

**William Smaby**  
**Narrator**

**J.L. Rendahl**  
**Interviewer**

**April 29, 1986**  
**Heritage Education Commission Oral History Project**  
**Moorhead State University Livingston Lord Library**  
**Moorhead, Minnesota**

**JR:** This will be an interview with a Moorhead educator, Dr. William A. Smaby, S-M-A-B-Y, emeritus vice president for business affairs at Concordia College, Moorhead, Minnesota, as part of a 1985-86 Oral History Project of the Moorhead State University Heritage Education Commission and the Northwest Minnesota Historical Center. As the interviewer, I am J.L. Rendahl, R-E-N-D-A-H-L, of 415 South Seventh Street, Moorhead, Minnesota, emeritus executive vice president of Concordia College. The time is 3:45 p.m., Tuesday, the 29<sup>th</sup> of April, 1986. The place is the audio studio in the Moorhead State University Livingston Lord Library. Lee M. Nordrum[sp?] at the recorder. The oral history agreement form has been signed and delivered, likewise the interview form.

And now, Dr. Smaby, will you start by giving your full name and address, and then the biographical data as suggested in the interview guide we both have before us?

**WS:** My full name is William A. Smaby. My home address is 431 Seventh Street South, Moorhead, Minnesota, where I have lived since 1952. My most recent position was at Concordia College as vice president for business affairs. I've a wife, Elvira, and two sons and two daughters. All of my children have taught at one time. They are not all in the teaching profession at the present time. The oldest son, John, is at Hamline University in computer science. My second son is a biology professor at Austin Community College. My oldest daughter is in Dallas, Texas, and at the present time is in the real estate business. And the youngest daughter is with Bloomingdales in New York as executive vice president for personnel.

Hmmm. We came to Moorhead from Fillmore County, Minnesota, Rushford, and where I was employed at the First National Bank. I had been there employed at this bank for about a quarter of a century, and hmmm...was not particularly looking for any opportunity in the educational field. But I got a call from Dr. Joseph Knutson to come and investigate the possibility of...hmmm...becoming a part of the staff at Concordia College.

My family came from Peterson, Minnesota in Fillmore County; my father, mother, three brothers and a sister. They have had varied careers. Ah, one in the cooperative movement of Minnesota, the other in education, my sister in education, another brother in real estate in Minneapolis. My

elementary education was in the small...a small school at Peterson, Minnesota. It was a town of three hundred, and we didn't have four years of high school, so I boarded a train on Sunday nights to a neighboring town of Lanesboro, and finished my education there in my junior and senior years at Lanesboro, Minnesota High School.

[Coughs] I have always been interested in music, and also I am interested in sports. Ah, and at my time...hmmm...I am presently about six four, and I was considered a big man, so-called, in basketball in those days. That is no longer true. I better just have a little breather here.

**JR:** Okay.

**WS:** I have had no teaching experience. My experience has been all in the business world. About twenty-five years in a bank in a small town with a variety of duties, and I feel it was an education in itself. It was helpful in my work at Concordia College. We came...it was a small bank in a small town of fifteen hundred, farming community, and I was very grateful for that kind of a background. Because coming into Concordia College, the majority of our students came from the smaller communities, and from the farming community, and the small business community, so I understood their problems and their way of living. I found this very helpful in dealing with students.

This was before the days...in 1952, it was before the days of financial aids. So many parents wanted credit at the time they enrolled their student, and I gave credit where I felt it was deserved, because I wanted to help these students get an education if there was any way possible. I was criticized for giving too much credit by some people. But in the end, I think I wrote off less than two percent in bad debts. I had a lot of confidence in the students, and they returned their confidence to the college. I felt it was very important that these students not be denied an education if there was some way we could help them. When financial aids came into the...into being, of course, that helped a lot, But costs were going up also, so we still had to extend credit to the student. I guess I'll...take a breather.

**JR:** Hmmm, yeah, let me...let me ask you a question there that you can think about for a minute. Hmmm, when you...? The first year you were at Concordia, after leaving the banking field...you know, that's quite a change. I'd be interested in getting your reaction to the college life and college organization during that first year.

