Volume Two \$ June 15, 1976 Number Four

Work Brings People Together; News Brings Friends Together.

NEWS FROM ARGOS

Jean Rensberger and family will be gone for one week fishing at Wall Lake, Mich. They will tour Ford Museum and Greenfield Village and other points of interest.

Barbara and Tim Hackett are vacationing with his sister at Spencer, Ind.

Diana Holderead will be vacationing with her brother, Bruce, and family in Grand Rapids, Mich.

XXXX

Karen Stults and family are spending their vacation at the ball park this year. Matt and Chris are both on two teams of baseball and Lori plays softball. Between the ballpark and the Plymouth Pool the family will be having a fun vacation at home!

Laura Jung is with us again this summer to help out during vacation time. We are glad to have her back with us.

* * * *****

Jack and Pat Carpenter and Karen Stults have sons playing on the Argos All-Star travel league in baseball.

* * * *

....he went too far

While at the doctor's for a routine check-up, the patient asked the doctor if there was some way to improve his love life. The doctor told him to get out and run ten miles a day. After the patient phoned the doctor to two weeks aay he had complied. "Has it helped you?" the doctor asked. "I don't know," the patient replied. "I'm 140 miles from home!" XXXX

Reporter; Francis Mattix ****

Our banks' check and deposit slip orders for the month of May add up to a busy customer service. Lynn Geiger reports Culver and Argos filled 1163 orders in May, Deirdre Crossgrove shows Plymouth's orders as 745; Carol Jones has filled 520 orders in LaPaz for May. In the first week of June the total number of orders in the banks was 531. These three ladies deserve a big thanks for this important service!

BULLETIN: Helen Phillips (Insurance Dept., Culver) won the

title of Strawberry Festival Queen at the Leiters Ford event. There were 13 young ladies participating in the event. She received a trophy, a dozen roses, and a radio for the honor.

She will wear the queens crown at several Indiana city festival parades this year.

Hielen is the daughter of Mr. and Mrs. Eugene Phillips, Leiters Ford, Indiana. CONGRATULATIONS, Helen!

FARMERS STATE BANK NEWS

Marcia Cook (teller line) spent a day at the Dunes and acquired a nice tan. ***

We welcome Genevieve (Jenny) Ousnamer to our staff as insurance secretary. Genevieve and her husband, Jack, reside at RR1, Plymouth and have three children; Peggy, Bob. and Janet. The Ousnamers became grandparents this past week and are quite thrilled with their new granddaughter.

* * X X

Mark Reed, son of Roy and Esther Reed, was one of the graduates of LaVille High School this past month.

Gloria Kowatch (teller line) is back to work after a brief stay in the hospital * X X X

Carol Jones (bookkeeping department) attended the Indianapolis 500 over Memerial Day weekend .

Brian Jensen, son of Larry and Carol Jensen (bookkeeping dept.) was recently inducted into the National Honor Society at LaVille High School where he is a junior.

XXXX

Sharon Nifong (Burl) is being released from Memorial Hospital, South Bend. this week to Miller's Merry Manor, Plymouth and will be there until July.

XXXX

Betty Shepherd (teller line) and son, Will, spent Memorial Day weekend in Kentucky.

Flossie Roose has been disposing of some old bank records and found a Statement of Condition dated June 30, 1919 with totals of \$172,799.01. The first of June 1976, the report showed totals of \$27,281,633.19!

HIGH PROSPERITY in northern Marshall County---Our delinquent note status was at a record low for the month of May!

XXXX

Reporter: Carolyn Kelly

ANNIVERSARIES:

Liz (Data Processing, Culver) and Leroy Davis celebrated their 30th anniversary.

Martha (sssistant cashier, Culver) and Doc Ives celebrated their 33rd anniversary.

Congratulations to you!

PLYMOUTH NEWS

Marge McCollough is progressing well after openheart surgery at St. Vincent Hospital in Indianoplis recently. Marge was re-admitted to Parkview Hospital at Plymouth for a week. Our last report was that she is home and doing well.

