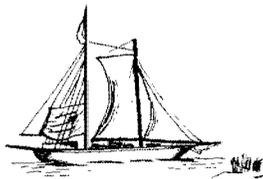
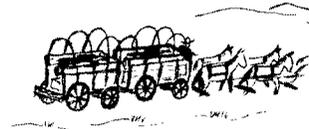


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EARLY BANKS IN STOCKTON, CALIFORNIA

By Carla Herndon Thorpe

THE EXPRESS COMPANIES AS BANKS

California became a state on September 9, 1850, two years after the discovery of gold at Coloma by James Marshall. The town of Tuleberg was started by Captain Charles M. Weber in 1847, and following the gold discovery it played a vital role in supplying the miners of the Mother Lode and the early settlers on the plains. The name was changed to Stockton in 1849 and incorporated as the city of Stockton in July, 1850. Because by this time Weber's settlement had already become an important supply center, the history of banking in Stockton actually predates both the incorporation of the city and the state's entrance into the Union.

The express companies were the first bankers in Stockton, their large safes serving as depositories for the gold dust of the miners. Although most of these early express companies were branches of larger parent firms based in San

Francisco, the firm of Alexander Todd began its operations in Stockton.

Alexander Todd had come west to join the hordes of miners seeking their fortunes in the gold mines of California, but he soon found that he was not physically strong enough for the rigors of mine life, but in his exposure to the miners he realized there was a need for an express service. Riding throughout the Mother Lode on horseback, Todd proceeded to compile a list of over two thousand miners who wanted their mail picked up in San Francisco and delivered to them. Each miner paid Todd a dollar to have his name placed on the mail delivery list, and promised to pay an additional fee of an ounce of gold for each letter delivered.

While he was making arrangements in Stockton for the
(Continued on Page 69)



TWO OF STOCKTON'S EARLIEST BANKING FIRMS, side by side on the west side of Center Street between Weber and Main: T. Robinson Bours and Company Bank and the Wells Fargo express company. The Bours bank became the San Joaquin Valley Bank in 1868. This photograph was probably taken in the last half of the 1850's.

Courtesy of the V. Covert Martin Collection in the Stuart Library at the University of the Pacific

THE FLOYD J. LOCHER TOOL COLLECTION

Editor's Note:

While it is the general policy of the San Joaquin Historian to limit itself to the publication of historical or biographical articles of events or of persons associated with the history and development of San Joaquin County, it was felt that an exception should be made in this issue with the inclusion of a story on the Locher Tool Collection.

The San Joaquin County Historical Museum, sponsored by the San Joaquin County Historical Society, has undertaken a county-wide drive to raise funds for the acquisition of the Floyd J. Locher tool collection--the largest of its kind west of the Mississippi River. Mr. Locher has offered this outstanding collection to the Museum for \$35,000, a price far below its real value. His interest in the Museum resulted from a visit to it several years ago, and while other museums throughout the nation have shown a strong interest in acquiring the collection, he has expressed his desire to place

tools which produced the covered wagon as well as the beautiful mansions in our country's past.

While the value of tools in helping to tell the story of America's past has been widely understood and fully appreciated in the eastern part of our nation, the San Joaquin County Historical Museum will, with the acquisition of the collection, be among the pioneers in the west to recognize the historical significance and value of such an exhibit.

Mr. Locher, a native of Auburn, California, has spent almost a life-time collecting these tools, and has traveled approximately 60,000 miles in quest of the more elusive ones. Thousands of hours were spent in research, restoration, and cataloging of this unbelievable mass of tools. His interest in tools came quite naturally to Mr. Locher as his father and older brother were both engaged in carpentry for years. In 1921 he moved to the family ranch in eastern Sacramento County, and while living there had the opportunity to use many of the tools already then a part of his growing collection in rebuilding and restoring a number of the ranch structures. Twenty years were devoted to ranching, and for all but two of those years Mr. Locher served as Secretary-Manager of the Citrus Heights Irrigation District. He then worked for seven years as an auditor in the State Controller's office in Sacramento, after which he resigned from state service to devote his full time to merchandising. This latter business venture he carried on with his wife, Phyllis, in both Sacramento and San Francisco. Partial retirement came in the early 1960's, and Mr. Locher was then able to devote even more time to the collection of tools.

