesses and they helped me build up my business. We didn't have you major stores in the heart of the Westside.

Locked them up.

Yes. So it was just like one big happy family. I had coffee in the lobby. Customers, at nine o'clock when I open the door, they come in, "Hey, baby, how you doing?" They sit down and had coffee. Coffee club; this was a meeting place.

That's good. That's good.

The customers were friendly. It's funny because, a customer will come in, "I remember you when I was a little girl; my mom used to bring me in here." It's still like that even though theirs

is no coffee, it's still like that. It's like an old home. They come in and say, hey, I haven't seen you in ten years. Well, how you been? Everybody knows everybody. It's the neighborhood bank. Customers call this office their bank; I hear that all the time.

Were there a lot of commercial loans or housing loans?

Maybe not as many as we would have liked, but we had them. As we grew our loans grew. We had partners to do the commercial loans and the mortgages. I had a mortgage rep. I can't think of her name now. She was very good. She did my first mortgage for me out of that branch. We have partners now, for mortgages, commercial loans and equipment loans. We're retail. We handle the business here, but we have partners. If my customer wanted a mortgage, then I will get them with my mortgage broker. If they had a business and they need a commercial loan, I get them with the commercial department. I have a business that needed a loan for equipment. I called my partner, he got the equipment. I'm sure it was tough at first because you had to have a good portfolio to show that you could support this loan, but it worked. It was slow going, but it built itself up.

Excellent. But still, majority is retail?

Yes

Because of this community.

Yes. I don't have the roof tops or the business like other communities would have.

Coming out of the nineties, 2000. Now we're going into Iraq and especially here the housing values are going through the roof. A little three-bedroom adobe, \$450,000. What was that madness like?

Madness. It seemed like everything shut down, slowed down to a crawl as far as mortgage is concerned, or loans period, this area seemed to slow down. Like I said, about five years ago or so when all this hit, a lot of my customers who had homes, smaller homes that they had purchased and rented out, they lost a lot of them because of that, because people had lost their jobs. Nothing was being built. Everything was at a standstill. So if you were in construction, you didn't have a job. Like I said, they laid off people in some casinos because the money wasn't coming in. Then it was tough. But they kept moving on, kept moving on, they kept moving on.

Sometimes you see people had to close accounts but they did keep in touch with the us. Number one, they have to have that trust. And if they have that trust and they come in and say, baby, you think everything's going to be all right? Everything's going to be all right. I'm not going anywhere; I'm going to stay right here. Okay, that's all I need to know. Then they'll leave their money alone. So basically that's what happened. Some people had to move their 401Ks from their old jobs because they had to live; I saw a lot of that. But it seems like we're starting to come up now. It seems like things are starting to get a little bit better.

You think it's stabilizing?

Yes, it's starting to stabilize from what I can see because more people are going back to work and construction is coming back. I had a customer today to tell me, he said, I'm so sore; I went back to work, because he's working construction. So it's coming back.

What do you think about the interest rates just forever being low?

That's something that's changed and that's something we live with. So we just go on with it; go with the flow. I don't think they'll ever get back up to thirteen again. That's never going to happen.

It did go back up to three recently; that was good. [Laughing] People said, ooh, three percent, that's great. She said, what can you get on the CD? Point one five. Oh, well, if that's the best you can do. I said okay.

Point one five, what is even the point? I'm not trying to—I mean to me they can go play blackjack. [Laughing]

No. Some people think that—well, they say we'll open this CD; I won't touch it.. I said you can get your money anytime you want to. You pay a small penalty if you take it out before, of course, before it matures. A lot of customers open CD and leave it; that's what they do. You have a lot of customers do that. They just think I'll put it in a CD and leave it; I won't touch it. They're resigned to the fact that if that's all you're going to get, that's all you're going to get. Okay, at least I know where it is; I can put my hands on it. Also the longer term you choose the higher the rate.

Well, some customers took a loss because they had their money in annuities. So now they are just being cautious.

Just in general, not even talking about banking or money or anything, since you've been on the Westside, how has it changed? Just the things that you've seen. And maybe why has it changed, if it's changed?

