Of Credit Unions, Medical Unions, and Pineapple Harvesters: Three Vignettes from the 1930s

In the 1920s, the Territory of Hawai'i actively recruited Mainland born and trained school teachers to come to teach in the Islands' schools. Mainland recruiting had been especially recommended in the U.S. Bureau of Education's 1920 A Survey of Education in Hawaii, both to supplement the inadequate supply of locally trained teachers and to dilute island "provincialism" by introducing teachers, who, through their mainland experience, had a "full, rich, enthusiastic understanding of the American heritage of freedom and democratic government." While Mainland recruiting was criticized for attracting the Pacific Coast-trained "tourist teacher" who remained only a year and was inexperienced in the classroom, many of these teachers rendered good service, often in unexpectedly isolated communities, with poor pay, wretched housing, and the expectation of yearly transfers from school to school around the Islands. Those who did remain became part of the new and growing white middle class in Hawai'i.1

In common with many Mainland communities, Hawai'i was training her teachers in principles which were pragmatic and democratic, and by the late 1920s had embraced the principles of

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John Dewey's progressive education. Students, and those who taught them, needed the ability to stand on their own feet, solve new problems as they arose, and think for themselves. The method was to "teach subjects around real social problems and encourage democratic practice through problem-solving." The objective was to install responsibility, cooperation, open-mindedness, and initiative. It was a methodology and philosophy endorsed by the Territory's Department of Public Instruction and, presumably, sought in its Mainland recruits.²

Two of these recruits were Kermit Jackson and his younger brother Archie. Both had been born on a farm outside Mason City, Nebraska, went to the one-room Round Grove School (their Swedish immigrant father was a school trustee), worked their way through Kearney State Teachers College, and taught in Nebraska's rural schools before coming to Hawai'i, Kermit in 1928 and Archie in 1929. Both taught school first at Kona Waena in the Kona district of the island of Hawai'i, then went on to other schools on Hawai'i, Maui and O'ahu; neither taught on Kaua'i. Both married school teachers and raised families in Honolulu where Kermit still resides. Archie died in 1983. Both, in addition to their educational responsibilities, made quiet contributions to Hawai'i's history for which they have received little recognition. This article is an attempt to redress that omission.

Archie Charles Jackson, youngest of seven children, joined his brother Kermit in Hawai'i in 1929. Archie was assigned to Kona Waena, where he taught English and social studies. During the school year 1931–1932, he taught history and journalism at Maui High and the next year, at the request of his Maui principal, transferred with him to Hilo High where he remained until the Department of Public Instruction invited him to McKinley High School in Honolulu in the middle of the 1938 school year. During World War II, McKinley classes were taught at the old Honolulu Military Academy in Kaimukī, and when a new Kaimukī High School was established in 1943, he remained to teach English there. In 1955, he was given his first principalship at Kilohana Elementary and Intermediate School at Puko'o, Moloka'i, then

went to Shafter and Lili'uokalani Elementary Schools, both in Honolulu. He retired in 1967.

In 1935, Archie and his school teacher wife Ellen were both selected Hawai'i Education Association delegates to the National Education Association convention in Denver; the expense monies provided by the HEA made the trip possible for school teachers during the Depression. Writing of the trip years later for his grandchildren, he recalled that the convention was not particularly noteworthy, except for one thing:

One afternoon we were free to attend the meeting of certain affiliates, who were conventioning with us. I went to the meeting of the National Credit Union Association, not having the remotest idea what they stood for, and came out of it three hours later with the conviction that here was something my local island (Hawaii Island) needed, and I was the guy to get them one. I did: the Big Island Teachers Federal Credit Union, Charter No. 1604 [fig. 1]. It took all that Fall and Winter to convince the teachers they wanted one, needed one, must have one. I would go to various schools, at night, to talk to whatever teachers were available, sometimes as much as 100 miles away, in Kona, and sometimes they would ask questions about the credit union movement I couldn't answer. I wrote articles for the local education association journal; I sent out dozens of letters to the principals of the island, asking that the letters be posted on the school bulletin board; I wangled a position near the end of the program to speak to all the Hawaii Island teachers at their Island convention. Finally, after months of this, I sent out a trial ballot, asking 'Should we set up a credit union for Big Island teachers?' The tally from this was sufficiently favorable that I was ready for the next step; putting down the money for the charter. It was only ten dollars, not much nowadays, but a considerable sum in the spring of 1936, and the other charter members were a bit reluctant to advance their money to further my dream. So these six others sent their names, and my money for the charter, and on April 27, 1936, we had the first credit union in the Territory of Hawaii.3

Fig. 1. Treasurer Archie Jackson's first monthly report, September 1936, for the Big Island Teachers Federal Credit Union. (Author's photo.)

