## Dorothy Kippels Narrator

## Eleanor Hallin Interviewer

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**EH:** ...is Eleanor Hallin, and I am going to interview Dorothy Kippels this morning. Dorothy and Joe Kippels had Waterman's Store in Moorhead a number of years ago. It was one of the prominent stores on Center Avenue. I knew Dorothy quite well because we were also Soroptimist Club members at the same time. Dorothy, I would like you to tell us a little bit about your childhood, and also what your maiden name was.

**DK:** Well, my name is Dorothy Bogan Kippels. I was born in Grand Forks, North Dakota, July 26, 1914. Ah, we lived at Ardoch, North Dakota, a railroad and farming center twenty-five miles north of Grand Forks.

**EH:** Oh, that's interesting to me, because I used to teach at Oslo, Minnesota. I was there for three years in the early 1940s. And I know it wasn't easy to get out of Oslo, because we had no trains or no buses or anything, but I think we got to Ardoch once in a while.

**DK:** Mmmm-hmmm. Well, the Soo and the Great Northern Railroads both met in Ardoch, and that's why it was such a...it was a prominent railroad town, and people did come there. But my recollections of Oslo...In the dead of winter, my dad would take a bobsled pulled by horses, drive to Oslo, cut and load up ice. These blocks of ice were packed in sawdust in the icehouse on the farm. And we were the only ones in miles who had an icebox and could make iced tea and ice cream. My parents were Irene Treacy and George Bogan. They were of Irish descent. Their grandparents came over from Ireland, settled in eastern Canada for some years, and then migrated to the Dakotas.

My father owned a general store in Ardoch. It was struck by lightning and burned to the ground when I was about a year old. He then took over my grandfather's farm. I had one sister, Lucille, Mrs. James Gerlach, and I have two brothers, Thomas of Fargo, and Robert of Gaylord, Michigan. Ah, we had a happy childhood; never much money, but lots of relatives and lots of fun. My first eight years of school took place in a country school. One teacher started the fire in the morning, did the janitor work, and taught eight grades. I was ready for high school, and I was sent to St. James Academy in Grand Forks. It was a boarding school. And there had been rumors that because of the decline in enrollment, the Ardoch school might close, so that's why my folks did not send me there.

I had never been away from home, and it was a lonesome time. Many tears shed. They were really years of insecurity and fear. But I did graduate as salutatorian of my class. After graduation—my parents had moved to Moorhead a year before this—I came home and enrolled at the Interstate Business College in Fargo, graduated, and worked at Dennis Furs for a short time, then at National Securities in Fargo for five years. I married Joseph Kippels on November 10, 1937, St. Joseph's Church in Moorhead.

**EH:** I'm interested in knowing how you met Joe!

**DK:** [Chuckles] Well, Joe had attended St. John's University in Collegeville. He came home to help his dad when his mother died. And he took over the duties of training and scheduling altar boys for the masses at St. Joe's Church in Moorhead. My brother Bob was an altar boy, and he was called on much more than his share, and Joe didn't call on the phone, he came to the house. Took a while, but he finally got around to asking for a date, a drive to Detroit Lakes on a Sunday afternoon. Joe was the son of Martha and Bruno Kippels. They came from Germany and were married in St. Paul. Bruno worked as brew master for Schmidt's Brewery there. Later, he moved to Glyndon and homesteaded in the Spring Prairie Township. After about five years, he came to Moorhead and went into the building business. In 1915, he purchased the Moorhead Laundry from the Zeller brothers.