The older ones stayed because this they're home where they started, they are grounded. They have the old homes. Their children grow up and move away because they don't want to live on the Westside. Why? Because they feel that they need something new, or may because there are no shopping areas around here. If you notice when a new community in Vegas is being built, strip malls are placed in the middle of the community and they build around the shopping area. Example: Summerlin area; Centennial Hills area, Craig and MLK, and those areas fill the need for our children's needs for "something new". You don't have that on the Westside and it's not coming, If it is, it's coming slowly. I think that that's a big change. I'd like to see that open up. I'd like to see a Starbucks over here. A customer told me one time—it's very interesting. He has a bar and grill and he's one of my customers. He said, you know what? If you stop and think, we service the same customers. I said, yes, we do. This is our neighborhood and we service the same customers. So the same customers that he services and I service, the guy on the corner services, the guy who cuts hair services. Nothing else is coming in. If they put in a nice eating place over here; that would be nice. But, if they did who would people patronize it? That's the question and the problem.

It's a self-sustaining community, but it's just sustaining.

Yes. The thing is that years ago they were redlined. You know?

So that stopped a lot. And it's so hard for them to get back, to bounce back from that redlining because all the money was going out of the Westside and not coming in. Loans weren't coming in. You had to go out to do this. You had to go out to do that. So that's still basically the same.

Was that prevalent here in Vegas, to redline?

I heard it was; that was before my time because when I moved it was opening up. When I moved here it was opening up because of the Air Force base, because of the casinos. From what I've heard that at one time they had a blackout at the Strip because if you were African American you can't go in the front door; you had to go in the back door.

Some of them you couldn't even go in.

Right. The people who worked in the casinos; porters, maids, dishwashers, cook, etc. walked off the job and that created a blackout. They didn't have these people to cook and clean and keep things going. So they had to open it up. Like I said, it was before my time. I was also told that Vegas was called the Mississippi of the West.

Mississippi of the West, yeah.

Again that was before my time. I had never experienced anything that drastic. A lot of people would tell me, you're not from here, are you? And I said, no, I'm not; how could you tell? They said, well, we can tell by the way you talk. I said, oh. And by the way you act. I said, oh, okay. I didn't understand; what do you mean how I act?

Yeah. What did they mean?

I said what do you mean, because I'm forthcoming, because I'm going to tell you what I think or because I'm going to do this or I think, ooh, I'm going to go over here and do this or whatever? It's because I've always been able to. So that could be it. It's just like that girl that asked me, you bought a house over here? Yeah.

Why wouldn't I?

Why wouldn't I? There was something I missed; she knew the history and I didn't.

That's very interesting. So now you're off to retire. What do you think is going to happen with the bank?

Nothing, it will still be here.

It will be there?

It will be there. There will be a new manager. I haven't met him yet, but there will always be change. My customers say I'm going to take my money someplace else. No, you're not. Once you get acclimated to what he's like and you know you can come in and do your withdrawals and do your business, everything will be fine. Yeah, you might not have the same person to listen to you, to understand you and who can understand what you're saying and empathize; you might not have that, but you'll get by. You'll get by.

Are you training this manager?

No.

Just coming in.

He'll have some training. At first they thought maybe they would select a manager and they would shadow me for a while. I don't know if he's going to spend the week with me or how it's going to work. He definitely will have training, though. But a lot of that is going to be hands-on. He's got to get to know the customers and understand them and be empathetic, patient.

Are you going to stay in Vegas?

Oh, yes. Oh, yes.

What are you going to do? Got some job offers?

I do have some job offers, but I do not want to work in an office. I don't want to be in charge of anyone; I don't want that.

What sounds appealing to you?

I'm going to travel. I'm going to see my children. I have grandchildren I haven't seen yet that are like four months old.

Oh, yeah, you've got to go. Where is that?

One is in North Carolina, a little boy. His mother, Rene, was in the Army. She settled there because she married someone from North Carolina and she's doing fine. Then my son is right outside of Philly. He was in the Navy, he's an electrical engineer. He loves Nevada. He can't stand cold weather. But his wife's family lives in Philadelphia.

They're all Philadelphia?

