## HERBERT HIRAM CHAMPLIN

## By Henry B. Bass

Herbert Hiram Champlin was born in Winnebago County, Illinois on February 18, 1868, the eldest child of Charles Augustus and Alice (Pickard) Champlin. The first Champlin to come to America had emigrated from England early in the eighteenth century and settled in New York. There the family remained until the parents of Charles Augustus with their four sons and one daughter removed to Illinois a few years prior to the Civil War.

Charles, along with his three brothers Bradford, Joel and Alfred served with the Union Army. Bradford and Joel gave their lives in the service of their country and Charles suffered to the end of his life from a crippled arm resulting from a wound received at the Battle of Shiloh. While Herbert was still a small boy the family joined the post Civil War westward migration and came to McPherson County, Kansas. Here the Civil War veteran passed away and the task of rearing six sons fell upon the slender shoulders of Alice Champlin. The only daughter of the family had died at the tender age of three.

The indomitable widow brought her sons to manhood and succeeded in seeing that each obtained an education much better that the average Kansas family was accustomed to receiving during that era. One son, Alfred, became an outstanding athlete at the University of Kansas. He scored the first touchdown ever made in the gridiron classic into which the football rivalry between the Universities of Kansas and Missouri has developed. For years Spaulding's official football rulebook carried Alfred Champlin's picture on its cover.

As the oldest son, much of the responsibility of carrying on for his younger brothers devolved upon Herbert Champlin's shoulders. But in addition to giving his mother much aid, he succeeded in graduating from McPherson High School. A short stay at Wichita's Friends University was followed by a course at Hill's Business College in the same city.

Upon returning to McPherson he obtained a position with a private bank operated by Eli Williams. Here he remained for several years and here he laid the groundwork for the phenomenal success which was to crown his later life. On a salary of \$75.00 per month he learned to discipline himself in the practise of industry and thrift. And here he learned to evaluate integrity as the most important characteristic in a successful life. While employed in this bank, through a course of rigorous self-denial, he succeeded

in saving five hundred dollars. This was a significant sum in 1893 and Mr. Champlin often related how it proved to be the foundation for his fortune.

Intriguing tales of the richness of the Cherokee Strip came to McPherson. Along with many another young Kansan he joined the thousands of homeseekers who raced into the promised land at the high noon of September 16, 1893. He immediately became the prime mover in the organization of the Enid State Guaranty Bank. Illness soon forced him to relinquish his interest in this institution and he returned to Kansas to recuperate under the watchful eye of his energetic mother. But before he left he invested his five hundred dollars in his adopted city by purchasing the quarter block at the northeast corner of Enid's square. This property is now occupied by the First National Bank and Sears-Roebuck buildings.

Fully recovered, he returned to the Cherokee Strip and engaged in the lumber business. Besides the parent yard at Enid, he soon was operating retail lumber establishments at Hobart, Kingfisher and Lawton. But the banking business was his first love, and he could not remain away from it. Sale of the hundred foot square parcel on the corner of the quarter block he had purchased gave him the captial to re-enter the business. Charley and Sherman Goltry had come from Iowa at the turn of the century and assumed control of the Enid State Guaranty Bank, by now known as the First National Bank. He repurchased control of the bank from those gentlemen.

Mr. Champlin received \$30,000 for his corner from early day realtor and banker, J. B. Ferguson. It seemed like a tremendous price at the time. But he was chagrined a few years later to watch Mr. Ferguson sell the same property to the American National Bank for the princely sum of \$100,000. That episode caused him to resolve never again to sell another piece of Enid real estate, and he never did.

On November 14, 1895, at McPherson, Kansas, he married his childhood sweetheart, Ary Delight Noble. She proved a most able helpmeet. When the opportunity came to enter into the major activity of his life he was on the verge of passing it by. But his farsighted wife foresaw the possibilities the oil business offered and gave him a resolute push right into the middle of it. Four children were born to this marriage—Marie, (Mrs. Doyle W. Cotton), Joel N., Helen (Mrs. David Jerauld Oven), and Herbert Hiram, Jr.

