



# SAN JOAQUIN HISTORIAN

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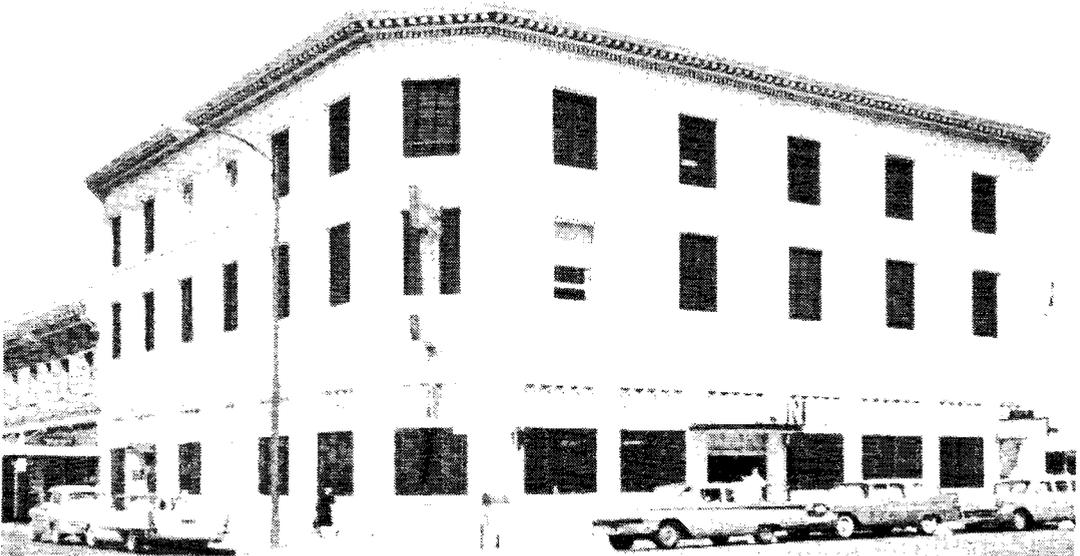
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## Farmers & Merchants Bank of Central California



Lodi Main Office, Constructed 1917

This year Lodi-based Farmers & Merchants Bank of Central California is celebrating its 75th anniversary. Currently boasting assets totalling more than \$500 million, F & M carries an unblemished reputation for strength, safety and security. The bank was organized in May 1916 by a group of farmers and businessmen who felt the need of a bank with "more liberal, democratic and unbiased policies toward farmers and townspeople."

In 1916 the Lodi District was expanding rapidly. Vineyards and orchards were being extended. It was the dawning of the day of farm mechanization and farm tractors were beginning to replace the horse as power in California farm scenes. The year was also one of mobilization, and farmers were expanding to reap bigger harvests for a larger reward, for 1916 was a year of war in Europe.

Two banks were operating in Lodi at that time, but in the opinion of a group of farmers, vineyardists and businessmen, there was a need for a banking service to aid in the development of the agricultural wealth of the community. After several meetings and discussions, this small group of men petitioned the state for a charter and raised \$30,000 in capital. At a duly constituted meeting, bank officers were elected and in the late summer of 1916 a hand lettered sign was erected on West Pine Street announcing the temporary location of Farmers and Merchants Bank of Lodi in the east window of the building housing M. Newfield & Son, for which they paid \$65 per month rent. F & M paid M. Newfield & Son the handsome sum of \$10.20 for one dozen chairs for the bank lobby on August 21, 1916. It is interesting to note that neither of the two banks operating in Lodi at the time of the "home owned" bank founding are in existence today. Prophetically, F & M opened using the slogan "Start small, grow big!"

The City of Lodi and the Lodi District enjoy one immeasurable asset, a population of proud, civic minded citizens who support with action as well as words, any undertaking for the improvement and betterment of their city.

Without this marked feeling of community effort, the story of Farmers & Merchants Bank might never have been written. At the close of the first business day, August 1, 1916, the bank had accepted and deposited \$7,216.60 in an unusual round safe, which was placed in the front window of the bank. The safe was described by a local newspaper as "a complete circle, smooth as a balded head." The idea of a round safe being that "safe crackers couldn't get a toe hold to drill a hole for inserting dynamite and blowing it to smithereens." The first savings account was opened by Ted Elwert, whose passbook remained active for over twenty-five years. The first business account was started by Christ Suess. At its annual shareholders' meeting this year, the bank proudly welcomed one of the original 1916 depositors, Bertha Handel Curry, who at age 96 is now also a shareholder.