Monty Kuskye was commended on his talent and ability by Dr. Louis Nagel, piano instructor at the University of Michigan, Ann Arbor.

Monty participated in the auditions sponsored by the National Guild of Piano Teachers which were held in Plymouth May 6,7, and 8 and judged by Dr. Nagel.

Monty played 7 memorized pieces as well as scales and chords in the key of each piece. He received a certificate and a silver pin for his efforts.

XXXX

Mr. and Mrs. Elwood Dorr, 805 South Michigan Street, Plymouth, had an open house in honor of their son, David, a 1976 graduate of Plymouth High School, on Sunday, May 30.

His maternal grandparents, Mr. and Mrs. Archie Landry, from Alpena, Michigan and his aunt and uncle, Mr. and Mrs. Tony Kendziorske, Styker, Ohio, were week-end guests for the graduation and open house.

* × × ×

'Phil and Marilyn Milner and children of Antigonish, Nova Scotia are visiting their parents, Bob and Esther Milner, and Marilyn's mother, Mrs. Agnes Fisher.

Phil teaches at St. Francis of Xavier University in Antigonish.

XXXX

Bob Webster retired on May 4 from Indiana Motor Bus Company of South Bend after completing 35 years of service.

* × × ×

Carl Fox and his family will soon be moving to their newly remodeled and redecorated home on Muckshaw Road near Plymouth. Carl has a 31-acre back yard with his new home.

Linda Miller is counting the days until her departure to Hawaii with the Marshall County Rural Youth. She will give us a full story of her trip upon her return.

Doug Myers has welcomed the warmer days. He is enjoying his favorite sport, water skiing.

Dale Cramer and friend, Carol Martin, recently visited Carol's relatives in Bethesda, Md. They also toured Washington D.C. and Mount Vernon.

Plymouth News Continued

Crayton and Virginia Holderead spent the long weekend with their son, Bruce, and his family in Battle Creek, Mich.

Bruce is Councelor of colleges in Battle Creek.

Bill, Mary, and Marcy Crocker will leave on vacation June 10. They will be traveling to California to see Chris receive her M.B.A. Degree at Stanford University.

They will then help Chris relocate in Los Angeles, where she has accepted a position with the May Company.

Paula and John Tribbey are vacationing. One highlight of their vacation will be King's Island in Ohio.

* * X X X

Debi and Mike Fall recently spent a long weekend in Hayward, Wisconsin as guests of Mike's father. They enjoyed fishing on Nelson Lake there. Debi caught the fish while Mike baited her hook. They enjoyed the trip so much, they plan on going back in July.

CONGRATULATIONS TO OUR GRADUATES

Chris Crocker	from Stanford University
Kim Wyman	from Indiana University
	Bloomington
David Dorr	from Plymouth High School
Thad Wyman	from Culver High School
	XXXX

Reporter: Jean Webster

JUNE BIRTHDAYS

Gemini Cancer
May 21 - Jume 21 June 22 - July 22

2	Marjorie Baker	
3	Robert Brockus	H
3	Tenna M. Houin	A
6	Linda Green	P
11	Jean Webster	P
12	Bill Crocker	Y
16		
16	Elizabeth Davis	В
17	Linda K. Miller	I
20	Jack Keldenich	R
22	Marlene Shoddy	T
24	Kathy Patrick	H
27	Larry Kuskye	D
27	Ruby Mattox	A
27	Betty Singleton	Y
29	Marjorie Johnson	
29	Mary Joan Knepp	

CULVER NEWS

Teller Tidbits

Sue Clevenger is back with us for the summer after finishing her sophomore year at Ball State. Welcome back, Sue!

Millie Cullers was honored by the tellers and guests in recognition of her retirement at the Ice House in Mishawaka, June 11. Millie joined the staff of The State Exchange Bank over 15 years ago and stated that she would miss seeing all the many friends she has made at the bank; however she is looking forward to a life of leisure.