Today the people of San Joaquin County stand to benefit from the labor of love which this gentleman has put into his life-long hobby and which he is now offering to the San Joaquin County Historical Museum. Because public funds cannot be expended for its purchase, a county-wide committee has been formed to raise the necessary funds, and it is now actively engaged in soliciting contributions from both individuals and business establishments. Mrs. Lorraine Bledsoe and Mr. Clifford Geddes are co-chairmen of the "Friends of the Museum" and the Farmers and Merchants Bank (Lodi) and the Bank of America (Manteca) are serving as depositories for the contributions.

The San Joaquin County Bicentennial Commission, recognizing the unique contribution that this collection will make to the enrichment of the lives of the people of San Joaquin County in the years to come, has officially endorsed this project. The active support and encouragement which the Commission is giving to the Museum in its fund-raising activities is one of the "Horizon 76" projects which the Commission is undertaking in the interest of creating something of permanent value which future generations will be able to enjoy.

We would like to take this opportunity to urge all of our readers to contribute to this most worthwhile project; all contributions are tax deductible. This is an excellent opportunity for all of us to participate actively in the celebration of our nation's 200th anniversary -- to do our bit, according to our means, in honoring the pioneers who built this great nation. Checks -- in any amount -- should be made out to the San Joaquin County Historical Museum Tool Collection Fund and may be addressed to the San Joaquin County Historical Museum, P. O. Box 21, Lodi, California 95240.

The San Joaquin County Historical Museum, accredited by the American Association of Museums, is under the direction of Mrs. Medora Johnson. It is located at Micke Grove park, at 11793 North Micke Grove Road.



CO-CHAIRMEN of the Friends of the Museum committee, Mrs. Lorraine Bledsoe and Cliff Geddes, are shown here with an interesting item from the Locher collection, a hand-powered boring tool.

Courtesy of the Lodi News-Sentinel

it in the Museum at Micke Grove so that the people of this county will be able to enjoy it for generations to come.

The collection consists of over 3,300 pieces dating from the early 1600's down to the early twentieth century. The greatest concentration is in woodworking and covers the tools of our nation's early artisans such as the carpenter, joiner, cabinetmaker, shipwright, coach and carriage maker, the cooper or barrelmaker, and the wheelwright. Included are several hundred tools of the blacksmith and farrier, the harnessmaker, shoemaker, sailmaker, violin maker, moulder, and bookbinder. The importance of such a collection to the San Joaquin County Historical Museum cannot be overemphasized when one recalls that the theme of the Museum is "Man and the Soil." These were the tools which, in the hands of the pioneers, helped shape the nation as well as this great inland empire where even in the last half of the twentieth century the people of San Joaquin County are still relatively close to the soil. These tools represent the crafts of the age before the advent of mechanization and the harnessing of the twentieth-century power; these are the

EARLY BANKS IN STOCKTON, CALIFORNIA (con't)

boat trip to San Francisco, Todd was approached by a number of local merchants requesting the services of his newly-formed express company. These businessmen had approximately two hundred thousand dollars in gold dust stored at Bell's store and they wanted it shipped to San Francisco for deposit with the firm of Lord and Company. Todd agreed to provide the service.

The gold dust was put into a butter keg and delivered intact to San Francisco, guarded only by Todd. When he landed in San Francisco he rolled the keg of gold dust all the way from the wharf to the Lord & Co. headquarters. He charged five per cent for delivering the dust to San Francisco, picked up the mail, and purchased a rowboat for three hundred dollars. He found sixteen passengers wanting passage to Stockton and charged them an ounce of gold each for passage. They were to furnish their own food, as well as furnishing the rowing, while Todd steered the rowboat. They arrived in Stockton after only twenty-four hours and Todd promptly sold the rowboat for five hundred dollars. He had earned a reputation as both an expressman and a businessman.

Both the express business and the banking business grew rapidly for Alexander Todd, one following the other because the large express company safe was suitable for both endeavors. The miners were charged one-half per cent a month for a general deposit, the safe-keeping of the dust by the express company and the use of the dust. A special deposit of one per cent a month was charged for the use of the safe as a depository only.