The original members of the Board of Directors were Lodians Christ Albright, John Bittner, William Heil, Gottlieb Doering, Fritz Micheelson, J. L. Hellwig, and Lot Lachenmaier. Albright also served as the bank's first president.

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San Joaquin County  
Historical Society, Inc.  
P.O. Box 21, Lodi, California 95241  
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The San Joaquin County Historical Society, a non-profit corporation, meets the fourth Monday, monthly except July, August and December. Membership includes subscriptions to *The San Joaquin Historian* and the newsletter, *News and Notes*. Non-members may purchase individual copies from the Society. The Society directs the operation of the San Joaquin County Historical Museum.

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**Lodi - Dedication of 121 West Pine Street  
July 28, 1967**

Left to right: Ole R. Mettler, President and  
Carl A. Wishek, Sr., Cashier

Growth continued at a healthy and rapid pace. By the spring of 1917, the bank's total assets amounted to \$137,534. To accommodate the growth of the business, the bank directors ordered the erection of a handsome two story building at the corner of Elm and School streets. The building was built by a partnership between Farmers & Merchants and John W. Hieb, Jacob G. Hieb and Jacob G. Handel. In 1922 the bank purchased the other partners' interest in the building for the sum of \$33,000.

Within a few short years, the growth of business and services again demanded expansion, and a third story was added to the bank building. In 1923 the structure became the focal point of architectural curiosity as the unique engineering strategy of lifting the second story and the roof was accomplished. An intervening floor was then built over the first, thus preserving the unusual cornice work, still in evidence today. It became a most prestigious address in Lodi as physicians, attorneys,

and dentists occupied the second and third floors, served by the first elevator in Lodi.

One of the investments of the new bank was to purchase United States Liberty Bonds in 1917 and 1918 to aid in the war effort. F & M has had only six presidents, starting with Albright, who was followed by Herman C. Lange, Peter Joens, and J. B. Gundert. In 1938 E. J. Mettler became president and served 22 years until 1960. Ole R. Mettler followed his father as president and is currently serving his 32nd year in that office.

The record for service at F & M, however, is held by their former Secretary/Cashier and General manager, Carl A. Wishek, Sr., referred to by many as the *dean of Lodi's banking community*. Retiring in 1979, but continuing as a member of the Board of Directors, Wishek devoted 64 years of his life to Farmers & Merchants Bank.

Wishek joined the ranks at F & M in 1924, and in 1927 became an assistant cashier. He had previous banking experience in three northwestern states and was manager of the Guaranty State Bank of Harvey, North Dakota, when a friend, a Lodi attorney, advised him of the opportunity here. "It was the smartest move of my life," he said. "Once in Lodi there was nothing to induce further searching for a permanent home."

John Mettler, Jr., the first cashier/general manager, and one of the founders, was followed by Edgar B. Doehring, S. B. Duea and finally by Wishek in 1933 at a time when business and farming were struggling in the midst of the depression.

There were thousands of bank failures during the 1930-32 period. On March 2, 1933, Governor Rolph declared a statewide banking holiday through March 4th, and later extended it to March 9th. On March 6, 1933, the Governor's decree was overlapped and superceded by a National Bank Holiday declared by President Roosevelt, under which the federal government assumed control of all banks. Large and small city banks reopened first, and Farmers

& Merchants, along with all other sound country banks, reopened their doors on March 15, 1933.

The fledgling bank rode out the storm, attesting to the sound principals and judgment of its management. In its newspaper advertisement of March, 1933, the bank proclaimed "Bank now open - Back to prosperity with confidence and courage. President Roosevelt's inspiring message to the people points the way to America's return to prosperity with the aid of these two essential attributes - 'confidence and courage'. Lodi can be proud of the confidence and courage displayed by its citizens during the past two weeks. The Farmers & Merchants Bank, because of sound and conservative direction, has proven its solidity and is now functioning as usual, justifying the confidence you have placed in it. With this confidence and courage Lodi will rapidly return to normalcy."