FINANCIAL and STATISTICAL REPORT For Month of Sep

BA	LAN	CE	SH	EET	•

ASSETS	END OF THIS MONTH	BAME MONTH . LAST YEAR	LIABILITIES	END OF	LAST YEAR
Loans	None	None	Accounts Payable	None	
Cash in Banks	24.68	1.67	Notes Payable	None	100
Petty Cash Fund	None			W	Seet and to
U. S. Bonds (Par \$	None	-		1 - 2 1 - 12-14	17. 17.
Other Bonds (Par \$)	None		Dividends Authorized	None	
					*
					14, 157.00
Furniture and Fixtures (Net)	None			100	15
			Shares	37,25	None
	-10		Reserve for Bad Loans	2,50	_
			Undivided Profits	None.	
			Profit and Loss	(15.07)	
TOTAL	24.68		TOTAL	24.68	

STATEMENT OF INCOME AND EXPENSE

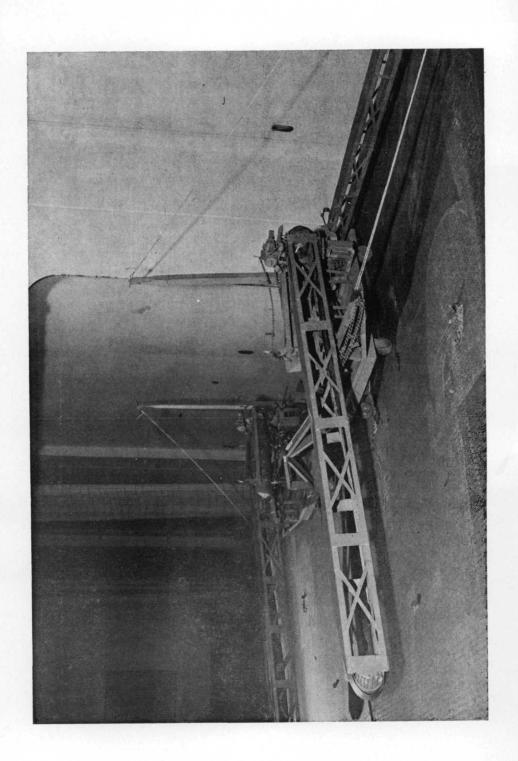
EXPENSES	THIS MONTH	THIS YEAR TO DATE	INCOME	THIS MONTH	THIS YEAR TO DATE
Interest Paid on Borrowed Money	None	None	Interest on Loans	None	None
Officers Salaries	None	None	Entrance Fees	2,50	250
Other Salaries	None	None	Fines	None	None
Stationery and Supplies	15.07	15.07	Interest on Bonds	None	None
Rent, Heat and Light			2		
Advertising			8		
Communications					1
Misc. General			Other Income	None	None
Trans. to Reserve for Bad Loans	2.50	2.50		1,,	
Balance (Profit)	3		Balance (Loss)	1/5.07	15,07
TOTAL	17:57	17.57	TOTAL	17,57	#17.57

STATISTICAL REPORT

LOANS			SHARES AND MEMBERS	
** The second se	NO.	AMOUNT		
Made this Month	-		Paid in on Shares this Month	\$37.25
Repaid this Month (Amt. Only)	xxx	None	Withdrawn on Shares this Month	\$
In Force at End of Month	-	None	Total Paid in on Shares Since Organization	\$ 37.25
Total Loaned Since Organization	-	None	Total Withdrawn on Shares Since Organization	
Loans Delinquent	-	None		
(A) One Month or Less			New Members this Month	No. /9-
(B) One to Two Months	-		Total Members end of Month	No. / 0
(C) Two Months or Over	-	I	Total Members Since Organization	No. /8
Charged off this Month	_	I		
Charged off Sings Organization				

*U. S. Government obligations, direct and fully guaranteed.