Kathy Dunfee is spending her two weeks of vacation enjoying the fun and sun around the area.

Summer is here! CJ Adams has started sharing his beautiful roses with us. Thank you CJ!!

The tellers celebrated Bob Brockus' birthday June 3, 1976 with brownies baked by Virginia Adams. Happy Birthday, Bob! Thanks, Virginia, the brownies were delicious!

XXXX

Reporter: Karen Thomas

Loan Department

Bob Lindvall has had another addition to his second basketball team. Son, Brent, and Ellen Lindwall are the parents of a son, Aaron, who weighed 6lbs. 14 oz. In addition to admiring his new grandson, Bob is busy coaching a Little League team this summer, but reports his team needs a little more practice: they are 0 for 2.

Karen Richards and her family spent the Memorial Day weekend camping at Lake Cumberland in Kentucky. It was Karen's first "roughingit" experience—they even pitched a tent. They all enjoyed it, but Karens thinks that once a year is about all the "roughing-it" she can take!

* * * *

Karen is also taking lessons to improve her golf game at Swan Lake Country Club. We will all expect her to enter the LPGA Tournament at Plymouth next year.

Ken and Penny Lukenbill spent their Memorial Day Weekend in Indianapolis visiting the senior Lukenbills. They attended the rainshortened Indianapolis 500, where their spirits were somewhat dampened. However, they did enjoy the festivities before the rains started and look forward to rext year's race.

Kent Davis, son of Betty, has graduated from

Loan Dept. continued:

Indiana University with a degree in marketing. Kent is now in Columbus, Ohio. where he has taken a position with International Harvester. We will all miss Kent's bright visits, but hope he will stop to see us when he is in the area. Good luck, Kent.

XXXX

Reporter: Penny Lukenbill

Auditing Department

Several of auditing department attended an open house honoring Cam Tinsley on the occasion of her graduation from Culver Community High School on Sunday, May 23. The party was held at the home of her sister, Beckie Beauchanp, at Monterey, and we met Cam's parents who were here from Alabama for the occasion.

Margaret Swanson, accompanied by her sister, Astrid Voreis, of South Bend, left May 31 for a three-week vacation in Sweden. They will be visiting cousins around Stockholm and friends in southern Sweden as well as seeing all the sights the time will allow.

XXXX

Reporter: Margaret Swanson

Data Processing Department

Our department would like to welcome Monica O'Connor. She's from Winamac and a graduate of Ft. Wayne Business School.

A son was born on June 8 at the Winamac Hospital.to Mr. and Mrs. Beckham Miller. Mrs. Miller is the daughter of Jane Davis in our department. The grandparents were glad to welcome their new graddson, Beckham G.!

Marlene Stubbs and Jane Davis will be getting new proof macnines in the next two weeks. The new machines are NCR's and have 16 pockets as the old ones have 32.

* * * *****

Patti Walter in our department has announced her engagement to Kent Strang, son of Rose Strang, They are planning to be married on July 31. Best wishes to you both!

Reporter: Linda Shedrww

THANK YOU

I would like to take the opportunity to extend a thank you to Margaret Swanson, Bob Cultice, and Jack Keldenich. on behalf of Denice McKee, Norman Houghton and me. We wish to thank them for allowing us to have the day off, May 15, when we attended the WSBC Bowling Tournament held in Richmond, Ind.

We all won prize money which made the day even more enjoyable and worthwhile!

Pat Krou, Team Captain

Loraine Geiger (Culver cook) and her husband,

Max, enjoyed their two week vacation in

northern Michigan at Lake Leelanau.

STATE EXCHANGE FINANCE COMPANY NEWS

We would like to introduce a new girl in our department. Her name is Helen Phillips. She has just graduated from Culver Community Schools. Helen will be a secretary-receptionist, we all welcome her into our department and hope she enjoys working with us.