F & M continued to grow steadily under Wishek's leadership. Ole R. Mettler, President and Chairman of the Board, reflected on Wishek's career, saying, "He was an extraordinary man. We were fortunate to have had Carl to work with. His personal dedication to the interest of the farmers, business people and individual customers was amazing. It made Farmers & Merchants a true community bank."

The original philosophy, *to be a contributing member of the community*, has guided the management of F & M throughout the years. Along with the experience and knowledge of the business and agricultural communities, F & M bankers have identified themselves in community leadership. This caring concern has led to assistance in the development of recreational facilities, from golf courses and marinas, to the construction of hospitals and many of the churches in their service areas. The bank also participated in construction financing for many public service buildings, fire districts and school facilities. They have supported many charitable organizations, as well as area youth groups, parent-teacher organizations, educational institutions,

and others such as Hutchins Street Square. Seventy-six bank employees are personally involved in 221 service organizations, charities, youth groups, or civic organizations. This same group also has served a total of 51 years as presidents of the various organizations.

Community involvement was and continues to be an important responsibility of F & M's officers and staff. Prior to his banking career, E. J. Mettler was an organizer, director, and manager of the Northern California Fruit Co., and an organizer and secretary of the Victor Farm Bureau Center. After becoming a director of the bank in 1926, he helped organize the East-Side Winery, became its director/manager and later its president.

In 1945, about a month after the end of World War II, E. J. Mettler was one of the nine community leaders who got together and proposed to build a non-profit hospital funded by public subscription. He served as president during the formative years. Fund drives in 1945, 1946, and 1948 and the attempt to form a taxation district, all came up short of the necessary amount. However, with a grant from Hill-Burton funds and the sale of 5 percent bonds to the community, the hospital finally became a reality. Six and one half years after the original meeting, Lodi Memorial Hospital opened for the first in-patients on April 7, 1952.

In 1965 F & M and the Bank of America agreed to jointly fund a \$1 million loan for the expansion of the hospital, doubling its capacity. F & M continues its involvement with Lodi Memorial to this date through Ole Mettler's service as a director since 1987 and president of the hospital association for the fifth time.

F & M's first venture out of Lodi occurred in response to the closure of the only bank serving the community of Galt, requiring area residents to drive miles away for the simplest banking transaction. To meet this need the Galt office was opened in 1948 under the managership of now Executive Vice President, Harry Schumacher. Never served by a banking office, the thriving

agricultural community of Linden, dependent on Stockton institutions, was next. Branches in north Modesto and south Sacramento followed. In 1985 the bank acquired three Turlock/Hilmar offices, and more recently opened the latest full service office in Elk Grove.

In 1955 F & M opened the first detached drive-up banking facility in California, at the corner of Lodi Avenue and Church streets. Although this facility has been replaced with a new structure, the bank continues to provide drive-up service for customers at almost every branch.

Consistently recognized as one of the *United States safest banks*, F & M has annually received the highest ratings from nationally recognized bank rating firms. Sheshunoff & Company of Austin, Texas, ranks F & M as *one of the highest rated banks in America*. The Findley Reports calls it an "A" *Quality Bank*, and for the fourth consecutive year, Veribanc of Wakefield, Massachusetts, has named Farmers & Merchants a *Blue Ribbon Bank*, ranking in the top 3 percent of all United States banks.



## **Lodi - Board of Directors**

Standing left to right: Ed Kurtz, Carl Wishek, Sr., Lauren Wilkinson, Rueben P. Rott, Jacob Nies, Mr. Dorking (not board member, Milton Lohr (not board member). Seated left to right: Sherwood Beckman, E. J. Mettler, and E. F. Mills. Mid 1950's.

# California Waste Removal Systems: A Family Concern

*by William Ferrero*

Recycling garbage has been a family affair for three generations at California Waste Removal Systems. Waste recovery has been ongoing since the inception of the company and continues today. What cannot be recycled through its public or industrial programs is sent to the local landfill. So peach pits are turned into fuel, grape seeds and skins into animal feed, tomato peels and lawn clippings into organic compost, and concrete and rocks are pounded into aggregate.