Supervisory Committee



A credit union is an attempt by a group of people (in our case, the teachers of the island) to pool their money and collect interest on it when it is loaned out to members, a kind of savings and loan business. But any fledgling bank needs deposit slips, and pass books, and a ledger, and somebody had to pony up for these. I did that, too, before the teachers began to sign up for five dollar memberships; then there was a bit of income. And teachers in 1936–37 did hit some rough spots; they needed to borrow, and gradually there were earnings. At the end of 1936, the report I sent to CUNA [Credit Union National Association] showed we had 65 members, \$2149.59 on deposit, and twelve loans out totaling \$1260. Profits to date, none.

Servicing these accounts was something else in those early months. We drew membership from the whole island. A number of times some teacher from Kona or Kau or Kohala would telephone, needing money promptly. Could we do anything about it? We could, but it was a good deal more than writing out a check. First, his application had to go to the credit committee (meeting at my house) for review, would the man pay back his loan? (We did refuse to lend to a very few applicants.) And then the money had to be delivered (mail would take maybe till the middle of the week, and the wolf was howling at his door now), and his note signed, maybe also co-signed, and then I'd hand deliver the check. I wonder how many times I drove to Kona that first year to aid some needful teacher. When we could, I'd pile the family in the car, and we'd make a picnic of it, since I was going anyhow.

Teachers in the Hilo area were simpler to handle; they could file the applications more easily, and the mechanics were more routine, but even so, the bookkeeping and the letter writing and, for the Treasurer, learning how to be a banker of sorts, kept my spare time pretty well filled. Maybe that was why, at the second annual meeting where I had confidently expected to be voted another term as Treasurer, that is, manager, my principal, one of the board of directors, moved that it be given to another principal. Maybe he figured this man didn't have much to do and I, a classroom teacher, was already over burdened. For a few months the slight rankled, but shortly I was transferred to Honolulu and

Fig. 2. Model of Kermit Jackson's pineapple harvester. (Kermit J. Jackson photo.)

it didn't matter. I did keep my account, no. 4, with the Big Island group for years after, even though credit unions were springing up on Oahu.

By 1980, old No. 1604 had 3,486 members and around \$8,557,000 in assets. At the end of 1936 it still owed me money for supplies!

The self help concept of what became the modern credit union was first formalized in Belgium in 1848, further developed in France in 1900 as the "People's Bank," and came to the United States in 1909 via Boston merchant Edward A. Filene who helped organize the first legally chartered cooperative credit union in Manchester, New Hampshire that year. Filene then established and financed the Credit Union National Extension Bureau (after 1934, the Credit Union National Association or CUNA), which worked to obtain legislation on both the state and national level allowing the chartering of credit unions. By 1934, 38 states had enacted credit union laws, and over 2,400 credit unions were in operation. In June of that year, the U.S. Congress enacted the Federal Credit Union Act, providing for the chartering, supervision, and examination of Federal credit unions by the U.S. Government throughout the U.S. and its territories. A new Credit Union Section was added to the Farm Credit Administration, with a new Director and field staff hired to tell the credit union story and help groups organize. Whether as the result of Great Depression pressures, or simply in recognition of a good idea, credit unions developed on the Mainland, and with the same astonishing speed they sprung up in the Territory of Hawai'i. By the end of 1936, there were 1,865 new Federal credit unions nationwide, with 315,970 members, and assets of \$9,411,806. One year later, in June of 1937, Hawai'i had over 50 Federal credit unions (average age, five and a half months), with over 9,000 members who had \$231,000 in shares, that had made 3,500 loans worth \$302,000.4

None of Archie's bulletin board notices have survived, but the annual financial statements for these early years are still to be found in the archives of the Big Island Educational Federal Credit Union which celebrated its 50th anniversary in the Spring of 1986.

To his disgust, the only recognition the then treasurer made Archie during an earlier 40th anniversary celebration was to point out that his 1936 financial report to CUNA was one penny off! The \$50.88 advanced for supplies never was repaid.

Kermit John Jackson, Archie's next older brother and second youngest of a family of seven, was the first to get to college; as he says, he got the ball rolling. Eventually, four of the seven earned degrees. Kerm arrived in Hawai'i in the Fall of 1928 and was assigned to Kona Waena High and Grade School, in the midst of the Kona coffee belt, to teach physical science, math, and biology In 1931, he was transferred to Leilehua High, near Schofield Barracks in central O'ahu; and in 1935 was transferred again to McKinley High School in downtown Honolulu, the Territory's oldest public high school, where he remained until he retired in 1967.