XXXX

Teena Houin has joined the ranks of "retired" and is awaiting the arrival of her baby. On Monday evening May 17, Martha Kalinowske had a fairwell dinner in her home for Teena. The Insurance Department ladies attended and surprised Teena with a baby shower.

We are proud of the bowlers in our department: Marge Baker& Norma Houghton won awards in Richmond, Ind. and Marge won 1st place in the city tournament and 1st place in league standing at the end of the year.

XXXX

* × × ×

Our department has the honor of having a Strawberry Queen candidate in our office. Helen Phillips is one of the contestants this year as well as Coleen Ditmire, daughter of Millie and Fred Ditmire. We wish both of them luck and are awaiting the outcome of the judging.

** X X X

Norma Houghton and family motored to Evansville over the weekend to leave their daughter, Lauri Lauri is visiting her grandmother and will accompany her to California to visit with relatives for a month.

**: *

Sharon Brockus and family joined friends recently to enjoy camping-life. The friends from Cassopolis, Michigan joined them for the Memorial Day Weekend.

Margaret Dehne, your reporter, and family and Dernis Cultice enjoyed a weekend at Broken Arrow camp site.

XXXX

Do you know these customers financed by our bank?....

- ... The Hayloft Restaurant, Plymouth, Indiana.
- ... The Montana Charlies Truck Stop and Restaurant in Walkerton, Ind. The restaurant at this location is owned and managed by Mr. and Mrs. John Groves. Customers of LaPaz, they have recently bought the downtown restaurant in Walkerton.
- Veterinarian Clinic. The Lindsey Veterinarian Clinic, formerly associated with the Rudd Clinic is in the original location. Rudds have built a new building west of the Plymouth Bank and will service only large animals. Both clinics are customers of Plymouth.

NEWS NOTES INFORMATION - June, 1976

May 17, 1976.....

With the anticipation of Flossie Roose's retirement shortly after the first of next year, I am pleased to announce that Roy Reed will be assuming many of the responsibilities of her work. Roy will be handling the returned checks, collection items and cash items. handling of the reconciliation of our correspondant bank accounts and customer accounts and auditing of the cash, handling our credit reports, consents to transfer, opening and closing of the vault and ordering many of the supplies. These functions are a major responsibility. Flossie will work in the interim teaching Roy these new responsibilities and she will continue to work closely with JoAnn Powers with the call reports that are due four times a year. Flossie will also be in charge of our teller line.

While we are sad to know that Flossie will be retiring, we are pleased to know that her many responsibilities can be assumed with a smooth transition.

Allen H. Cummins

SO YOU THINK YOU'D PREFER THE GOOD OLD DAYS? (1800's Office Rules)

- .. Office employees will daily sweep the floors dust all furniture, shelves and showcases.
- .. Clerks will each day fill lamps, clean chimneys, trim wicks, wash windows once a week.
- .. This office will open at 7 a.m. and close at 8 p.m. daily except on the Sabbath, on which day it will remain closed.
- . Any employee who smokes Spanish cigars, uses liquor in any form, gets shaved at a barber shop, or frequents pool or public halls, will give me good reason to suspect his worth, intentions, integrity, and honesty.
- . Men employees will be given an evening off each week for courting purposes, or two evenings a week if they go regularly to church.
- .. Each clerk will bring in a bucket of water and a scuttle of coal for the day's business.
- .. Make your pens carefully. You may whittle to your individual taste.
- a goodly sum of his earnings for his benefit during his declining years so that he will not become a burden upon the charity of his betters.
- .. The employee who has performed his labors faithfully and without fault for a period of five years in my service, and who has been thrifty and attentive to his religious duties, is looked uponby his fellowmen as a substantial and law abiding citizen, will be given an increase of five cents per day in his pay, providing a just return in profits from the business exists.