California Waste Removal Systems is the official title of several entities: Independent Disposal Service; Sanitary City Disposal Company, Inc.; California Waste Removal Systems, Inc.; Sanco Disposal Services, Inc.; Mid-Valley Portable Storage and City Services, Inc. The company, considered as a "small hauler" in the industry, provides service to the people of Lodi, Elk Grove, Lockeford, Clements and Wilton.

This family owned and operated business began in 1927 when two enterprising men, Al Barsotti and Columbo Vaccarezza, guided a horse-drawn refuse collection wagon along the city streets of Lodi for the first time. They were in the hog business, and wet residential waste was a good, cheap source of feed.

In order to obtain the rights to that feed, Barsotti and Vaccarezza were required to pick up trash twice a week — one time for wet trash and a second time for dry trash. Each collector had a square of burlap which he spread on the ground. He dumped the wet food scraps onto the burlap, folded the corners like a blanket, gathered the ends tightly and carried the sack up the wagon steps. While clinging to the side of the wagon, he tossed the garbage into the wagon bed. A sorter remained in the wagon, separating the refuse. By 1930 these horse-drawn wagons with four-man

crews served less than a thousand customers, and the collected wet trash fed up to 1,800 hogs.

In 1933 typhoid broke out in the hog population in the West. When the federal government ordered all hogs to be killed to prevent further spread of the disease, Barsotti and Vaccarezza had to comply. No long hog farmers, the two men realized that the people of Lodi had come to depend upon their weekly service; so they formed the Sanitary City Scavenger Company, adding automation: a Model A truck and an Autocar, which broke down as often as it ran.

In 1935 they purchased their first "real" truck. With the addition of a second truck, they added Rudy Vaccarezza as an employee, "carrying a can" for his older brother Colombo. Rudy served in World War II and returned as a partner in the company in 1948. He and his brother initiated a whole new system — the use of open trucks into which the collectors emptied the pack cans. Another man inside the truck sorted the recyclables: glass, paper, rags and tin cans. Rudy now required the employees to wear uniforms and insisted upon cleanliness — including the daily washing of all trucks.

Rudy bought out his brother's portion of the company in 1952, and after Barsotti's death in 1971, he purchased the remaining stock to become the sole owner.

As the Lodi area grew so did the need for advanced mechanization in the refuse collection fleet. By 1955 Rudy added five new Packer trucks and installed a paper bailer for cardboard. He also was one of the first in the industry to offer roll-off bin service for local businesses. He had the foresight to realize that waste recovery was the key to the future, and he believed in community involvement. Once a year he held a Rag Drive as a fund-raiser. The



*Owners Al Barsotti and Rudy Vaccarezza, circa 1960.*

rags and old clothes were sold to a paper reprocessor and a local school received the profits.

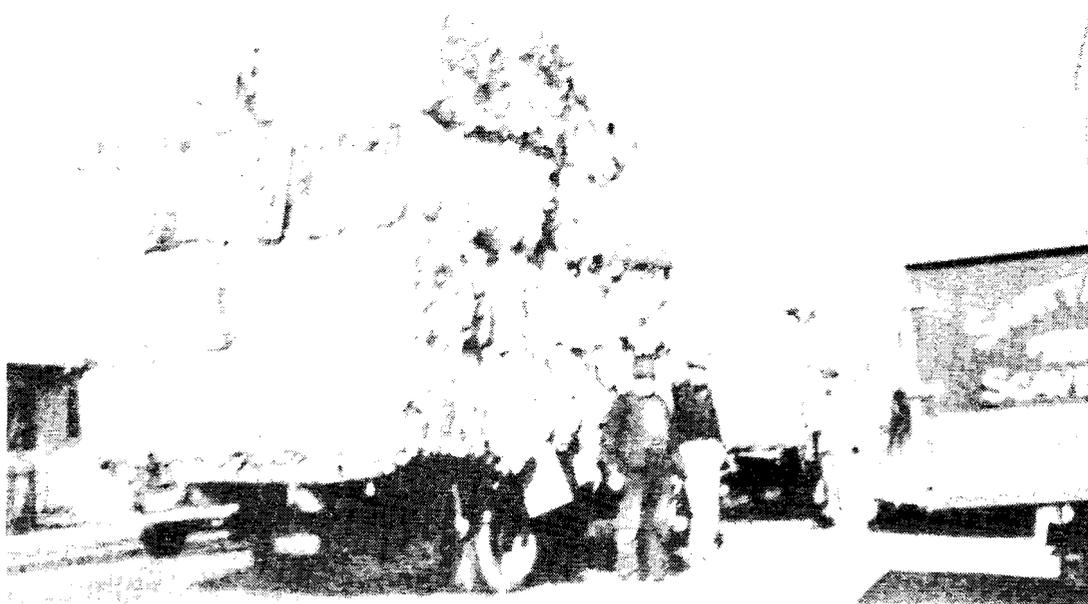
Rudy Vaccarezza looked upon his job with pride. He made the “garbage business” the “refuse business.” He helped to found state and national network organizations — the Northern California Refuse Removal Council and the National Solid Waste Management Council — in order to exchange ideas and solve problems with fellow refuse haulers. At the same time his company was growing. In 1971 Rudy acquired Cox Disposal Service which serviced the rural area surrounding Lodi.