Recently, during a telephone conversation (Kerm has grown deaf, and surgery has hampered his speech, so we both hear better via the telephone), he said, "I'll bet you didn't know I helped start HMSA?" I didn't know, and this is the story.

A McKinley teacher had a brain tumor and the teachers were asked to give blood. I went to Dr. Larsen, head of the Medical Group and my personal doctor, but he said he couldn't accept me because I was anemic. So I thought, why don't we have our own little mutual fund. I talked to Mrs. Loper, he [her husband] was District Superintendent in Kona when I was there: 'Why don't we set up a little mutual fund? The treasurer can collect the money and when somebody gets sick, we can take it out of that.'

Dr. Larsen came to McKinley once or twice a year to talk to the kids at Wednesday convocation; he was the school doctor. I asked him about it and he said he'd go along with it and would talk it up with other doctors at the Medical Group.

I lined up the teachers. It was one dollar a month. I told them they all had to join whether they liked it or not; it was kidding but serious. The school secretary joined. She was one of my students at Kona. She thought it was a good idea and sponsored the idea and talked it up with the teachers. The janitors were eligible, the

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principal, the vice principal, and department heads. In just a little while, we had everybody. It didn't take long to build up a couple of hundred dollars. The school treasurer, I think it was Joe Skorpen, kept books for this account also—the McKinley Teachers Mutual Fund.

It was volunteer but under pressure. It went for several years. Then several McKinley teachers transferred to Farrington High School to teach core studies. One was Mrs. Gertrude Dow; she was a popular teacher at McKinley. She liked the idea and suggested we include the Farrington teachers.

A whole slew of Medical Group doctors joined. If a doctor was participating, they chargde the established price. Dr. Larsen set the prices and listed them for members.

This happened not long after I got involved at McKinley, 1934, '35, '36. By 1938 it got big enough so they got a manager who got paid, and then they changed the name. By then, I was not vice president any more. Mrs. Loper was president, or chairman. Mrs. Janet Landgraf was another member, maybe an officer. Since I had the idea, I didn't want to be president. Mrs. Loper was the wife of the Superintendent and so nobody could be against it.

The lawyers and doctors sort of took over.

Then [about the time Kerm was to retire] it was going to be cancelled out when you retired at 65, I don't know who was in charge then, so I wrote them and said as long as you paid dues you were eligible. If you enforce this new regulation, I told them, I'll resign and broadcast that you're changing the original purpose. They did it, so I broadcast the news and changed to Kaiser [Health Plan]. They were getting too fussy. It was to be mutual, not profit making. In two, three years they removed that clause.

The school nurse at McKinley joined. All kinds of teachers joined, before HMSA. The McKinley school treasurer did the finances for all members, wherever they were. The treasurer at every school collected the money and deposited it in the main account. They even have invested it.

Dr. W. Harold Loper was District School Superintendent for West Hawai'i with headquarters at Kealekekua in 1929–1930, and his wife Violet taught math at Kona Waena with Kerm. In 1930, Dr. Loper moved to Honolulu as District Superintendent, and his wife became a math teacher at McKinley. She was teaching math

at McKinley when Kerm joined the staff as a science teacher in September of 1934.

Mrs. Janet Langraf taught the new core studies program at McKinley in 1935–1936, as did Mrs. Gertrude Dow. Mrs. Dow transferred to Farrington High School as core studies teacher in fall 1936. Joseph Skorpen was vice principal at McKinley in 1934–1935.⁵

Dr. Nils P. Larsen had come to Hawai'i in 1922 as pathologist at Queen's Hospital and remained to become a major figure in improved medical services in Hawai'i. Born in Stockholm, Sweden, he would have been a happy choice of doctor for the half-Swedish Jacksons.

Also in the early 1930s, the Territorial Conference of Social Workers began to review the health care field in Hawai'i. Their 1932 Conference *Report* included a paper on "Group Medical Care"; Dr. Lyle G. Phillips wrote another article in 1934; and the annual meeting in 1935 had a "Section on Socialized Medicine" with three McKinley faculty on the panel. All expressed concern that major medical care was financially beyond the means of most patients; either patients refused needed care they could not afford, or doctors performed services for which they knew they would not be paid. Something had to be done.