[Recording interruption]

**JR:** Yeah.

**WS:** Very...skeptical about coming into the academic community after being in the business community for a good long time. But I...hmmm...wasn't disappointed. I enjoyed my work. But it was different. Except...as I've related the fact that I was still loaning money to help students. And also doing financing on the expansion at the college, the buildings, and so forth.

**JR:** Ah, weren't you involved with the school boards and that sort of thing in Rushford?

**WS:** Yes. At the time I was in the bank, I spent twelve years on the Board of Education in the public school. And it was at a time of consolidation, and reorganization, and, hmmm, we went through some traumatic times trying to bring the town and the country together during those years.

**JR:** Now as...as a person who is on the school board in...this would be, say, the 1940s?

**WS:** Yes.

**JR:** Ah, and now you're acquainted with public school business, and school business here in Moorhead. How would you compare or contrast some of those things, and the public attitude towards education, public attitudes towards school, towards high school, for example? Hmmm, student cooperation, student teacher attitudes, and so on?

**WS:** Well, I think it...it hasn't changed much, the attitudes, and the interest of parents, and the interests of teachers. I think the teachers today have more of a voice than they...than they had in the early 1940s. Hmmm, I can remember the first time we sat down and negotiated with the teachers on salaries. And that was in the early 1940s. Otherwise, we had a stack of applications for every job, and...hmmm...the superintendent of schools would select one, and the board usually approved it. And...there was no negotiating on the part of the board and the teacher. So there...that was the beginning

**JR:** [Sighs] Then with regard to the work that you have at Concordia, you've been in charge of business affairs there now for a good long time. And do you want to pick that up and go into your affairs there? Do you want to do it right away? Or do you want to take a breather?

**WS:** Just a breather.

**JR:** Yeah.

[Recording interruption]

**WS:** Hmmm...Concordia was growing at the time I came. I believe they were just under eight hundred...just under nine hundred students at that time, and we were in need of facilities. The present fieldhouse was under construction. A fund drive had not materialized, and at the first meeting of the board of regents, I was asked to...if I could secure a loan of a quarter of a million dollars. And hmmm...funds were not available in Fargo-Moorhead. So they asked me to go to Minneapolis to see about a loan. And I was...totally unfamiliar with college financing. I knew something about banking, but certainly not about the college financing.

And ah...I called on several banks, they were very nice, but it wasn't customary at that time for banks to loan money to a college. They said it...that's not a very good security, we don't want to foreclose on the college; what do we do with it if we...after we got it? So I didn't...I wasn't successful the first time I made this journey to Minneapolis to secure a loan.

However, with the help of a real estate brother of mine that knew someone in the Farmers and Mechanics Savings Bank, I was introduced to the vice president there who served on a board of regents in the east, I believe it was Amherst. And he asked for a financial statement, and later contacted us, and made us...gave us a loan. So that was the beginning of some financing for the college, which turned out to be a very helpful thing in our expansion program. Later on, we went back, got money for the library, and...hmmm...and other loans also. And then of course the government got into the picture building dormitories, HUD funds, and we were able to secure funds through this source.

**JR:** What is the nature of the arrangement that you made with a...that you had to make with HUD?

**WS:** Well, we had to have clear title to the land, and furnish the dorm, the building after it was built: the beds, the furniture, and so forth. Otherwise, it was a hundred percent loan, but there were certain reserves we had to set up to take care of year and a half's interest and principal. And hmmm...this...it...the program was not a giveaway program. The interest was low, but otherwise it was a very sound program with HUD. And I believe the first dormitory now, it was a thirty-year loan, I believe that's been liquidated, the one that was built in 1955, I think.

**JR:** And you had to be sure that the dormitory would be full?

**WS:** Well...

**JR:** That there were enough students to fill it?

**WS:** Well, of course, that was true. But we could demonstrate that. We had only a small percentage of our students on campus, and there was...we never had any problem filling the dormitories. But rates were adjusted, of course, from year to year.

**JR:** Now during the time you were there, you had building programs going on and on. I believe there was a major building built on an average of one...one a year; that is twenty-five or more in a quarter of a century period. Well, you were in the middle of all of that. How...how did you swing that?