On the honeymoon the couple visited Kansas City, Missouri. The bridegroom contrasted the luxurious city with the frontier town to which he proposed to take his dainty bride. His heart quailed at the thought of subjecting her to the pioneer life lived

by all in the Cherokee Strip in its first decade of settlement. He called upon E. F. Sweeny who had but recently assumed the presidency of the metropolis' First National Bank. He desired to take a position with the city bank whereby he and his bride might lead a less rigorous life. But the Kansas City banker thought differently. He pointed out the vast possibilities of the new country and the opportunities for a young man with energy. He rejected the applicant with the sage advice to return to Enid and "grow up with the country." Anyone familiar with the career of H. H. Champlin can only agree that the advice was timely and well followed.

In 1916 the Garber oil field was discovered. In the midst of the new pool lay the George Beggs farm. The lease on it had been owned by the Sinclair Refining Company but for some inexplicable reason was allowed to lapse. Mr. Beggs came to Enid and offered to sell the mineral rights on his farm to Mr. Champlin for \$11,500. While the banker hesitated regarding the advisibility of investing in a new business, his wife stepped into the picture by insisting he do so.

The farm proved to be a prolific producer of oil. Means of marketing this production must be secured. In Enid, Victor Bolene had begun the construction of a tiny refinery or "skimming plant" as Oklahoma's first crude refineries were often called. Before it was put into operation, Mr. Bolene sold it to the embryo oilman and the Champlin Refining Company came into being. Soon a pipe line was built from the Garber Pool to Enid to supply the ever increasing needs of the refinery. This line, now known as the Cimarron Pipe Line Company, has spread into a network of crude and product lines which traverse Oklahoma, Texas, Kansas, Nebraska and Iowa.

In 1920, the Goodwell Oil Company, which firm operated a considerable string of bulk plants and service stations, was purchased and the company was well launched as a completely integrated oil company. It continued to expand by ploughing back all its earnings into the business until at the time of the founder's death, it was the world's largest family owned company engaged in every phase of the business. A splendid description of it was once given by a Standard Oil Company executive.

In 1939 Mr. Champlin was engaged in building his home in Enid. He wrote to the Kent-Kostigan Company in New York, one of the outstanding dealers in floor coverings, regarding possible purchase of some rugs. Mr. Kostigan was not familiar with the writer of the letter but did note the inquiry was on an oil company's letterhead. The rug dealer lived in Montclair, New Jersey and his next door neighbor was a vice-president of the Standard Oil Company. He took the letter home and showed it to his neighbor. That gentleman declared, "I have never heard of the Champlin

Refining Company. But you let me have that letter and I will get you a report on him."

The next evening the Standard man came over to the Kostigan home with the report: "I wish you would look at this. No one in the Standard offices has ever seen anything to equal it. Here is a man who owns all the stock in his company. He has his own oil wells, crude pipelines, refinery, products lines, bulk plants and service stations; even his own bank and we cannot find where he owes a dollar to anyone. We feel he is a perfect prospect for the sale of some rugs."

Mr. Champlin was much engaged in various business enterprises throughout his life. Yet he was never too busy to take a keen and active interest in the affairs of his hometown, his state and his country. And above all, he always had time to listen to the troubles of his fellow citizens and aid in their solution. The door of his private office was never closed and he was readily accessible to every visitor. He disliked keeping anyone waiting, and never did when it could possibly be avoided.

He served on Enid's first school board and remained a member of that body for many years. In 1906 he spent much time in Guthrie representing Garfield County as a member of the Oklahoma Constitutional Convention. As befitted a Civil War veteran's son, he remained ever an ardent Republican. In 1940 he attended the Republican National Convention as a delegate. The steadfastness of his character was never better illustrated than on the hectic night the cry of "We want Wilkie" stampeded the convention into nominating a political unknown for the presidency. As delegation after delegation joined the parade, the Oklahomans attempted to follow suit. A poll of the delegation was demanded. Every delegate save one cried Wilkie. But H. H. Champlin's voice came over the radio with a firm "Taft!" and when the final ballot was tabulated it lacked one vote of being unanimous. He continued to vote for the man he considered most fitted for the presidency at that time-Robert Taft.

As the prosperous days of 1929 gave way to depression, along with all Americans, he was much concerned, not only with the plight of his own ventures, but with that of the American people. But he considered efforts of the Federal and State Governments to aid by interfering with the workings of natural economic trends would only prolong the agony. Time after time he remarked, "President Hoover should go on the radio and tell us the truth. We have been on a building, spending and speculative orgy. Now it is up to the entire country to tighten its belt and work out of it. The government should help all it can by enforcing anti-trust laws and reducing expenditures so as to ease the tax burden on the people."