**EH:** Where was this laundry located?

**DK:** Up...hmmm...it was on Fifth Street, off First Avenue North, over the railroad tracks, and on the banks of the Red River. In 1918, Joseph Tischler[sp?] joined him as a partner. And Mr. Kippels also operated Fargo-Moorhead's only slaughterhouse, and that was located below the hill there on Fifth Street. And rather interesting, all the koshering of meat for the Red River Jewish people...population. And there were a good number of Jewish people in Fargo at that time. It was done here in the slaughterhouse. Martha and Bruno had five children. The oldest boy died when a baby, Joseph of Detroit Lakes, John of Moorhead, Mary Reynolds, East Grand Forks, and Bruno, Jr., who died in 1984. Mr. Kippels, Sr. died in 1940. Ah, Martha had preceded him in death. For the first five years of our marriage, Joe worked at the laundry, and in addition, he and his sister Mary leased and operated the shoe department in Waterman's. The store on Center Avenue owned by Mr. B.H. Waterman.

**EH:** Now who were the Waterman's? I didn't...I don't remember them.

**DK:** Mr. Waterman and his wife had lived in Menomonie, Wisconsin. He owned a store there. Hmmm. He turned that store over to his daughters, and then he opened a store in Fargo, but he saw more opportunity in Moorhead. There wasn't a large store in Moorhead at that time. So he moved over to Moorhead around 1940 and moved into the location there on Center Avenue where our store was. And one evening in January of 1954, Mr. Waterman called and wanted to meet Joe the following evening. And Joe came home with astonishing news. Mr. Waterman had decided to retire, and wanted Joe and I to have the business. He wanted only the price of the inventory at cost, to be paid in monthly installments. And it...it was the chance of a lifetime.

Young people do not get those opportunities today very much. Because we had...we had less than five thousand dollars in cash.

EH: Oh!

**DK:** No experience in merchandising. But with lots of ambition, we took over the Waterman's Store on Valentine's Day of 1944.

**EH:** How did you finance this? This must have been very difficult.

**DK:** Hmmm...it was. But the two financial...the financial institutions in Moorhead were very, very good to us. Hmmm...and they were all through the years. We borrowed a lot of money. We had to. Our inventory as we grew...hmmm...I don't know what our high inventory mark was but it was a tremendous amount. Hmmm...I often used to say that if I ever came to a place where I didn't owe *anyone* a penny, it would be the happiest day of my life. And you know, Eleanor, I'm there now! [Laughs]

**EH:** Well, good enough. I'm glad to hear that! [Chuckles]

**DK:** Mmmm-hmmm. Hmmm. In the store, Mr. Waterman had operated the dress and coat departments, millinery, and the beauty shop. And he leased out five departments in the store. I think there that he had overextended himself, too. With two stores, he could not afford to stock them all, and there came into the leasing. Ah, the lingerie, hosiery, and sportswear department was owned by Katherine and Ella, Mrs. Jake Kiefer. Yardage and accessories by Elizabeth Remley. Childrenswear, Bertha Nokken, and the shoe department owned by Mary and Joe Kippels.

We took over during the war years. Merchandise was on allotment, and our allotments were small. But due to the fact that business had been deteriorating for Mr. Waterman, he had not been well. And then because of the boom in business, because of the war...hmmm, it all left us wanting for goods to sell. So we scrounged the market and we begged for merchandise. Many times we drove to Minneapolis or St. Paul in the early morning, loaded the car, and back that night. At that time, there were many good coat, dress, and children's wear manufacturers in St. Paul and Minneapolis. They've left there now.

**EH:** Mmmm-hmmm.

**DK:** I guess because they get...the wages are high in Minneapolis. It's an expensive town to live in, and they could get cheaper help in the South.

**EH:** Yes, I can see...

**DK:** So there is very little left in Minneapolis-St. Paul.

**EH:** Did Joe enjoy the buying trips you went on?

**DK:** No, he wouldn't even come!

**EH:** [Chuckles]

**DK:** [Chuckles] Didn't care for it. Ah, he helped with buying the shoes. And in shoes, the salesmen always came to the store.

EH: Mmmm-hmmm.

**DK:** Hmmm...he took care of personnel problems, most of the promotions, and the building itself took a lot of time. There were a lot of offices and so on. Yeah, when I think of it now, he would come down the day that I was coming home and ride home with me. That was his...