**WS:** Well, as I mentioned, the dormitories...there was about five different dormitory projects, part of it, but the other projects were financed...hmmm...partly by gifts, and the one thing that helped the college more than anything else was the C400 Program, which...ah...now has brought a lot of money to the college throughout the years.

**JR:** Could you describe that briefly?

**WS:** Well, I remember the time that C400 was started, two of our board members and some of the rest of us were having coffee after we'd awarded a contract for the Ylvisaker Library. And we'd awarded a contract of four hundred thousand, and one of the men said, "Ah, you know, if

we had four hundred people who'd give us a thousand dollars, we'd have this thing paid for." And ah...the others commented, "Wouldn't that be nice though?" But these two gentlemen, Luther Jacobson and Gene Paulson, didn't forget about this. And later on, they thought about it, came back to see President Knutson and myself about it, and we thought it'd be nice, but we maybe were a little skeptical that it would ever work. But we told them to go ahead, and they did. They contacted ten people, not necessarily alumni or Lutherans, and they didn't...they were not turned down. And from that's the way it started. And then it's been one person talking to another person, not the college as much. The college serviced the program, but the individuals themselves did the work.

**JR:** Do you remember how many members they have now?

**WS:** Some over eight thousand. That's a sizeable amount of money. And that helped...I've always said that sort of was the down payment on...on another building. They didn't build a building entirely, usually...hmmm...but we borrowed some money, and the so-called down payment was the amount of money that they furnished.

**JR:** Now...hmmm...the budget of the school, of course, has gone up astronomically since the first year you were there. How did you manage that?

**WS:** Well, it was a matter of, oh, more students, and increasing fees that...ah, we had to increase the fees. We tried to keep fees at a level that we could operate with and didn't turn anyone away, but it was difficult at times. But...

**JR:** Then for additional gift money, you and President Knutson, with the regents and so on, set up the development department to handle outside income, gift income. Would you tell us something about that?

**WS:** Yes. We knew that we'd have to get gifts beyond the amount that we got from the church. At one time, I recall that the American Lutheran Church, on the basis of your enrollment, gave gifts of about five percent of our budget. But we knew that we'd have to have more than that, and we knew that we would have to have some larger gifts through bequests from the individuals in their wills. And so we set up a program of contacting people in the area for bequests, and...that took some extra money that we really didn't have, but it's paid off at a later date, because we have received some nice bequests from individuals who have left a farm, or part of a farm, or rights to an oil well, or maybe a business, or things like that throughout the years. And that's been a very successful program.

**JR:** Hmmm, now there are probably some things that have given you more satisfaction than anything else in working with the business affairs at Concordia. Ah...what are some of the experiences that you consider outstanding?

**WS:** Working with the students was...was, I think, the highlight of the whole program, and especially the student that maybe was struggling to get through college because of financial reasons. And to see them finish college, pay off their indebtedness, go out into the world as

this...as successful people in their profession, gave me a lot of satisfaction. And of course became well acquainted in the community, hmmm, with the parents, and in northern Minnesota, and all through Minnesota, North Dakota, Montana. I think that was the biggest satisfaction.

**JR:** How would you compare the work in the business office as vice president of business affairs your first year there as compared with, let's say, your last year? Or if you want to, with the present time? How would you compare it?

**WS:** Well, ah...

**JR:** [Chuckles]

**WS:** [Chuckles] I was totally ignorant of a college operation the first year I was there. And if I hadn't inherited a good staff [who] took care of me through the first year, it would have been very difficult. And of course you, Dr. Rendahl, and then Knutson, and some of the others were very helpful. But I was completely ignorant of the operation of a college, except for some of the financial matters. I had a lot to learn. But I inherited a good staff of people, and things went along well.

When I left, they were just changing over to computers. And...hmmm...then the computer, we had a double system; we had the old ledger system and the computer for one year. Then we switched entirely to the computer, and everything was supposed to be without any problem. And something went wrong, so the first semester of my last year I didn't see any kind of a balance sheet, or a figure of any kind of income. If I hadn't known as much as I did about the background of the college, it would have been very difficult.

