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Finding the answer

Our goal here at Brooks Library is to provide accurate information and/or materials in response to your requests in an efficient, courteous, impartial, pleasant and timely manner.

Last week I had a call asking about the founder of the Bank of America in San Francisco. I enjoy working on the reference desk because I learn so much while helping someone else.

In this case, the reference book "Everybody's Business, an Almanac" had the answer. Reference books are not checked out to individuals because a core collection of ready answers is needed here to answer the variety of day-to-day questions our library receives. Thank goodness "Everybody's Business" was there because it came up with more than a name. It gave a whole background of the bank.

That background reads like a made-for-TV movie. The plot would make a wonderful book or film.

During the dissident '60s, Ramparts Magazine quoted a 17-year old saying that bank of America was "the biggest capitalist establishment thing around."

And that's about the size of it. B of A is the world's largest bank. In 1979, their total deposits were \$85 billion. Nevertheless, they have not forgotten that they were once the small-change Bank of Italy, known in San Francisco's Italian district as "the little fellow's bank." They were derided by fancy financiers as "the Dago bank in the North Beach."

The founder of the bank, Amedeo Peter Giannini was born in San Jose in 1870, to Italian immigrants who had come to California to run a hotel. His father died when he was 17, and his mother married a wholesale fruit and vegetable dealer.

At 15, Giannini was working the San Francisco waterfront for his stepfather, bidding on shiploads of beans, peas, corn, potatoes and other staples, then carting them back to be sold to small retailers in the city's burgeoning Italian community. Giannini proved to be a brilliant merchant and wound up marrying the daughter of a wealthy

businessman. When his father-in-law died a few years later, Giannini inherited a seat on the board of a little savings bank in North Beach, hub of San Francisco's Italian neighborhood.

His frequent battles with the conservative directors of the savings bank led him to set up his own lending institution, the Bank of Italy in 1904. Giannini believed the banks in San Francisco worked to exclude smaller consumers from loans. He began to lend amounts as small as \$25, often on no more collateral than his gut feeling about the debtor's intent to repay. His belief in the honesty of his clients paid off. Soon the Bank of Italy was known as "the Little Fellows Bank."

The great San Francisco earthquake became a signal event in the bank's history. Giannini salvaged more than \$1 million in gold, currency, and notes from the bank's vaults while the raging flames from the huge fire that followed the quake were only three blocks away. He loaded the money on a horse-drawn vegetable cart and hid it under the produce in order to protect it from the looters. He took the cash and paper to his house in the suburbs and buried the gold in his garden.

While the major banks downtown could not gain access to their vaults for days after the catastrophe, Giannini set up a tent and a desk on a pier and proclaimed that his Bank was "open for business." The bank was in a marvelous position to lend money for the reconstruction of the 25,000 buildings destroyed by the quake and fire.

After reading about this, I scanned the 1940 issue of Current Biography for a further write-up of Giannini's life. I was looking for a connection

with an opera singer with the same last name.

The other part of my Reference question had been "Did the founder of the Bank of America have a daughter who was an opera singer?" I found no mention of it in Current Biography and called to give the information I had found.

The next evening I was mulling over this question and suddenly thought of the Grove Dictionary of Music. I searched there and found a Dusolina Giannini, an American soprano who was born in Philadelphia in 1900. She was the sister of the composer Vittorio Giannini and the daughter of Italian tenor Ferruccio Giannini (1868-1948). Viola! This must be the soprano my caller was looking for. It's really fun and exciting to find these answers!

I'm mainly talking about this specific question to point up our Reference and Information Service. You may not realize that we can be called to find the answers to a variety of questions. Also if we can't find a particular answer we'll try to find someone who can. We can and do request information and books from other libraries through Inter-Library Loan, we can search electronic databases, and we refer people to other agencies for in depth answers.

When you call with a question, please leave your name and a place where you can be reached, so that we may serve you better. If you're in the library researching material, you can also leave your name and phone number in case other material on your subject is found. We can be partners with you in uncovering an amazing amount of information. The next time you want some answers, don't forget to call your library.

Meris Morrison is the director of Brooks Memorial Library.

These days are better

NEW YORK (AP) — American parents believe they are giving their children better lives than they had while growing up, according to a poll reported Tuesday in Parents magazine.

The poll asked 258 parents to compare their childhoods with their

children's; 62 percent said their children's lives were more satisfactory.

Eight percent said the children's lives were not as good as theirs had been, 26 percent said they were about the same, and 4 percent were not sure.