**EH:** Come to Minneapolis.

**DK:** ...contribution to the market. Yeah.

**EH:** Mmmm-hmmm. You did most of your buying in Minneapolis, I suppose.

**DK:** Ah, I did a lot of my buying in Minneapolis. Hmmm...I...we bought some in the store. Salesmen did come to the store. But I preferred buying at the markets. And we used to bring girls in with us, like the key girl in each department. And there were...in those days we had the Grand Old Red River Train, and during the market weeks in Minneapolis, there would be a girl on that train most of the time. They would come in, stay for a day, go home, and another one would come in. Hmmm...about once a year we did make the Chicago market.

EH: Mmmm-hmmm.

**DK:** But we preferred Minneapolis, everything was there, and it was handier.

**EH:** Very interesting, I think. And you also did a lot of...you sold hats and...what...? What were some of the merchandise or the things that you sold? You sold children's clothes, and hats, and so forth?

**DK:** Ah, we had a beautiful children's department.

EH: Mmmm-hmmm.

**DK:** We really did. Hmmm...

**EH:** Some of your hats were quite reasonable. I remember you said something about you sold hats for children for \$1.95 and \$2.98 and so forth.

**DK:** Mmmm-hmmm.

**EH:** But, speaking of hats, I would like to tell a little story about Dorothy. One evening I was...it was a beautiful spring evening, and I decided I was going to Waterman's to do some shopping. Dorothy had just received a bunch of hats—they were spring hats—and some lady came in and wanted to buy a hat. So she put her in this chair, and it was most interesting to watch Dorothy sell hats to this lady. First, they tried on one hat. No, they didn't think that was the right hat. They tried on another one. And the way she handled the lady and the hats was really something. I was very fascinated, and stood there and watched her for quite some time. And I decided that she was really a pro at selling hats. It was most interesting!

**DK:** You know, I learned that, and I used it all through the years in my merchandising. We had a millinery woman. We inherited her from Mr. Waterman. Her name was Selma McCartney. She had two sisters, the Hagen girls, and they worked...one at Moody's in Fargo, and I can't remember where the other one...But those three girls were all millinery women, and they made hats in the old days, you know, started from scratch. And we had Selma, and she treated a hat...it didn't make any difference if it was...She used to say, "It doesn't make any difference if it's a \$3.95 hat or a \$50.00 hat, you treat it gently, you treat it...ah...as though it were something very precious.

EH: Mmmm-hmmm.

**DK:** And I...through the years, it applied to all merchandise. And you know, today, if some...a clerk and you see them do it, *roll* up a dress or something and *stick* it in a bag, it's still...I...I'd...oh, I just can hardly stand it!

EH: Yeah, I know. That's...

**DK:** It...it makes a difference. And I...it was interesting when you said that, because I often said this about Mac.

**EH:** She would fondle the hats almost! [Chuckles]

**DK:** Mmmm-hmmm. I never forgot that, and I watched other people sell hats afterwards, and it...it really fascinated me.

EH: Well, hmmm, how about your fringe benefits? Did you, ah, have some fringe benefits?

**DK:** Well, you know, ah...at that time, fringe benefits were not so popular, especially in our trade. Hmmm...but we did. We paid half the girls' hospital insurance, it was in group policy. Hmmm, of course we paid for all holidays. They had to have two-week vacation. And one of the things that really added up, we gave them...sold them their merchandise for ten percent above what it cost us.

EH: Very nice.

DK: And hmmm...

**EH:** How about unions? Did you have anything to do with unions?

**DK:** No, we were not unionized. Ah, the union tried, but our employees declined joining. Ah, the unions were not strong in retailing in Moorhead then. And we did appreciate the fact that our girls didn't feel they needed them. We worked hard and our help worked hard. But business was booming. Hmmm, in rapid succession, we bought out the Remley and Kiefer departments. The original Waterman's Store was fifty by a hundred. About this time in the early 1950s, we purchased the building from the National Loan and Improvement Company, a local company. We moved the children's department to the corner, which formerly housed Woolworth's, and later National Tea. The building consisted of this portion of Waterman's, plus the Moorhead Clinic in the back, Larson Hardware, and upstairs offices housing William R. Tillotson, lawyer, Murphy Finance, Martin Johnson Insurance, Wayne Peterson, N.I. Johnson, Garrity Law Offices, Stiening, Olson, and Thysell Law Firm, Freeman Tailoring, Erdahl Agency, and Dr. Harvey Munson, Dentist.