In 1934, a committee, chaired first by Mary Catton and later by Dr. Harold Loper, was appointed to work in cooperation with the Honolulu County Medical Society and Honolulu Council of Social Agencies to formulate a plan, drawing on the experience of similar group plans on the Mainland. The committee hired a research secretary and a consultant and by early 1938 had a proposal ready to go. Dues were \$3.00 per month. Dr. Larsen helped develop a chart of fees which the physicians accepted. Participating physicians had been signed up who agreed to accept their payments from the new organization, and the new Hawaii Medical Service Association began to function on June 1, 1938.

In none of the historical records of the Territorial Conference of Social Workers, nor in Margaret Catton's article in the December 1937 *Hawaii Educational Review*, introducing the new service, is mention made of the McKinley or Farrington Teacher's Mutual

Fund, but it is worth noting that the initial enrollment consisted of 67 teachers and social workers.⁶

Late in 1938, Kerm wrote off to a firm of patent attorneys in Washington, D.C. He had an idea and wanted it protected. Kerm enjoyed creating things. He rigged an electric lawn mower by running a long cord out to a modified rotary mower. He devised an electrically operated merry-go-round which delighted the local kids. But this creation was different (fig. 2).

By July of 1939, Munn, Anderson & Liddy acknowledged receipt of two sheets of sketches, as requested, a set of specifications, two boxes of model parts which had been assembled, and Kerm's check for \$105.00. This would cover costs of a preliminary examination of the patent records. An additional \$160.00 was sent the next month, and Munn & Co. began the necessary drawings leading to an application for a patent. Information was sought regarding the desirability of foreign patent protection. By February of 1940, a patent had been applied for, and the Washington lawyers could write:

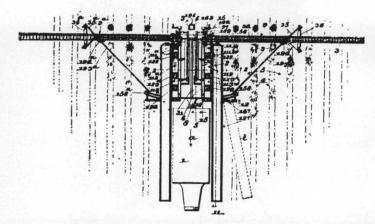
... we see no reason why you should not now get in touch with manufacturers and begin negotiation for the manufacture and sale of your invention. We recommend that all specimens be marked with either PAT. PENDING OF PAT. APPLIED FOR. It is not necessary to wait until the patent is actually granted because it is a common practice with inventors to commercialize their inventions long before a patent is ever granted.

By June, the lawyers were reporting that the patent examiner had split the original application into three independent inventions, and so the firm was going ahead with three, not one patent application. Additional fees were required to draw new sketches. Throughout the early years of World War II, the correspondence went back and forth between the inventor in Honolulu (some of it

Fig. 3. Original patent granted to Kermit J. Jackson, June 8, 1943, for pineapple harvester. (Author's photo.)

2,321,387 PINEAPPLE HARVESTER Kermit J. Jackson, Honolulu, Territory of Hawaii

Application January 3, 1940, Serial No. 312,276 5 Claims. (Cl. 214—83)



1. Harvesting apparatus comprising a mobile base, a gathering conveyor extending out from the base over a field of fruit for the delivery of the fruit to the base as picked, an independently powered truck having a coupling to the base for transporting the latter and its carried parts, said truck being adapted to carry containers both empty and loaded, a packing conveyor movably mounted on the base and adapted to be stationed lengthwise of and beside the base and truck assemblage, said conveyor including a belt, the respective runs of which are adapted to carry empty containers from the truck to the base and loaded containers from the base to the truck. at least one workman's station on the base supplemented with a roller table for facilitating the handling of the containers both while empty and loaded, means for transporting the fruit from the gathering conveyor to the packing conveyor, and means for adjustably swinging the packing conveyor on its movable mount so as to variously station it in reference to the truck.