In Stockton Todd shared an office with another express company, Adams and Company. In 1851 he sold his interests to Newell and Company, who were at that time serving as agents for Adams and Company. Alexander Todd then started Reynolds, Todd and Company. This new firm lasted but a short time, however, becoming a part of Wells Fargo in 1853.

Wells Fargo and Company, destined to become the largest express company in the state, had been organized in 1852 and it opened its first Stockton office in 1853 on Center Street between Main and Levee streets.

On February 13, 1855, the banking firm of Page, Bacon & Company failed, bringing the downfall of a number of banks and express companies in California. Page, Bacon & Company was a branch of a St. Louis firm that had unwisely speculated in railroad building. When the news of the failure was received in San Francisco there was a run on the banks and express companies in that city. A number of these firms had branches in Stockton and several were forced to suspend business operations. Adams & Company, Bacon, Page & Company, and Burgoyne & Company closed and never did reopen. Wells Fargo and Company had a surplus of funds on hand, however, and were able to continue operations. This stroke of good fortune enabled them to soon after become a leading California bank.

An editorial in the *San Joaquin Republican* complimented J. M. Vansyckle, the local Wells Fargo agent, because of the way he handled the run on the express office. The San Francisco branch of Wells Fargo and Company sent Mr. Vansyckle a telegram ordering him to close the office until the excitement subsided. Contrary to orders, Mr. Vansyckle kept the office open, inviting all holders of claims against Wells Fargo and Company to present them. He cashed every check and certificate of deposit presented and the run on the firm ceased before the sum of sixty thousand dollars had been withdrawn.

In 1905 Wells Fargo and Company split the business into two separate concerns, a bank and an express company. The bank consolidated and joined with other banks several times, experiencing many name changes in the process. But in 1962

it again became Wells Fargo Bank. There are now four branches in Stockton. In 1917 all the express companies, including Wells Fargo, were consolidated to form the American Railway Express.

THE EARLY STOCKTON BANKS

SAN JOAQUIN VALLEY BANK

B. Walker Bours was born in New York in 1823, came to California in the early 1840's, and spent several years on a trading ship along the Mexican coast. In 1849 he came to Stockton to establish a bank and mercantile store in partnership with his brother, T. Robinson Bours, and two other gentlemen. The partnership did not last because one partner left town within a few months and the other died soon after. The Bours brothers then started a new firm, T. Robinson Bours and Company, doing business in a canvas tent as a bank and mercantile store. The fire of 1853 destroyed the tent, along with most of the business section of Stockton.

In July of 1853, T. Robinson Bours and Company opened a new banking house on Center Street, one of the first brick structures in the city. It was a permanent fire-proof brick building, with thick walls, a fireproof vault, an elegant interior, heavy iron bars and doors of massive iron.

During the run on the banks in February of 1855, the Bours brothers experienced a small run of about seventy thousand dollars, but they were able to handle it and were never in serious trouble. T. Robinson Bours retired on January 1, 1863, leaving the actual operation of the business to his brother, B. Walker Bours, who then changed the name of the bank to Bours and Company.

Five years later, in 1868, Bours and Company was reorganized as the San Joaquin Valley Bank with G. B. Claiborne as president and B. Walker Bours as cashier. The commercial part of the bank was nationalized in 1916 as the San Joaquin Valley National Bank, the old name of San Joaquin Valley Bank being retained for the savings department. In 1917 both operations were taken over by the Bank of Italy, which is now the Bank of America, National Trust and Savings Association. B. Walker Bours was a public-minded citizen, serving the city of Stockton as Alderman and later as Mayor. He served on several boards of directors and owned stock in a number of the other early banks in Stockton, including the Farmers and Merchants Bank and the Stockton Savings and Loan Society (now the Bank of Stockton). He died in 1895 and was buried in the Rural Cemetery.

STOCKTON SAVINGS BANK

Another early banking firm in Stockton was the Stockton Savings Bank which was organized in 1882 by Sidney Newell who also served as its first president. Included on its first board of directors were Frank Stewart and H. H. Hewlett, both prominent men interested in banking. It became the City Bank of Stockton in 1916 and later became a part of the Bank of Italy.