**JR:** [Chuckles] As to the dimensions of the budget and, you know, the responsibilities, the things that you had to do, how would you compare your first year with your last year, in scope?

**WS:** Well...I don't recall the exact amount of the budget, but maybe between one and two million then when I started. I know tuition for one semester was a hundred and eighty-five dollars. And when I left, I don't recall exactly, but I know our budget was about fifteen or sixteen million.

**JR:** And what's the thing that you did that you're most proud of?

**WS:** Helping students, I guess. And it's what I appreciated most.

**JR:** As to the pattern of salaries during the period, as to tenure, as to fringe benefits for faculty, ah, how...what comparisons would you draw?

**WS:** Well, I...we were not...of the lowest in terms of salary with it, though in comparing it with our other colleges of the American Lutheran Church, we were not the highest. Ah, I think we...the salaries for the associate and assistant professors were better than some colleges, but the top professors maybe were on the low side. But I know Dr. Knutson used to say, "Their pork

chops cost just as much as the other ones. So I think we have to see that they have their...have funds also.”

**JR:** What...what effect would you say that the Sputnik had on you?

**WS:** Well, of course, that it was emphasis in the sciences and math. And...and people were really...so I'd say more serious about getting an education and getting good grades.

**JR:** What was your experience with the student unrest during the late 1960s and the early 1970s?

**WS:** I...I didn't get involved much with it. I knew...I knew it was there. But it really wasn't a part of my...ah...problem that I had to deal with. Ah...I was aware of it all the time, but as far as my relationship with the student, it...there wasn't a great deal of difference.

**JR:** Ah, what about the minority rights, student rights, women's movement, and handicapped rights?

**WS:** Well, ah, minority rights were a part of ours. Student rights were beginning. The women's and...ah...movement hadn't begun yet at the time I left. So I wasn't involved.

**JR:** Ah, cooperative elements...ah, cooperative efforts...Tri-College University, for example. What was your experience with that?

**WS:** I think that was an excellent thing for Concordia, and I hope for the other institutions, too. And I think the big benefit was the library facilities for all institutions.

**JR:** As far as [unclear] building program is concerned, I suppose this is the most expensive, most extensive building program the colleges have to have, hmmm, certainly more so than any that we had before. Which of the building projects interested you the most? Or caused you the most trouble as far as that's concerned?

**WS:** Well, that's a difficult question.

**JR:** [Chuckles] To choose from among so many?

**WS:** [Chuckles] Well, one of the most interesting ones was the stadium.

**JR:** Yes.

**WS:** Well, at the time the stadium was proposed by a group of downtown businessmen, we needed a science building very badly. And I remember a meeting downtown at one of the cafés, a breakfast meeting, when the science people, and the athletic people, and this group of people that were promoting the stadium sat down together. And President Knutson told them that we need a science building much more than we do a stadium. Well, these men said, "I think we might be able to get money for the stadium that we can't get for the science building."

And so a group of about four men took two weeks off and solicited the business community of Fargo-Moorhead and raised the entire amount. They met every night in the business office at the college, and reported and at the end of two weeks they had raised two hundred and sixty-five thousand for the stadium. And that...I believe it paid off in later years, because these people then...the business community then got behind other gifts for the college. So the science department said, "Go ahead. If you can get this money, we'll wait." And they did.

**JR:** What was the first dormitory building that you were concerned with?

**WS:** Park Region Hall, across Seventh Street. That caused some problems, closing that street. The street went right through the campus. And hmmm...that caused a lot of concern on the part of the people living on Seventh Street on either side, that we'd shut off the street. But...that was settled.

**JR:** What is the last of the dormitory buildings that you personally were concerned with?

**WS:** The Bogstad Manor. And...

**JR:** Now there...that's something a little different. Ah...

**WS:** That's an apartment type of building. The other...the dormitory was east...what we call the East Complex, and which is called Grant Center, and so forth, now.

**JR:** Ah, the hmmm, the Bogstad Dormitory, which is on the apartment plan, what's your opinion of the apartment plan? Is that the wave of the future in dormitories or not?

