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Maxine Schaefer Memoir

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Interview and memoir

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SPRINGFIELD MARINE BANK PROJECT

Schaefer, bank employee, discusses the Springfield Marine Bank: working conditions, WWII, employees and computerization.

Interview by John Bucari, 1973

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MAXINE SCHAEFER MEMOIR

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PREFACE

This manuscript is the product of a joint oral history venture between the Springfield Marine Bank and the Oral History Office of Sangamon State University. John Bucari conducted the interview and edited the transcript.

Maxine Schaefer began working at the Springfield Marine Bank as a stenographer in 1938. During her career, Mrs. Schaefer witnessed many interesting changes in the bank's interior and in working conditions.

Readers of this oral history memoir should bear in mind that it is a transcript of the spoken word, and that the interviewer, narrator, and editor sought to preserve the informal conversational style that is inherent in such historical sources. Sangamon State University is not responsible for the factual accuracy of the memoir, nor for the views expressed therein; these are for the reader to judge.

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Maxine Schaefer, July 27, 1973, Springfield, Illinois.
John Bucari, Interviewer.

Q. Mrs. Schaefer, you have now been with the bank for thirty-five years. Could you please now relate to us your duties at the time?

A. Well, I was employed as a stenographer in the Trust Department. I was interviewed and then selected--if that is what you want to call it-- by Mr. Robert E. Miller, who was then vice-president and trust officer. I had been recommended to him by Mr. Noah M. Dixon, who was a business associate as well as a personal friend of Mr. Miller's. Mr Dixon had heard about there being an opening in the Trust Department.

Q. You were referred by Mr. Noah M. Dixon. Is that by any chance the Matheny-Dixon stockbrokers?

A. Yes. That had been an earlier association--a company he had been affiliated with and had been more recently started under the name of Dixon-Bretscher Company, and then was later Dixon, Bretscher, and Noonan.

Q. Now when you first came here to the bank you said you were a stenographer. You were then perhaps familiar with Mrs. Geraldine Bretz? She also came from Dixon, Bretscher, and Noonan. You were the only two stenographers in the bank at that time?

A. No, there were four--well, let's see, there were four women in the Trust Department, in that area. There were two other ladies who associated with the Trust Department but were located in another part of the bank.

Q. You say you were located in one section of the bank for the Trust Department. Where was that located?

A. It was located in what is now the Commercial Loan Department. That is, in the back of the bank on the first floor, on the north side.

Q. On the north rear side. We have to take into consideration the building did not extend an extra twelve to fifteen feet which was later added on.

A. That's right.

Q. So you had cramped quarters?

A. Yes. Mr. William Linney, who was then cashier, also had a small office in that area. Part of the savings cages were back there. The only access into the Trust Department was through the one door that comes to where the stairway is to the second floor now, and the doorway that comes into the Commercial Loan Department. That was the only way you come into the Trust

[Department] at that time.

Q. There is a marble stairway leading up to the Real Estate and Mortgage Loan [Department]. That was the only entrance into the Trust?

A. You see they had a barrier--well, I don't know how to put it--a partition in front of the vault, what is our present vault, that was partitioned off and there were files and things in there. That was the Trust vault, and so it was crowded.

Q. Now then in 1937 in the middle of the Depression, what was the atmosphere in the bank? Was it perhaps a time of rejection by people--banking was not the business to be in?

A. I don't believe at the time I came to work here I was even aware of that. I knew the people in the bank were friendly and every customer we dealt with was friendly. I don't recall having had an awareness of it one way or the other. Of course, the things that we were dealing with, some of the assets in the Trust, reflected the fact that there had been a Depression. As far as people were concerned, I just don't recall anything about that.

Q. The bank during the waning years of the Depression perhaps suffered more than some banks in the country. I don't know if it fared worse than all of them in Springfield--as you might recall the Ridgely Farmers State Bank was forced to close. You were not with the bank at that time, were you?

A. No. We had just moved to Springfield about that time of the moratorium.

Q. During those certainly difficult years, the last three years in the thirties decade, was Springfield in the general atmosphere of what we call the Depression--or was it in somewhat of a better atmosphere. Since you had moved here, you might have a better idea of how to compare from whence you came. You came from a farm community, I believe?

A. No. No. My dad worked for Central Illinois Railroad, and we had moved from Chester, Illinois to Clinton, Illinois with his work. We felt it so very much there and then jobs seemed to become a little easier to find. Later Dad was transferred to work here for the Illinois Central Railroad and that was the reason we had moved to Springfield. I was just finishing high school here, and I knew my folks were having to watch their pennies. Things had been pretty rough for us in Clinton. We thought things were beginning to look up a little bit when we moved here. I think I was in the banking business at too young an age to really be aware of some of these things that should I see now I would be aware of. (laughter)

Q. Would you mind divulging your salary at the bank in 1937? What you received monthly?

A. When I came to the Marine Bank, I began at a salary of eighty dollars a month, payable once a month. At my other job, I had started at forty dollars a month, and if they had a good month or period, I was paid a bonus. So eighty dollars a month was pretty big to me when it came.