Fifty years after the company’s inception, Rudy’s son Dave Vaccarezza joined the firm as general manager. Dave had grown up in the industry and had often “ridden the route” with his father.

The two of them — always on the look out for new ideas, better equipment and more cost effective methods — created in 1980 a transfer operation center and a Recycling Buy-Back Center for aluminum, glass, cardboard, newspaper and computer paper.

After Rudy’s death in 1984, Dave took over as president. His sister, Annette Murdaca, soon joined the firm as vice president of corporate affairs, and in 1985 they acquired Independent Disposal Service, which provides service to the unincorporated South Sacramento County area inclusive of the Elk Grove, Laguna Creek area, the city of Galt, and a small portion of north San Joaquin County.

Under Dave’s leadership, the company tries to recycle everything it can to recover valuable resources as well as



*Recovery began in Lodi long before this picture was taken in 1934.*

cut down on the costs to dispose of waste and the amount of space needed for disposal. He has initiated the People Who Care Recycle program for schools. Company representatives make over 600 school visits a year offering two-day lesson plans on buying habits and recycling. Over 25,000 customers each year make use of the firm's resource recovery-recycling program, resulting in the generation of revenue in excess of \$120,000 to the community, and the re-use of 16,000 tons of material back into the manufacturing world. Yet with all the waste recovery programs in operation, California Waste Removal Systems transports to the local landfill enough solid waste to fill the Lodi Grape Bowl to the top — twice over.

In 1989 California mandated a state conservation program to extend the life of the state's landfills. The law requires that 25 percent of all waste must be diverted from the landfills by January 1, 1995, and 50 percent must be diverted by January 1, 2000. Everyday these mandates are not met, cities will be fined \$10,000 a day. California Waste Removal Systems is confident it can meet and exceed the goal of 25 percent reduction

by 1995 through public awareness and commitment to its co-mingled curbside recycling program.

Whether it is converting cannery waste to animal feed or recycling dirt for clean landfill, the Vaccarezza family continues to seek new ways of overcoming the "Garbage Crisis."

### **William "Bill" Ferrero**

*was born in Stockton and educated in Lodi. He was a professional musician for 12 years before going into the retail music business. In 1985 California Waste Removal Systems hired him as the firm's first salesperson. He is now the marketing co-ordinator for the company.*

# Interest of the New Generation

by Steve Routt

*(Steve Routt teaches English at Tokay High School in Lodi, and encourages his students to interview "history making" citizens in the County in the development of their term papers. In January 1991, Mr. Routt invited three representatives of the Historical Society to speak to his classes about the Pioneer Family Register, our Oral History program, and research activities. The students are building a file of oral history tapes, and his teaching program encourages youth to become interested in the history of our County. We think that the program compliments the objectives of the Historian.)*

My sophomore English classes have developed their research papers by going out into the community and interviewing individuals as well as making use of local libraries and other sources of information. The final result includes a typed paper, typed transcript, plus a taped recording of the interviews which are kept and stored for future readers and researchers. We have pursued this program for the past four years, averaging about 100 students and interviews each year.

The topical focus has been varied, and during the first three years included such topics as Bootleggers, a Speakeasy in Lodi, Delta College, local religions, yachts, boating, catastrophes in San Joaquin County, and many more.