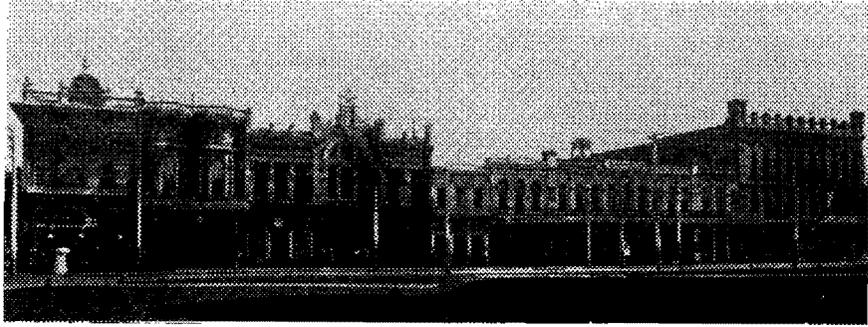
FARMERS AND MERCHANTS BANK

The Farmers and Merchants Bank opened in October of 1888 with P. B. Fraser as its first president. He remained president until his death in 1910. This was the first bank in California to apply for membership in the Federal Reserve Bank of San Francisco. In 1920 the Farmers and Merchants Bank joined a Sacramento bank to become the Sacramento-San Joaquin Bank and in 1923 both merged with the United Bank and Trust Company of San Francisco.

EARLY BANKS IN STOCKTON, CALIFORNIA (con't)

SOUTH SIDE OF MAIN STREET, opposite the San Joaquin County Courthouse, circa 1893. The Farmers and Merchants Bank was located in the second building from the left edge of the photograph. This is the building with the twin sets of protruding, arched windows on the second floor.

Courtesy of Stephen Kessell

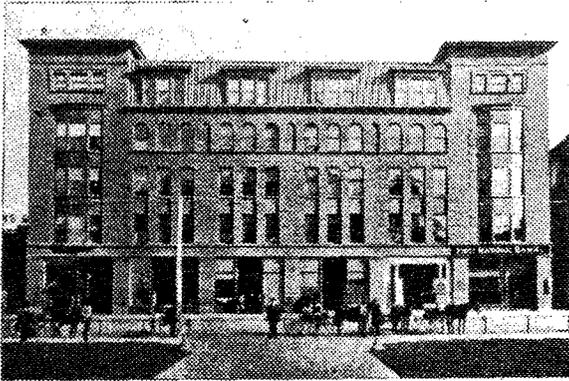


FIRST NATIONAL GOLD BANK

The First National Gold Bank of Stockton was organized in Stockton in November of 1872. Frank Stewart was the president and Henry W. Hewlett was the cashier and general manager. The bank was the fourth national gold bank in California and later the first to drop the word gold from its name. In 1953 the First National Bank of Stockton was purchased by Wells Fargo Bank. At that time it was the oldest national bank in the State of California.

Both Stewart and Hewlett were influential men in the early history of Stockton. Henry W. Hewlett was born in 1832 in New York and came to California in 1850 with two thousand dollars worth of goods to sell. He sold the goods in San Francisco for four thousand dollars. This was the first of many successful business endeavors attempted by Mr. Hewlett before he became interested in banking. In 1867 he helped found the Stockton Savings and Loan Society, (now the Bank of Stockton), owning one-fourth of its stock. Then in 1872 he was instrumental in the formation of the First National Gold Bank of Stockton. He was also on the board of directors of the Bank of California in San Francisco and he assisted in organizing banks in both Modesto and Merced.

Frank Stewart was a native of Tennessee and a veteran of the Mexican-American War. After the war he returned to Tennessee for a short time and in 1849 moved west to California. Mr. Stewart accumulated a sizable stake mining in the Mother Lode, coming to Stockton in the early 1850's. He served as deputy sheriff and jailer before opening a harness shop. He was very successful and while still a comparatively young man, decided to retire and take life easy. He began



THE YO SEMITE THEATER BUILDING on San Joaquin Street, circa 1893. Note the First National Bank office on the first floor. The Stockton Savings Bank occupied the office space in the opposite (left) end of the building. This building is not to be confused with the well-known Yo Semite House (hotel) building then located on Main Street between San Joaquin and Sutter streets.