EH: One would never realize there were that many offices up there. I'm surprised.

**DK:** Mmmm-hmmm. It was...it was a large building.

**EH:** Yes, it surely was. Ah, then there was...at one time there was an opera house somewhere in Moorhead. Do you know anything about that?

**DK:** Mmmm-hmmm. The old Moorhead Opera House had been housed across the front of the building. Ah, some maybe will remember the large, high arched windows in the front. And I understand it was a very popular place. There were some grand affairs took place up there. Because Moorhead, I guess, in the olden days was a very social town and...

**EH:** I have seen pictures that look very interesting.

**DK:** Mmmm-hmmm. The beautiful gowns and so on. Then, in the early 1960s, we acquired the space occupied by Larson Hardware in order to expand our sportswear department. Sportswear was becoming a big thing. We continued to grow, and Moorhead and the surrounding territory were good to us. We appreciated it all.

**EH:** How many employees did you have? You had some great help, I know, and do you know how many employees you had?

**DK:** Oh, we had twenty-five salespeople, around that, full time all the time. We had one and a half girls in the office, and a janitor. Hmmm...the office help took care of the day to day bookkeeping. And I did the key set of books and the accounts payable. And we did have great help, we really did.

**EH:** Yes, I knew some of your girls, and I thought they...they did well.

**DK:** They were helpful.

**EH:** And yes, I'm sure they were.

**DK:** Mmmm-hmmm. Hmmm...a large portion of our business was charge account.

EH: Yes, I'm sure.

**DK:** Hmmm...we felt that it was extremely good for business, and we lost very little for the volume that we did. We were lenient. Ah...we did not...there were no coverage...no charges for late payments. And people would just charge...they'd charge their spring wardrobe, and then about Christmas they'd get paid up. Or maybe it wouldn't be paid up, and come in again and...as long as they kept paying, we did not bother them.

Hmmm, in later years, as conditions changed and total volume increased, we did hire a lady part time to help with collections. And I think she's well remembered in Moorhead, Rose McNamara, and she was...she was truly an artist at the collection business. Never did I hear a customer get angry with Rose. Even when the customer would say, "I'll bring a payment." And Rosie would call her up on the phone and she'd say...the customer would say, "I'll bring a payment in tomorrow." And Rose would reply, "You know my car is right out here, and I'm going *close* to your house. I'll be by in just a few minutes and I'll pick up that payment. Would that be okay?" Invariably, the customer would say, "Fine." And Rose got by with that!

**EH:** Very good psychology.

**DK:** Mmmm-hmmm. Mmmm-hmmm.

**EH:** Now in your story you also had some name brand merchandise, I know it...do you want to talk a little about that?

**DK:** Well, we did buy some famous name brands. In those days, Jansen was strong, Redfoot and Colts[sp?] out of St. Louis, they were beautiful. Hmmm. Cinderella, in the net dresses for children, Fieldcrest, Red Goose shoes. And we did buy these, but we especially liked and looked for smaller factories. Hmmm. The prices of the merchandise was lower, transportation, many times, was not as high. We didn't have to pay for these huge companies' advertising allotments. Hmmm...and we had merchandise in our stores that other stores in the area didn't have, because it was all handpicked. And hmmm...I guess, as a buyer, I...I was very price conscious. Hmmm, maybe too much so.

**EH:** Mmmm-hmmm.

**DK:** But I felt that that was what we needed in Moorhead, was a moderately priced store, and we tried to keep it that way.