In 1991 we invited Mr. Bob Clottu, Mrs. Fran Welch, and Mrs. Elsie Leary from the San Joaquin County Historical Society to speak to my classes on the Historical Society activities. As a result, the students began to view their work as part of something larger than a class research project. The students and I decided to focus our research on County history for the purpose of recording oral history before those who experienced events passed away, and for letting the students develop a sense of belonging to a community which has more to offer than television and the mall.

The rewards for the students are very personal - going out into the community and meeting older residents, being

asked by local museums for copies of their reports, and finding that their research is as good as that done by adults before them.

Student papers in 1991 include the following subjects: first Black church, a pioneer family, Chinese immigrants, Filipino immigrants, the first Afro-American family in Stockton, German migration to this area, Gaia-Delucci Market, Guild Winery, Battle of Waterloo and Comstock Affair, 1907 Grape Festival, Indians, Occupations, and Places (former towns). Topics for 1992 have not yet been decided. I like the idea of focusing on local history and invite anyone with a topic for research to contact me at Tokay High School: (331-7853).

We thank all of those people who have given us invaluable aid and assistance. Special thanks goes to Mr. Robert Schramak, Chief Deputy County Surveyor, for all the time he invested in providing old County maps to aid us in our "old and lost cities" research; to columnist Michael Fitzgerald, for his motivation and aides to research; and to Barry Ward, archivist at Haggin Museum, for going out of his way to afford the students times to research and access old County documents. We feel that we are accumulating a library of invaluable oral interview tapes, transcripts, and written reports of both present and past historical events.

*The following excerpts are not history itself, but a sense of what researchers go through, and how these particular high school students (being typical of their classmates) responded to the challenge.*

## **First Thoughts**

MONICA: "...my first subject was going to be on the history of Haggin Museum...but then we had outside speakers who talked to us about information on different subjects we could research...I thought I might be interested in learning about the history of a small town. So therefore I thought

hard about it and I decided to do my subject on the history of French Camp.”

ALEX: “A term paper! Oh, no! What do I do? Decisions, decisions. What can I do my topic on. I thought maybe I could do something on the San Joaquin Ballet. But there wasn’t any information on dance. I looked in the Lodi Library and asked some members of the Historical Museum, there just wasn’t enough information, so I was stuck. Then my mom, out of the blue, asked me why I didn’t do my research paper on the store that my great-grandfather owned.”

BEN: “I remember sitting dazed, in second period English, with Mr. Routt’s words flowing in one ear and out of the other. This behavior continued until a single phrase spoken by my English teacher went in one ear and bounced around inside my still vacationing brain, ‘term paper.’ I was horrified, and I thought that life as I knew it was now over...however, the paper eventually became interesting. After pondering over many dead-end possibilities, I decided to research and write about the Guild Winery in Lodi. I chose this topic because my family has been involved with this winery since its foundation almost sixty years ago. As a matter of fact, my great-grandfather, Mr. J.H. Keszler, was one of the original founders of the Guild Winery.”

### **Research**

MONICA: “Weeks had passed and I was getting angry over my subject. Nothing I did was going right. Everyday I would see my classmates using the phone getting information, and their papers were coming out good, while I sat in class feeling unknowledgeable about my subject. I had talked one time to my teacher about changing my subject, but he insisted I stay with the one I had. I actually said ‘forget it’ and I was only going to do a paper on the information I had, until Mr. Routt sat down with me and talked about my topic because he knew something was bothering me. He told me I needed to go to the place and see what it was like and find someone to interview, who could tell me some history of French Camp. On a Wednesday, my mom drove me to French Camp. I first

checked the post office and asked if a library was located in the area. The postman looked at me and grinned, and said, ‘There is no library in this town, but if you want information, go to the small grocery store down the block and ask for Ms. Beattie, who would love to give you information.’ At first she didn’t want to give any information out, but then she gave me a name and told me they would be more than willing to give me information. Then my mom said she would take me around the corner to the school to see what we could find. One lady asked me to follow her and she took me to a little hall where there was nothing but senior citizens. I asked if they could help me with my project, and they were all friendly about helping. As I asked questions, I asked if it would be all right if I could interview one person. Maraday Seegers, a senior, said she’d be willing to be interviewed.”