Courtesy of Stephen Kessell

lending money during his retirement, the beginning of his banking career. Becoming bored with retirement, he began buying land for speculation purposes and with J. D. Peters, another pioneer Stockton businessman, built the Eureka Warehouse.

Mr. Stewart served as the first president of the First National Gold Bank of Stockton, a position he held until his death in 1884 when he was only fifty-nine years old. He was transacting business in the railroad yards in Stockton when his leg was crushed by a train. It was amputated but he did not recover from the injury. Frank Stewart was interested in the community of Stockton and when he died he left five thousand dollars to the Stockton Library. It was called the Stewart Memorial Library (until another donation of one hundred thousand dollars from Mr. Hazelton resulted in the library being renamed in his honor). It is now the San Joaquin County Public Library. Mr. Stewart's business interests included farming, grain buying and selling, warehousing, and banking.

EARLY BANKS THAT FAILED

The early history of banking in Stockton was a history of banks owned by stockholders living in the community. It was a history of banks transacting business in a manner that protected the funds of depositors as well as the interests of the stockholders. There does not seem to be any record of banks going broke, depositors losing their life's savings, banks being robbed by gangs, or of bank employees embezzling bank funds. However, there were several banks which were organized in the late 1800's with high hopes for a large subscription and when these hopes did not materialize these banks did voluntarily liquidate.

The Pacific Trust Company of Stockton opened its doors in October of 1883 at the corner of Main and El Dorado streets. It hoped to act as an agent for estates, firms, corporations, individuals and others needing the services of a bank. It capitalized at five hundred thousand dollars but by July of 1884 had capital stock subscribed for only eighty-one thousand dollars. It voluntarily closed on November 1, 1884.

The original "Bank of Stockton" (no relationship with the present Bank of Stockton) was also sometimes referred to as "Kidd's Bank." It was organized in 1868 with George W. Kidd as its president. In their report of 1878-79 the state bank commissioners reported that in their opinion the Bank of Stockton was conducting its business in an "unbusinesslike manner and serious losses could result for the stockholders." The report stated that the bank's president, George W. Kidd, owning nearly two-thirds of the outstanding stock, was not considering the rights of the other stockholders in conducting the business of the bank. Mr. Kidd had borrowed large sums of money from the bank and had large overdrafts on which no interest was being charged. The depositors were paid in full when the bank liquidated shortly thereafter.

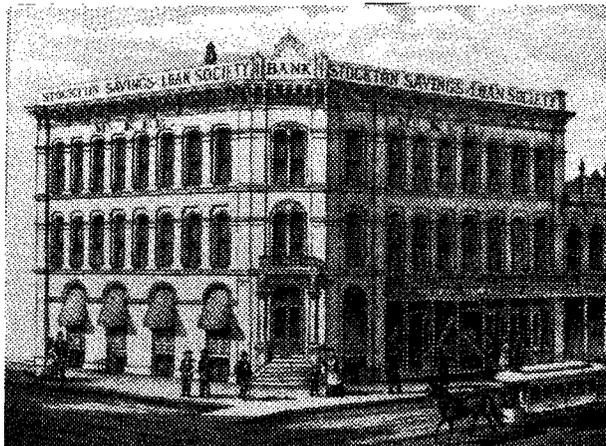
In 1882 some of the same officers of the old Bank of

EARLY BANKS IN STOCKTON, CALIFORNIA (con't)

Stockton organized the Stockton National Bank, but they were unsuccessful and so voluntarily closed that institution in October of the following year.

THE BANK OF STOCKTON

The first savings bank in Stockton, the second bank chartered in California, and the second oldest bank in the



STOCKTON SAVINGS AND LOAN and San Joaquin Valley banks are shown in this lithograph taken from Thompson and West's 1879 edition of the **History of San Joaquin County, California, with Illustrations**. This was the McKee building on the corner of Main and Hunter streets, across from the county courthouse.

entire state still operating under its original charter is the present Bank of Stockton, formerly the Stockton Savings and Loan Society. This bank was chartered in August of 1867 to enable the working man to deposit his surplus funds, receive moderate interest rates, and make secured loans. The first president was Dr. J. M. Kelsey, with B. Walker Bours an original shareholder.