**EH:** Well, I think that was very good. I remember your store having nice merchandise, and we used to go in quite often. It was very handy, too, right on Center Avenue.

**DK:** Hmmm...I think we had accomplished a lot. But then came the blast. [Chuckles] And that was urban renewal. It had been talked about, but we just didn't think it could happen, that a few men could decide to tear down almost a complete downtown business section of a city. Urban renewal had been decided upon. Then it went over a period of years, we were told it would start in a few months, it would start in a few months. Ah, little repair or remodeling was done in the entire downtown area. Joe and I had plans for renovating the exterior of our building and installing an elevator for our upstairs tenants. Now these tenants were moving out. They were tired of the indecision and other spaces were available. Business was suffering in most all downtown Moorhead. And in 1967 we were told we would have to evacuate and given a date. On the day before we were to have signed the transfer of property to HRA, the building burned to the ground.

**EH:** Isn't it unusual that that store burned, and your parents' store burned in Ardoch, too? That's unusual.

**DK:** Yes. It was unusual. And hmmm...a fire like that...hmmm...is just something you never forget. And I think my parents...hmmm...that's why they felt so badly when they saw us go through it.

EH: Mmmm-hmmm.

**DK:** It...it's something you do not forget.

**EH:** I'll never forget that fire either. That was terrible.

**DK:** Well, it started on Halloween. It's the...in 1967, at four in the afternoon, and our hold-up alarm went off at the police station. Two patrolmen came to investigate, and at that time found nothing, left, and they had just made it outside the door, and Joe called them. Smoke was coming from the basement. About five thirty, the firemen thought they had it under control, but no. Hmmm...by morning it was gone. [Pauses] Hmmm...no one can realize, I don't think...what you go through in a fire. Ah...but you also can't know all the support, the calls, and letters we received from our people in the Fargo-Moorhead area. And I still meet people who say, "I miss Waterman's." And it makes me feel good.

**EH:** Yes, I should say...

**DK:** Ah, we both love Moorhead and its people. In 1970, we sold our house in Moorhead, and remodeled our lake cottage on Big Floyd Lake into a year round home. Hmmm, we retired. But after two years of retirement, we purchased a small women's shop in Detroit Lakes and named it The Corner [Dress Shop]. We operated this store for ten years. Hmmm, it was an easygoing operation in comparison to our large Waterman's store. We had four congenial employees at The Corner, and they'd go along with my old fashioned method of selling. Know your merchandise,

respect your customers, and above all, give them all the help you can; the customer is entitled to it.

In 1982, I retired again, and at this time, I was ready for it. We are both enjoying our lake home, our three beautiful daughters. Kathleen Rudd-Chapman, a master drug addiction counselor in Williston, North Dakota; Patricia Kolness[sp?], adult education director in Barnesville; and Margaret, Mrs. Garry Mowery, and she has a small business in...retail business in Fargo. We have ten grandchildren: Laurel, Joe, and Patrick Rudd, Cassandra Kolness [unclear][sp?] Mary and Terry Kolness[sp?], and Laura and Andrea Mowery. Three of these are in college, four in high and junior high school. And Cassie is a housewife. And we're kept busy.

Hmmm, one of the things I didn't mention in Moorhead is our affiliation and the places that we...the things that we did in Moorhead. And a few of them...hmmm...Joe served as president of Rotary for a couple terms. For five years he served on the retail division of the Chamber of Commerce. Ah...and those were the days that Moorhead was really struggling to get more business. I guess they still are, but I mean, it...it was very hard at that time. I was active in Soroptimist, a women's classified service club, and it was the first women's classified club in Moorhead. I was their first president. It was organized by the Minneapolis club in 1949.

Hmmm...one of my most exciting projects was our Greater Moorhead Days. And our dreams were, oh, rather wild. But we carried them out. And my big thing was the fashion show. Ah, Bee Volker owned a dance studio in Moorhead, and we would get together and we would plan this as a...it was a production we made out of it. Ah...everything was done according to our theme, and her dancers added much to it.