**WS:** I don't...I don't know. I...hmmm...I...

**JR:** What was the particular reason that you used that plan at that time?

**WS:** There were two reasons. We had quite a few married students. And hmmm, we had a lot of students living off campus in different apartments. Not necessarily married, but they were living in the...and doing their own cooking and so forth. And we felt that, ah, maybe there would be more married students, there would be more of a need. We also had some faculty that didn't have good housing, and we thought that it would make good faculty housing. And I believe it's turned out that way, that the...that some young faculty people coming on staff would have some reasonable housing.

**JR:** Yeah, of the academic type buildings, which was your first experience?

**WS:** The library.

**JR:** Oh, yes.



**WS:** Yep. The library.

**JR:** And we've talked about that.

**WS:** Yeah.

**JR:** Ah, next after that?

**WS:** The...hmmm...the humanities building, I guess, was the next one. The theatre. Ah...

**JR:** And of the activities buildings, your first one would be the gym...the Memorial Auditorium Fieldhouse?

**WS:** Yes.

**JR:** And that went through quite a history. Maybe you could relate some of that?

**WS:** Well, ah, that building was...had started before I came. And they'd had a windstorm that tore...took...tore down the...blew down the steelwork. And it was still under construction in July of 1952 when I came. And that's when I went to Minneapolis to borrow some money, because the fund drive in the community had...had not been successful. They thought that there would be...they could raise the money, but it didn't work out. But we got the loan, and finished the building, settled the...with the insurance company.

And, hmmm, I think it was maybe that particular building...did a lot to bring the Fargo-Moorhead community and the entire area...ah...[to] become acquainted with Concordia College. Because then we had many events there that could not be held on the campus prior to that date. So people became acquainted with the fieldhouse. And we had so many requests, as maybe you remember, for church suppers, and conventions of all kinds, that we had to set up a policy of...that the college activities came first. And we...we just couldn't handle all of these events. But it was a gathering place in the Fargo-Moorhead community and was the largest gathering place at that time.

**JR:** Was it easy to raise money for the fieldhouse?

**WS:** No, it wasn't.

**JR:** Ah, an interesting development that...as I understand it, from early Concordia history, the first gymnasium, it was almost impossible to raise money for it because the farm...a church man said that he didn't send his son to Concordia to play games. [Laughs]

**WS:** [Laughs]

**JR:** “And I’m not going to build a...I’m not going to build a gymnasium for him!” And so there wasn’t too much changed then by the time that was built. But you said that the stadium, their raising money for the stadium did very well.

**WS:** Yes, it did.

**JR:** So there was evidently a change of attitude towards athletics and playing games. [Chuckles] Physical...physical education and so on.

**WS:** Well, I think the business community took hold of that stadium drive.

**JR:** Now, hmmm, you came at about the same time as President Knutson did, and retired...what...a little bit later?

**WS:** One year later. Mmmm-hmmm.

**JR:** Ah, yes, one...one year later. So that your...and meant that your period of administration there coincided with his, and of course we recognize him as the leader. I wonder if you’d get on the record here something about your work with President Knutson, under President Knutson’s leadership?

**WS:** Well, we had been friends...

**JR:** Speaking for all of us.

**WS:** Yes.

**JR:** Speaking for all of us. [Chuckles]

**WS:** [Chuckles]

**JR:** Okay.

**WS:** Well, ah...we had been friends for many years, as freshmen at St. Olaf College, then as a pastor in my home church in southern Minnesota. And so I knew President Knutson very well. Ah...we...understood each other, we respected each other. We didn’t always agree on...on everything, but we were always friends, and we understood each other, and we worked together very well along with the other administrative team as...that you were a part of, Dr. Rendahl. And you...you sat in on many meetings. And I think we had an excellent administrative team that had vision, and understood this community, and we all were working for the same goal.

**JR:** Could we take a little break now, please?

[Recording interruption?]

**JR:** What experience did you have with the Depression, for example, while you were in the banking business? And World War II, how did it affect your life?