He began to lose confidence in Herbert Hoover with the enactment of the Federal Farm Board Act. This provided for the expenditure of \$500,000,000 in a futile effort to hold the price of wheat above that set by the workings of the law of supply and demand. He broke completely with the administration over the pro-rating of oil from producing wells. The first crude fumbling with pro-ration was principally concerned with the raising of the price of petroleum and its products. Mr. Champlin recognized it as such and opposed the original directives with everything at his command. His lawyers rushed into every court to which they could gain admittance. With the best legal talent obtainable he fought the issue through every state and federal court until he was finally defeated by the unanimous decision of the nine justices of the Supreme Court of the United States.

Mr. Champlin and Governor William Murray had been close friends since the days of the State Constitutional Convention at Guthrie. But such a thorn did he prove to be in the Governor's side over the issue of pro-ration that the feelings between the two became strained. When Oklahoma's pro-ration law was passed through the Legislature, the Governor quickly signed it, then turned and handed the signature pen to a reporter. "Here!" he exclaimed. "Take this pen up to Enid and give it to Herb Champlin."

Although pro-ration began as a price fixing measure it has developed into the finest of all measures for the true conservation of our oil and gas resources. As the years passed Mr. Champlin became fully convinced of this. His company was saved much unnecessary and hasty drilling of its vast holdings in the West Edmond Oil Pool as a result of its application. And the life of the wells and production therefrom were much enhanced.

As the depression deepened, banks everywhere became deeply enmeshed in difficulties as depositors withdrew their money and notes became increasingly difficult to collect. The American National Bank was the first in Enid to reach a critical situation. Mr. Champlin's First National took it over lock, stock and barrel. Then the position of the Enid Bank and Trust Company became precarious. Under his leadership the remaining three banks assumed its obligations. When the Garfield County Bank closed its doors Mr. Champlin was heard to voice the regret his means did not enable him to assume its liabilities also, so as to save the depositors from loss.

In February of 1933 the banking situation in Detroit became so drastic the Governor of Michigan arbitrarily ordered the closing of every bank in that state. Quickly the wave of bank closings swept the nation until by March first, every Governor had ordered all banks in their states closed. In Oklahoma every bank obeyed the edict—save one. H. H. Champlin declared his bank was chartered as a national institution. Governor Murray had no authority over it. Within its vaults was enough money to pay its depositors. The people needed their money and he was determined they should get it. For three days the exasperated Governor endeavored to persuade the First National Bank of Enid to close its doors but the adamant bankers refused and continued to pay out money to all depositors requesting it. On March 4th, the Governor called out the militia and a squad of soldiers forcibly closed and locked the bank's doors. Time magazine in describing the incident declared it was the only occasion in the history of American Banking in which a bank was closed by the armed forces.

Throughout the depression, Mr. Champlin continued to aid his fellow citizens in every possible way. But so modest was he that few, if any, knew the extent of his activities. Business after business was kept going by his timely aid. He believed in character. If he had confidence in a person's integrity, there was almost no limit to which he would go in backing him. If he lacked this confidence, no amount of collateral seemed to interest him. Especially interested was he in people who showed a desire to help themselves.

Until the very last he maintained an interest in the world about him. Never did he entertain any thought of retiring from the many enterprises which filled his life. He was never content to sit idly by but insisted in playing a hand in experimenting with new things and ideas as they appeared. When radio came along in the twenties, he founded KCRC, Enid's first radio station. He foresaw the possibilities of aviation and was a flying enthusiast. When he learned of the possibility of an army flying field to be located near Enid, he promptly agreed to underwrite the considerable amount required to secure the necessary land. He and his company aided in the War effort with everything at their command. His last constructive work was the building of a plant at his refinery for the making of basic materials in the manufacture of synthetic rubber.

Herbert Hiram Champlin passed away in his home at Enid, on April 24, 1944, leaving a host of friends. His character was never better illustrated than in the building of his home. Everything that went into it must be of the best. All concealed materials were of the same high quality as those exposed to view, and every modern convenience was incorporated. The house and the man are true examples of Longfellow's lines:

"Truly shape and fashion these Leave no yawning gaps between; Think not because no man sees, Such things will remain unseen."