2321387

THE UNITED STATES OF AMERICA

TO ALL TO WHOM THESE PRESENTS SHALL COME:

Rihereas

KERMIT J. JACKSON,

of

Honolulu,

Territory of Hawaii,

PRESENTED TO THE COMMISSIONOR OF PAICHTS A PETITION PRAYING FOR THE GRANT OF LETTERS PATENT FOR AN ALLEGED NEW AND USEFUL IMPROVEMENT IN

PINEAPPLE HARVESTERS,

A DESCRIPTION OF WHICH INVENTION IS CONTAINED IN THE SPECIFICATION OF WHICH A COPY IS HEREUXTO ANNEXED AND MADE A PART HEREOF, AND COMPLED WITH THE VARIOUS REQUIREMENTS OF LAW IN SUCH CASES MADE AND PROVIDED, AND

Reficted upon due examination made the said Claimant 18 addubbed to be justin entitled to a patent under the Law.

Now therefore these Letters Patent are to grant unto the said

Kermit J. Jackson, his heirs

OR ASSIGNS

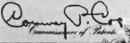
FOR THE TERM OF SEVENTEEN YEARS FROM THE DATE OF THIS GRANT

THE EXCLUSIVE RIGHT TO MAKE, USE AND VEND THE SAID INVENTION THROUGHOUT THE UNITED STATES AND THE TERRITORIES THEREOF.

In testimony whereof Thave hereunto set my hand and caused the seal of the Vatent Office to be affixed at the City of Washington this eighth day of June, in the year of our Lord one thousand nine hundred and forty-three, and of the Independence of the United States of America the one hundred and sixty-seventh.

Attest:

Law Examiner!



opened, reviewed, and stamped "Passed by Censor") and the Washington patent attorneys. Most of the letters going to Honolulu included notification of costs incurred; most of those going to Washington included checks and requests that the patents be drawn as broadly as possible so as to provide the greatest possible protection against infringement.

Finally, on June 8, 1943, Patent No. 2,321,387 (figs. 3 and 4) was issued to Kermit J. Jackson for the last of the three separate parts of his invention, a "Pineapple Harvester." The other two earlier patents covered a pineapple grading apparatus and a pineapple planter. The costs came to nearly \$500.

In response to the attorneys' February 1940 recommendation that it was possible to begin marketing his invention, Kerm had addressed a letter to Mr. Atherton Richards, President, Hawaiian Pineapple Company, outlining the purpose and benefits of his harvester: Hawaii was running short of field labor, and this machine eliminated most of the stoop labor of harvesting. He promptly received a reply from R. M. Botley, Production Manager, that it was not possible to "consider any such matters without first having received an authorization in the form enclosed herewith." The authorization allowed Hawaiian Pineapple Company to review or retain the materials without acknowledging: that the sender had any rights in them, that they were original with him, or that the company had any obligation to pay the undersigned any sum of money for any purpose. The authorization, in effect, waived an inventor's entire rights, and Kerm did not comply.

Three years later, with the patent now in hand, he tried again, sending copies of the description and patent sketches to the people at the individual pineapple companies. As he remembers it, "They all turned it down, but Dole [Hawaiian Pineapple Company] kept it for a long time before they sent it back saying they couldn't be bothered." What they actually said, in a letter dated April 19, 1944 and signed by J. Dickson Pratt, Plantation Department Manager, was: "I have studied them [the sketches] in detail and

Fig. 4. Kermit J. Jackson's patent 2,321,387 in the Official Gazette of the U.S. Patent Office, May-June 1943. (Author's photo.)

also others in the office have looked them over." But times were difficult, they had other ideas under consideration which "will more nearly fit our present field conditions," and "building such a harvester will have to wait."

They certainly had looked them over, and they didn't wait long to build a pineapple harvester.

The first thing Kerm noticed was that the companies had changed their field planting configurations. Then, on August 23, 1945, a Star Bulletin article announced that the Pineapple Research Institute had a new agricultural engineering department, especially for pineapple production. The Institute also announced that Lyon & Lyon, patent attorneys of Los Angeles, were looking into the matter of "industry wide cooperation."

On May 15, 1946, the Star Bulletin printed another article, this one with a picture in a Hawaiian field of a new pineapple harvester which bears a remarkable resemblance to the model Kerm still has of his harvester. The article went on to say that 40 more harvesters had been ordered from a Seattle manufacturer.

It is hard to judge how long it might take to build a harvester when the patent drawings are available, but it is known that pineapples take approximately two years to mature. The fields had had to be re-configured in 1944, nearly a year before the Pineapple Research Institute announced its new pineapple agricultural engineering department.