**WS:** Well, I was in...a young man in the bank during the Depression of the 1930s, and during the period of the bank closings. And that was a traumatic experience to be in the banking business at that time, because we had to get waivers on...from individuals on their deposits. They could draw only...they could draw out only seventy percent of their funds, and thirty percent was on waivers. The bank paid, with interest, every penny back throughout the years. And, hmmm, so the individuals didn't lose anything, but it was hard to go to an elderly couple and ask them to sign a waiver of thirty percent on...of their deposit that they'd worked hard to save, and the savings at...in those days were not that big, and the interest rate was very, very small.

So that was a good experience. And I learned another thing, too, that the...this...the farmer and the small town businessman, if they got time to pay their debts, they would. Then we were...where we had some losses was in the bonds that we were required to buy in order to diversify our investments. We had to sell them at the time of the bank closing, and sold them at a loss. But the farmers and the small town businessmen paid their debts, and we paid off our depositors.

**JR:** How did World War II affect you at that time?

**WS:** Not as much as the Depression. Maybe it...it helped in some ways. The prices were better, and there was some progress. Of course, we...people went off the farm, and the business people...but as far as the business community, it...it wasn't like the Depression.

**JR:** And what effect did the Depression, and then again World War II, have on the public school system in Rushford?

**WS:** Well, I think the school system was still a solid educational system. They were...there were some additions, of course. Agriculture was added, band and choirs were added after the 1930s. And...hmmm...but in the 1940s we had a full program of agriculture, an ag teacher, and full time band and choir directors. And athletic programs, and...

**JR:** Then you left the banking and came to Concordia as in charge of business affairs there. How did that change your life, or the life of your family?

**WS:** Well...we were very hesitant to leave the business community, leave a place where we'd lived for twenty-five years, and getting into something that was unfamiliar. But we've never been sorry. Getting into the college community was so much better than I ever dreamed of. And I had never had any aspirations to become a college administrator, but it was a great experience, the working with the students and the faculty. I have...some of my closest friends are members of the faculty and the administration at the college.

**JR:** What developments have you seen in town and gown relationships during the years you were here?

**WS:** Very much improved over the early years. Hmmm. And I hope I had a part in that. I used to tell some faculty members that these men down on Main Street are good guys. Go down and have coffee with them, get acquainted with them, and they will...they will be honored to have you sit down and talk to them. And...I think I convinced a few people to do that. That's just one thing, but I think the...well, you mentioned the stadium. Hmmm, the drive for the stadium was an indication of what the business community thought about the college community.

**JR:** Are there more people in business who should be recruited into the collegiate life?

**WS:** Definitely. I may be biased, but I think there's...in the...there should be some business people in the academic community, because there's a lot of business involved in a college community.

**JR:** Hmmm, you consider that the town-gown relationship has improved?

**WS:** Very much so.

**JR:** But...hmmm...there's probably still room for improvement?

**WS:** Well, I think you've...you can't live on your laurels. I think you have to...it's something you have to cultivate.

**JR:** How about Concordia, Moorhead State University, North Dakota State University, hmmm, Moorhead area vo-tech relationships?

**WS:** I think the relationship...that has improved a lot, too, throughout the years. I think Tri-College had a lot to do with that, improving in the relationship, and understanding each other, I think, working together on programs.

**JR:** Definite improvement?

**WS:** Yes.

**JR:** You feel a lot on the Concordia campus?

**WS:** Yes.

**JR:** And what about the relationship of your business office during...what was it, twenty-five, twenty-six years?

**WS:** Twenty-four years. [Chuckles]

**JR:** Twenty-four years, okay. During your twenty-four year period, the relationship of the business office with the faculty, let's say.

**WS:** Well, that...it took some time to develop that. Hmmm. Again, I think it was town and gown relationship. Here was a banker, who sometimes isn't the most popular person in the community, coming onto the college campus. And I think they were a little skeptical about what this person might do!

**JR:** [Chuckles]

**WS:** But I...we had to cultivate each other, and they had to realize that I was there to help them, and I had to understand their problems. I had to become aware of their problems, too. And I think we developed a good relationship between the faculty and the business office.

**JR:** How about the relationship between the business office and the non-academic staff, the support staff?

**WS:** I think...ah, that was, again, a matter of cultivating trust and interest. These...the support staff is a very important part of the college community. The secretarial staff, the janitors, the food service, they all play an important role in the college community, and they need to be recognized.