The bank was busy from the day it opened, transacting over one hundred thousand dollars worth of business in the first thirty-four days. Careful management soon gave to the



DR. JOHN MILTON KELSEY, first president (1867-1877) of the Stockton Savings and Loan Society, now the Bank of Stockton. In addition to serving the community as a physician, Dr. Kelsey was the county treasurer from 1861 to 1867. He also served on the Greenwood School Board.

Courtesy of Stephen Kessell

bank an enviable position of prominence and trust--a position which, incidentally, it has maintained to the present. As early as 1886 a Stockton publication, **Historical and Descriptive Review of the Industries [of] Stockton**, commented that "it has from its origin been carefully and successfully managed; it has been a profitable institution for its fortunate stockholders." The Stockton Savings and Loan Society was the underwriter for City of Stockton bonds; also the bonds that built the second San Joaquin County Courthouse were purchased by the bank; and the College of Pacific was established by Tully C. Knoles with its aid.

Ira B. Cross, in his four-volume **Financing An Empire--History of Banking in California** (1927) paid the following compliment to Stockton's first savings bank:

... this was the first savings bank in Stockton, and at the start paid to its savings depositors ten per cent per annum semi-annually. It also made an innovation in the matter of interest on loans. The prevailing rate was 1½ per cent a month payable monthly. The new bank offered money at a fair rate of interest payable annually. The liberal policies built up from the start a loyal clientele extending throughout the agricultural county to all the parts of the famous mining region for which Stockton was the money center. Much of the success of Stockton Savings and Loan Society has been due to its steadfast policy of building up and encouraging the development of the city and surrounding country.



PORTRAIT OF L. U. SHIPPEE, second president of the Stockton Savings and Loan Society (Bank of Stockton). He succeeded Dr. Kelsey in that office upon the latter's death in 1877. In addition to his banking interests Shippee was noted for his extensive farming operations encompassing land holdings in several counties in addition to the home ranch on Cherokee Lane. He also spent many years and much time in public service, including a term (1887-1889) as mayor of Stockton.

The second president of the bank was L. U. Shippee who served until 1893 when Frank W. West assumed the presidency. The Wests have continued their interest in the bank, with a nephew Frank A. West, and Frank West, Jr., both having served on the board of directors. Frank West, Jr. is a great grandson of Dr. J. M. Kelsey, first president of the bank. To further add to family involvement in the San Joaquin Savings and Loan Society, Dr. Kelsey's daughter married R. E. Wilhoit, the fourth president of the bank.

R. E. Wilhoit was born in Kentucky, arriving in California in 1850 to seek his fortune in the mines. He ultimately came to

EARLY BANKS IN STOCKTON, CALIFORNIA (con't)

Stockton where he diversified his interests; the freight and forwarding business, abstract and title business, and the banking business. He was an original stockholder in the Stockton Savings and Loan Society and became its president in 1909. Mr. Wilhoit was active in civic affairs. He served as a school board member, public administrator, and as a vestryman for St. John's Episcopal Church. Mr. Wilhoit died at his bank desk in June of 1922. His son Eugene had already succeeded him as bank president in 1917, an office he continued to hold until 1949. Eugene Wilhoit was born in Stockton, attended the College of Pacific when it was in San Jose, and started his business career in the abstract title and real estate business. He served as president of both the Stockton Chamber of Commerce and the Stockton Clearing House.

The Stockton Savings and Loan Society changed its name to Stockton Savings and Loan Bank in 1919 and then, in 1958, to its present name, the Bank of Stockton.