(Thanks to Francis Mattix for the article)

Every business starts as a dream made a reality by hard work and determination. The Culver Marina in Culver, Indiana is the result of such an effort. Jack Campbell's father, Orrin (Cappey) Campbell, started the first Campbell Boat Livery in Rome City, Indiana on Sylvan Lake in 1927. Jack grew up in the business and became a partner with his dad after World War II in 1946. In 1953, the Campbell Boat Livery moved to Culver on the south shore of Lake Maxinkuckee. That year Jack says, "We employed one man full time and summertime help was usually school age boys. Today, we have 8 full time employees and 15 to 17 on the payroll in all but the winter months."

The senior Campbell died in 1968 and the boat business continued under Jack's management in the original Culver location, renamed "Culver Boat Company", until the summer of 1975. Last year, the Culver Boat Company was moved to the southeast shore of the lake on land purchased by Jack from Dr. E.A. Norris. A new name was added; Culver Marina.

The new marina is one of the finest equipped marinas in the midwest. The layout spreads over a 20 Acre tract of land that borders Lake Makinkuckee. There are rental stalls for 100 boats with plenty of parking space for the customers. The main building houses two private offices, bookkeeping space, floor space for nautical sales items and all boat accessorie items. The main section of the building is a large display room where all varieties of boats and motors are displayed for sale.

The other buildings are used for the winter storage of 400 boats and for the maintenance of all customers' boats and equipment.

The business is really a family affair: Lila, Jack's wife, is the secretary and office manager; son David is the parts manager in the summer months and attends Indiana University in Bloomington in the winter; Jack, another son is a fine mechanic and also rigs boats, he attends IUSB in the winter; Susan, Campbell's daughter, is part of the office staff in the summertime and attends Culver Girls Academy in the winter. Lila's father, Bob Campbell is their area salesman. And Aunt Lenore is one of their bookkeepers.

Like all good businesses, Culver Marina has employees who are a part of the tradition of the business. John Powers, Bud Espich, and Henry Goodman have been employed for an average of 15 years.

One interesting piece of equipment besides the huge hoists with lifting capacity of 5,000 lbs., the fork lifts with capapity of over 8,000 lbs., is the deicer machine. The company has 8 deicers used to keep the waterways clear of ice during the winter months. The deicers, electrically controlled, agitate the water to keep it from freezing.

The equipment and sales items are shown at spring shows in the Scottsdale Mall in South Bend, Indiana and Culver Marina show in Culver.

Mr. Campbell sells speed boats, fishing boats, outboard motors, pontoon boats, sailboats of all varities not only in local communities, but within a 75 mile radius of Culver. Fred Adams said," Jack's company is known so well for its fine service. It is a good customer of our bank and seems to serve the same areas as that of our bank."

Jack is distributor of Midwest Industries Shorestations hoists and piers. His area includes Indiana, half of Michigan, and Northwest Ohio. "I never knew we would become so involved," Lila remarked.

When asked about some interesting happenings in the day by day events, jack recalled, "One of my most surprising sales was to a very young couple who bought an expensive Cobalt Boat, trailer—the works. They had just won the Illinois lottery and came down from Gary to buy over \$10,000 worth of recreational boating equipment!" Jack considers his business a service to many people with time to enjoy recreation. "More and more time is spent in recreation with the work-day being shortened. We want to help people choose fine and safe equipment for the water."

The future of this business seems secure and in good hands with the Campbells at the helm. Again we can be proud of one of our loyal customers!

NEXT MONTH....

PEN*CHEX

In the "Good News" booklet published by The Economics Press, Inc. it says:

"Our staff has been searching through economic reports about inflation and recession, looking for explanations that might make sense to our readers. In our process, we've discovered some interesting facts and opinions.

...Government actions and policies are the <u>primary</u> cause of every serious inflation. Why Because governments control the factors which make inflation possible: taxation, public spending, and the money supply.

WORD SEARCH ANSWER