**JR:** That is, if the heating plant that comes to a grinding halt, why, the whole college does?

**WS:** That's right.

**JR:** [Chuckles] Hmmm, what about the business office relationship with the students? Especially as it developed from early days until more recently?

**WS:** Well, as a matter of...of understanding each other. And developing confidence and trust. And that's one thing I tried to do.

**JR:** What are the various relationships you have with the students? Sure, you collect their...you collect their tuition and their board and room, but you also, what, hire them?

**WS:** You...

**JR:** Some of them?

**WS:** Well, you mean in the...on the campus?

**JR:** Yes.

**WS:** Well, I did some, but the different departments did the hiring, of course.

**JR:** Yes, I see. Now you have been retired for how long?

**WS:** Ten years.

**JR:** And what are you doing now? What have you been doing this past ten years?

**WS:** Well, I was asked to come to Trinity Church on a part time basis as a business administrator, thinking maybe a couple years, that would be the end of it. Now I've been there ten years. And...it's been a nice transition from...from a busy campus life. But it has been busy at the church, too.

**JR:** What does the church business administrator do?

**WS:** Well, a great variety of things. Of course, you work with the budget, stewardship, hmmm...also in the...any improvements, purchasing of property, or building property, building additions. The insurance program, the church...hmmm...hiring support staff, and things of that nature.

**JR:** Yeah, very interesting. And that leads me to another question. What does the vice president for business affairs at Concordia College do?

**WS:** Well, supervise the business affairs of the college. Now very little detail work, it's more managerial, and working closely with the board of regents. You see, I was treasurer of the board of regents also, so I worked closely with the board of regents. It...and it's mostly a manager's job. You had very little detail, it was to meet...go to a lot of meetings with different groups.  
[Chuckles]

**JR:** Hmmm. Who or what reports to you?

**WS:** Hmmm, the...food service, the bookstore were all under the business office. The...hmmm...physical plant personnel and the head of the physical plant reported to the business office.

**JR:** And within the business office?

**WS:** Well, there was the accounting, of course, and the financial aids, and...hmmm...then the gift income went through there from the development office into the business office. And in that area, the insurance program, teacher's retirement, things of that nature.

**JR:** Endowment?

**WS:** The endowment, it was...managed the endowment, or secured management for the endowment. We'd...we did secure outside help to manage the endowment.

**JR:** Sounds very interesting. Hmmm, would...if you were to do it again, would you join the college staff?

**WS:** I surely would. Mmmm-hmmm.

**JR:** If you had to do it again, would you go into banking?

**WS:** Yes, I would. I felt it was a fine education and background, especially for what I did.

**JR:** Hmmm. You were honored about the time you retired or was it shortly after you retired with an honorary degree?

**WS:** Yes.

**JR:** Tell us about that. That was...Concordia College.

**WS:** Well, it's...Concordia College honored me with a doctorate degree.

**JR:** That was what year?

**WS:** In 1976.

**JR:** 1976.

**WS:** And I...that was particularly...ah...I was particularly grateful, because I know that the faculty are the ones that decide who they honor. And I felt very good about that, that they would honor me in that way.

**JR:** Yes, that was beautiful. Now in closing...hmmm, maybe I've kept you so busy with my questions now that you haven't had a chance to tell some of the things that you ought to be telling. Let me just ask something along this line. What do you consider as your heritage that you...hmmm, Concordia College, your heritage to education here in Minnesota and the Upper Midwest?

**WS:** Well, as...again, I'm repeating on myself, but I think it's...ah...as I've said before, I felt that I wanted to help students acquire an education, and if I could help them some way financially by giving them loans, by...with the help of the college, provide good facilities, a good program, hmmm, then I felt I would have accomplished something.

**JR:** I'm very much interested in the fact that you aren't saying much about buildings, you aren't saying much about big budgets, and all of those things that are so apparent. And you focus your attention on the students. And that, I think, is probably a beautiful theme with which to close the interview. I thank you very much, Dr. Smaby.

[End of interview]