ALEX: “I started researching by talking to my grandfather. At first, I had the interview planned with my great-grandmother, but she is so old she couldn’t remember, so I got stuck. I talked to my grandfather, and he told me he had worked in the store, so I decided to interview him. In the attic of his house was a book that I used to write up all my interview questions. My grandfather also showed me an old photograph of the store and how it used to look.”

BEN: “After choosing a topic, I headed for the public library. I figured that this would be a great place to begin researching. Boy, was I wrong! The library was a waste of time. I spent over seven hours reading through thick books located in the ‘California Room’ and my efforts were rewarded with a small handful of source cards. I moved to the microfilm stations...from researching through over one hundred newspapers, I gained no knowledge about the Guild Winery. I decided to call the winery itself...very little help. At this point I was getting very frustrated. My inspiration came from getting ahold of the by-laws of the Guild Winery. Searching through these rules and regulations, I developed interview questions and started writing note cards. My research was beginning to come together. I started interviewing

my grandfather but the meeting was cut short. My hopes to continue the following weekend were interrupted because my grandfather had a stroke. It wasn't until two weeks after this incident that an opportunity to conclude my interview arose. Thankfully, my grandfather is all right, and my interview has been completed."

### Conclusions and Comments

MONICA: "French Camp was an interesting topic. I learned who the first white settlers were and about the expanding population during the 1870's. My interview was interesting too. Bruce Adame gave me information on the school, and Maradah Seegers cited information about the post office and the first postmaster. Mr. Routt may have assigned a difficult project, but once I started learning more and more information, I got interested in the subject. I've learned a lot of information and wouldn't mind learning some more."

ALEX: "It was very interesting doing this paper on my great-grandfather's store. Especially since he died before I was born. It also gave me a chance to know my grandfather, Caesar, better too. To find more information on the Gaia-Delucchi Store, I suggest looking up more on Louis Delucchi, because there is much more information waiting to be found on him. This paper was written by the great-grandson of Cesare Gaia - Alex Goonan."

BEN: "The primary focus of this paper was how the Keszlers (my family) are involved with the Guild Winery. I did not explore in detail Guild's management, or information about the seven charter members. However, I did learn a great deal about my father, grandfather, and great-grandfather. While talking to my grandfather during the interview, I discovered just how important the Guild Winery was to the Keszler family, and what an asset this winery was to San Joaquin County. The winery provided the southside farmers with a home for their grapes, and helped San Joaquin County become a major producer of wine in California. I feel this paper will act as a helpful research source, and provide all who read it with a better

understanding of how the Guild Winery was important to this county, and the wine industry."

### About the Authors

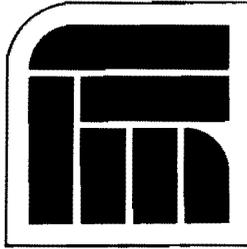
Monica Blanco wrote *French Camp*, a history of the town, getting her background information from Tinkham and Hillman, and then forging into oral history with two personal interviews with long-time residents. These oral interviewees were able to provide information all the way back to 1874.

Alex Goonan wrote *Gaia & Delucchi Store* about his great-grandfather's store in the 400 block of East Market Street in Stockton. While researching a piece of old Stockton's colorful history, he was also able to learn more about his family and his roots in old Stockton.

Benjamin L. Keszler wrote *The Guild Winery* because his grandfather was somehow involved with the formation of the winery. Further research revealed that J. H. Keszler was one of seven men who created the winery as a home for the south-side farmers' grapes. Ben's research taught him a lot about his family and their participation in local history, but also allowed him to put together a history of Guild Winery which is now classic, because the recent sale of the winery takes it out of the realm of a locally held "guild."



*Elsie Leary, Steve Routt,  
Fran Welch and Bob Clottu.*



**FARMERS & MERCHANTS BANK  
OF CENTRAL CALIFORNIA**

Member FDIC

**Your Neighbors in Sacramento, Elk Grove,  
Galt, Lodi, Linden, Modesto, Turlock, and Hilmar.**

**Editorial Comment**

The San Joaquin County Historical Society invites its members and guests to a special Members' Night at the Museum on Friday, November 1st, from 5:00 to 7:30. Join us at the Museum to meet Society President Bob Shellenberger, who will be autographing his new book "Wagons West, Trail Tales, 1848," and to view the new California State Archives exhibit, California's Historic Wine Industry.

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