The Pineapple Research Institute's annual Report, issued in July 1946, discussed a cross-licensing agreement among Hawai'i's pineapple growers, and noted the arrival in May of 1945 of Dr. Eugene McKibben, who was assisting in the "origination and development of various types of equipment concerned with pineapples." Dr. McKibben, in the 1944 edition of American Men of Science, was credited with various farm improvements. In 1949, the reference adds, "particularly in pineapple production." That same year, Dr. McKibben was awarded the prestigious McCormack medal by the American Society of Agricultural Engineers, in part for continuing "an outstanding record of achievement in machinery research connected with the growing and harvesting of pineapple."

Curiously, the commendation notice in the July 1949 journal Agricultural Engineering does not mention pineapples.

And what about the patent, so expensively obtained? In September of 1946 Kerm wrote again to his patent attorneys in Washington, D.C., asking how this could have happened. In good legal fashion they explained that from the information available to them (they had only the Honolulu newspaper articles), "we are unable to spell out infringement of the claims. . . . This machine does not incorporate ideas which were patentable to you at the time your application was filed."

Not satisfied, Kerm also checked with Honolulu attorneys. As Kerm recalls it, their explanation was that there was no infringement since the harvesters were being manufactured by the Hawaiian pineapple companies for their own use and not for sale. Certainly I have been unable to find a patent for a pineapple harvester similar to that lumbering through all of Hawai'i's pineapple fields yearly since 1948 which was issued to anyone after that granted in 1943. A 1987 letter to Lyon & Lyon Law Firm of Los Angeles has, to date, brought no response; and the successor to the Pineapple Research Institute in Honolulu reports no records available for that time period.

Whatever the legalese, Kerm sees it differently: "The pineapple companies stole my idea and harvested millions in profits without so much as a thank you."

Notes

Archie Jackson is the author's father, Kermit her uncle.

The narrative attributed to Archie Jackson is drawn from a manuscript autobiography he prepared for his grandchildren in 1980–1983, now in the care of Mrs. A. C. (Ellen) Jackson, 65 Sandy Drive, Vallejo, California.

The information on Kermit Jackson's part in starting HMSA is assembled from the notes taken during several 1987 telephone calls and visits between Kermit Jackson and the author.

The correspondence between Kermit Jackson, his Washington, D. C. lawyers, and Hawaiian Pineapple Company, covering the years 1938–1946, is in the possession of Kermit J. Jackson, 2538 Makiki Heights Drive, Honolulu, Hawai'i. Also available are the original patents, with their supporting sketches and a half model of his harvester.

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- ¹ U.S. Bureau of Education, A Survey of Education in Hawaii (Washington, D.C.: Government Printing Office, 1920) 89, 155-60, and 177-80. See also Bernhard L. Hormann, "The Caucasian Minority," in Community Forces in Hawaii: Selected Readings from Social Process in Hawaii (Honolulu: Romanzo Adams Social Research Laboratory, 1956) 309-19.
- ² Benjamin Othello Wist, A Century of Public Education in Hawaii (Honolulu: Hawaii Educational Review, 1940) 165; Ross B. Wiley, Some Descriptions of Progressive Education in the Public Schools of Hawaii (Honolulu: Kawananakoa Experimental School, 1929) 3–16; Carol Santoki Dodd, "Power Through Centralization: Race, Politics and Education in Hawaii, 1840–1970," diss., U of Hawaii, 1980, 73 and 84.
- ³ In 1978, the re-named Big Island Educational Federal Credit Union reported that it received its charter on 21 Aug. 1936. This may be the date the charter was received in hand. They celebrated their 50th anniversary in the Spring of 1986, however, giving some validity to the earlier date.
- ⁴ Hawaii Educational Review, Honolulu, Sept. 1935, Mar. 1937, and Nov. 1937; Monthly Labor Review (Washington, D.C.), Apr. 1938: 878-81; National Credit Union Administration, Development of Federal Credit Unions (Washington, D.C.: Government Printing Office, 1971)
- ⁵ Department of Public Instruction, School Directory (Honolulu) 1929–1930 through 1936–1937.
- ⁶ Territorial Social Work Conference, Report (Honolulu) 1932: 31-2; 1934: 26-7; and 1937: 12-3; Hawaii Educational Review (Honolulu) 1937: 117-18.
- 7 HA 28 July 1946.
- 8 HA 23 June 1949.