Hmmm...Greater Moorhead then...it was a big thing. I'd...ah, it was a big promotion, and something that we never dreamed would get as far as...when we started the fashion shows, they were held in the...hmmm...Tree Top...or the...Top of the Mart, FM Hotel. Ah, then we moved out to Concordia. We had one in the Moorhead Armory. Hmmm...no wait, one at Concordia College. In the Moorhead Armory, we had many. But we started with one show, an evening show. And we packed them in, so we had to add an afternoon. So we had two shows, an afternoon show and an evening show. Hmmm. We had Phyllis Diller one year. She came and she modeled.

EH: Mmmm. Mmmm-hmmm.

**DK:** Brought her famous chicken with her! [Chuckles] Hmmm, another thing that happened that I...I'd like to tell was Joe Faust used to help us. He'd...Briggs did all the decorating for us, and they were so good to us. But anyway, this time, we had decided that that would open the show with Lawrence Welk champagne music. So the manager of Woolworth's, Norm House[sp?]...hmmm...rented us a bubble making machine. So we started the show out with these dancers on the stage, and the bubbles, and the champagne music. Never thinking that this soap and the bubbles would make the floor slippery. And the poor dancers! We had to pull the curtain after that act and ah...wipe up the floor! [Laughs]

**EH:** [Chuckles]

**DK:** And I'm sure Joe Faust would remember that!

**EH:** [Chuckles]

**DK:** But hmmm...I don't know. Did you have anything else, Eleanor?

**EH:** Well, I was going to say, did you...? Would you have done anything different if you had known now what you...*then* what you know now? Is there anything you would have done differently?

**DK:** Hmmm, yes. I think we would have. We would not have expanded as rapidly as we did. Ah...you know, we just never got one thing done, and we took over more space and more building. And I feel that in doing this...ah...we lost a lot of the enjoyment of our family. Ah...we purchased our lake home during that time, but we didn't have time. Sunday morning, we'd go down and spend a few hours.

EH: Mmmm-hmmm.

**DK:** No. I...I wouldn't want to go through that again. Hmmm...if we had done it at a...not been so ambitious, put it that way. But I did enjoy it. I enjoyed every minute of it.

EH: Oh, I' m sure.

**DK:** I loved merchandising, and I loved...I loved selling as much as buying.

**EH:** Oh, I think so, too. I think you enjoyed every bit of that. Ah, you did say...commented about that you felt that Moorhead had been very good to you. Ah, did you want to say something about what Moorhead...the things that Moorhead has done for you that you felt was nice?

**DK:** I think all the great friends we've made in Moorhead. The schools in Moorhead were very good to our children, and we appreciated that. Ah...and our...it was just an easy life for our children, it was an easy place to bring up children.

EH: Mmmm-hmmm.

**DK:** We were within walking distance of our store. And you know, the kids spent a lot of time there. And, hmmm, yes, Moorhead has given us a lot, a lot of friends. And, hmmm, our family...and we all appreciate being allowed to record this for your Heritage Commission. Hmmm. I think it's a great project, this one you're working on, Eleanor. We have tried to give you an idea of what our family has given to Moorhead and the lives we've touched. And I guess, most of all, what Moorhead and its people have given to us.

**EH:** Well, I think we've done...I think you did an excellent interview for us, Dorothy. I really appreciate your help. And I know that this is going into archives, so we want to remember all the things that Waterman's and you people did for Moorhead.

**DK:** Hmmm, yeah. As I say, it was interesting. And I tried to bring in a lot of the names, that I know people will know the old names in Moorhead.

**EH:** Yes, I think...

**DK:** Because that's who we were. We were close to a lot of those people.

**EH:** Mmmm-hmmm. That was...

**DK:** And I thank you and I thank the Heritage Commission.

**EH:** Mmmm-hmmm. And thank you so much, Dorothy.

**DK:** You're welcome.

[End of interview]