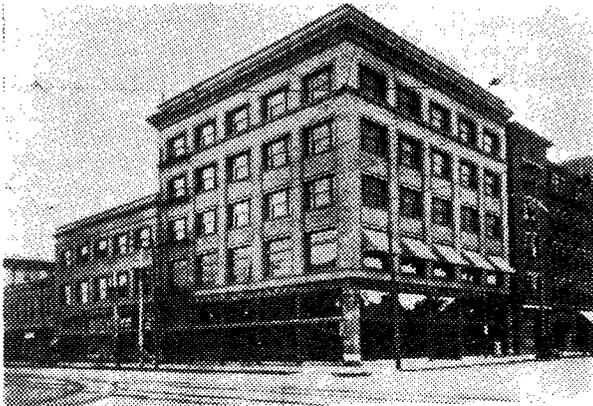
The current president of the Bank of Stockton is Robert M. Eberhardt, succeeding his father, R. L. Eberhardt. R. L. Eberhardt also served as a director of the bank, and both father and son have served as Port Commissioners and as regents for the University of the Pacific. Another son of R. L. Eberhardt, Douglass, is a vice president and director of the bank.

Today, in addition to the main branch office located at the intersection of North San Joaquin Street and East Miner Avenue, metropolitan Stockton is served by the Main Street and Carson Oaks branches of the Bank of Stockton.

UNION SAFE DEPOSIT BANK

A report on the history of banking in Stockton would be incomplete without mentioning the Union Safe Deposit Bank. This bank was incorporated on April 21, 1897, as the Union Safe Deposit and Loan Company. With the introduction of full banking services in 1906 the name of the company was changed to Union Safe Deposit Bank, a name which it has maintained to the present.

In 1911 E. C. Stewart became president of the bank, beginning the family association that endures to this day. His son Clarence began his banking career in 1917 as a jack-of-all-trades banker. With only four employees, Mr. Stewart served variously as the janitor, bookkeeper, teller, errand boy, and whatever else was needed. He has retired as



THE LAUXEN AND CATTS household drygoods store, on the southeast corner of Weber Avenue and San Joaquin Street circa 1908. The next building going south on San Joaquin Street (right hand edge of the photograph) was the Yo Semite Building shown in the 1893 photograph on page 70. Notice the **BANK** sign just in front of the parked vehicle. This was the Union Safe Deposit Bank. To the left of it was the Stockton Savings Bank (next to Lauxen and Catts).

president of the bank, but continues to serve as chairman of the board of directors and he still occupies his desk daily. He has been engaged in his profession for over fifty-seven years. His son Donald is now president of the Union Safe Deposit Bank and his grandchildren are bank employees. Clarence Stewart has been on the board of directors of Dameron Hospital for many years and Don has served on the Stockton Unified School District Board of Education.

Today the Union Safe Deposit Bank's main branch is located at 327 East Main Street in Stockton. Branch offices are located on North El Dorado Street in Stockton and in Lockeford. The bank has retained the old tellers' "cages" in its downtown office, a nostalgic return to yesterday.

In this era of large banking firms with branch offices located throughout California and stockholders scattered over the nation, it is refreshing to have two local banking firms with the major part of their stock owned by members of the community they serve. Stockton is fortunate in having two banks which are still carrying on the traditions of the "family bank."

The history of banking in Stockton has been a history of bankers who care about the community and its citizens. Typical of this concern is an entry found in the minutes of a Stockton Savings and Loan Society board of directors meeting, showing that the board members once voted unanimously to buy feed and seed for a local farmer who was in need.

The history of banking in Stockton has also been a history of safety and security. Today bank accounts are insured for a specified amount by the Federal Deposit Insurance Corporation, a government agency. Formerly if a bank failed a depositor's funds were most likely lost. The record of Stockton's banks none-the-less, has been excellent—certainly a reflection of the sound business practices that have marked the operation of Stockton's banking firms. Prior to the establishment of this agency, the Union Safe Deposit Company had already gained a statewide reputation for being one of the safest banks in California. Clarence Stewart does not seem to feel that this is anything extraordinary. His philosophy is that all banks should transact business "the best way they know how."

If there is one word that would typify banking in Stockton, it would probably be "stability." Like the city and county which it has served, the banking industry has been marked by steady, solid growth through the years. Banking in Stockton has been a history of dependable, stable financial institutions serving the needs of a prosperous, growing community for over one hundred and twenty years.

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