Right, that's her support system, and I understand that because when I lived in Cleveland my family was my support system. I had my father, mother, sisters and brothers. My son said, yeah, I do, I understand that. I said there you go; support your wife. So now I have lots of time to go visit. I can leave anytime I feel like it.

In the winter?

No. No. I can't stand the cold weather any more. But now it's like I don't have to put off vacations, when before I had to be assessable because this is happening in your office, that is happening in your office. And as a manager something is always going on. Like I told you this morning, today what happened this morning.

Right, right.

So now this way I can get up and go when I want to and I don't have to say, oh, wait a minute, what's happening at this office? Oh, wait a minute, this is happening. So, another thing is I'm not going to miss the meetings. I'm not going to miss any of the politics. I'll miss my customers, but I'm sure I'll see them. I see them anyway when I go to the store. Whenever I'm out, I see them.

One last question.

Oh, sure. Did I explain everything?

It's good. What do you see happening, the direction of the Westside in the future?

I would like to see it really blossom. I'd like to see more stores over here. I would love to see the younger people come back to settle on the Westside. But the homes right in this conclave right here, they're old.

Right. All cement block.

Yeah. I like those.

Oh, do you?

I do. And I bought one.

Did you?

My home is solid. I have to holler at my neighbor because we are not right on top of each other. I have a big backyard and a big front yard and it's nice and quiet. It's an old home; it was built in the eighties. Now, these homes, yeah, these homes are built in the fifties. They're really old, but they are solid. And the younger generation, they like something new and put up fast. I would like to see the Westside be built back up. I'd like to see more businesses come in. I think it would give a big boost to the economy, a big boost to the Westside. The Westside—it doesn't flood here. It's ideal. If you keep going downhill, it floods everywhere except the Westside I like the area.

What do you think will bring those kids back?

I don't know.

What would bring investments to the Westside?

Well, in order to have investments you've got to have rooftops. You've got to have the houses. You've got to have the business in order for people to spend money, anything that's going to make money, that's going to appeal to the neighbor like a Starbucks, like a Denny's, things like that you have to have. Have you ever heard of the Gritz Cafe?

Yeah, yeah. Actually, I have to go there.

Are you going to talk to her?

I am going to go there, get some grits, and see if I can talk somebody into an interview.

The owner, Trina, I believe she was the first black woman firefighter and she is now a fire inspector. It is a family of entrepreneurs, Chaney's. They had the black day care over here. They had a beauty salon, the School of Hair, beauty schools. It is a family business. Then they have Gritz. Then they have Strutton; Strutton is a shoe right next to Gritz. It is a little boutique where you can buy shoes. It is all in the family.

Awesome.

Yeah, all in the family.

I have to go there and get some food. I heard the food is really good, too.

Yeah.

Also, I have to go to Seven Seas.

Oh, Louis Conner.

I'm trying to interview him, too.

He is also my customer.

I'm going to give you some cards and you can pass them out to these people. I appreciate it.

Okay.

So is there anything you'd like to add?

No. It's been a joyful ride. It's had its ups and downs. All of my customers have not been sweet, but they're still my customers. It has not always been a bed of roses. I have customers that are

truly my customers and then I have some that are not my customers that try to take you and that's everywhere; that's any business. If I had to do it over again, I'd do it; I really would.

That good of a ride, huh?

Yeah, it was because I had more pleasurable moments than bad. You have your ups and downs or whatever. What's interesting is that—I had heard that when we first opened the doors we wouldn't last for six months. It was said they don't know how to count. They don't know how to keep books. When the auditors come in and did their audit, I had a hundred. Ever since then it's always been 98, 97—and that's been 20 years.

Now, when you say these people said they don't know how to count—

Yeah. I just heard; I don't know who they are.

Who is “they”?

I don't know. I have no idea.

We'll have to infer the meaning of that. How does that sound?

Okay. It was said. I said, oh, wow.

So you beat the odds.

I beat the odds.

You beat whoever they are.

Yes . I beat the odds. I just had an auditor come in, a junior auditor that checked things over last week and she said you're looking good.

Awesome. Well, thank you very much.

Thank you. I wish I could have been more helpful.

It was great, great interview.

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