Q. You were assured of that money.

A. Yes. Of course, I was living at home then, but I did pay for room and board. I still was able to save a little something. Maybe I didn't save too much, but at least I saved a little. (laughter)

Q. One eighty dollars a month, you had to manage your money quite well. Now, that is eighty dollars for four weeks time. How many hours a week did you work? Was it the forty hour shift?

A. I don't recall if it was that. Of course, at that I don't recall making out time cards or anything. That didn't begin until some time later, but I think the hours are pretty much the same.

Q. Did you have a Saturday morning work day?

A. Yes, we did. We worked until the doors closed at 12:30. Then, as soon as we finished up our work--we didn't have any balancing operation, I worked at that stage of the game of typing and shorthand part of the department. We usually left our department by one o'clock.

Q. In other words, you were more fortunate--I'll put it that way--than some of the bookkeepers and tellers, who were required to stay a number of hours after 12:30.

A. Yes. They stayed until they finished their balancing and got their work out of the way. Our department had certain balancing operations, but I didn't have any connection with that.

Q. Was the Saturday Lunch Club organized at that time?

A. Yes, it had been organized for some time. I was told at an earlier time that it was started on just Saturdays. Later the bank tried to put it on a daily basis and it apparently didn't work out--I mean this was something I was told--so it went back to the Saturday [schedule]. As soon as you could get away on a Saturday, you could go upstairs--at that time, the lunchroom was on the third floor and Mrs. Katherine Prokopp was the cook, and she had things prepared and had it out on a big table--and for twenty-five cents you could have the regular plate lunch.

Q. Now would it be just cold cuts with bread, or would she have warm meals prepared?

A. I remember ham, particularly, because it always looked so good. She would also have potato salad or she'd have baked beans, which, of course, would be hot. They had slaw and beverages and that sort of thing. Those are the things I kind of remember. Sometimes she would have beef, I'm sure and I know she had mashed potatoes. A couple of times I'd be in the kitchen and she'd be a little behind getting things ready, and I would help her with the mashed potatoes, so I know we had that. (laughter)

Q. You were, what they call, a jack-of-all-trades!

A. Sort of. (laughter) It would just happen that she would be behind and maybe something just took a little longer than other things to cook. She had a great big mixer--mixing bowls with a big electric mixer.

Q. So, you didn't have to do it with the old hand masher?

A. She had that, but then she also had the electric mixer.

Q. Now during the thirties much of the work was still being done by hand; and even though, you were a stenographer and a secretary, you undoubtedly had a great deal of work to be done by hand because you were associated with the Trust Department?

A. Most of our entries connected with dividends or interest received from general trust were typed. The actual bookkeeping, though, was done by hand by Miss Mary Chaffee.

Q. And you say Mr. Robert E. Miller was vice president and trust officer at that time?

A. Yes, he was. He left at the time of World War II; he went back into service.

Q. Did he ever come back to the bank?

A. No, he didn't come back to the bank.

Q. With the amount of work to be done by hand, did you see a great change of the working day when machines were being brought into the bank in the early 1940's?

A. There was a difference, quite a bit with the hand posting; it was running behind. Then the bank decided to put it on machines. I started as interest trust bookkeeper about the middle of January, 1941, because I think the change over was at the close of business in December, 1940. I could be wrong. I wasn't originally to do that. Virginia McGee was to have been the bookkeeper. And that for some reason changed, I don't know why, but then I started as the bookkeeper and was with that sort of thing for several years.

Q. Last night in our pre-interview discussion you were recalling one particular job you had to do monthly, and that was type out statements.

A. Yes. The statements were typed each day as we did the posting for the department. After the Trust Department teller balanced out his work, you were given the entries, either receipts or disbursements. Then you did your posting to the cash sheet. The Burrough's machines we had at that time was a combination of typewriter and a bookkeeping machine. You would insert the ledger for that particular customer plus a statement form put in right behind it. After you posted the cash, you changed a bar on back of the machine, and then posted the assets or the income for assets of different trusts. That, however, was another balancing operation. At the same time, we had a trust with a finance company. They would bring their

posting over, and there was another bar was put on the machine for that [job]. There were three bars used on the bookkeeping machine, each operation we balanced daily. Then at the end of the month we ran a trial balance to see if everything was proper. The other members of the Trust Department would come in and get those statements for those trusts which were to have a statement go out at that time.

Q. I am surprised, and I say this jokingly and with the tape recorder on, that you haven't grown--here with the bank--short, stubby fingers with all this machine work. (laughter)

A. Oh, I found that my arms and wrists were real strong because we did so much of plunking. The machine was probably a foot and a half across, I mean the typewriter and the adding machine part of it. I found that certain bars that you'd hit to cause the carriage to move across took strength. You would hit them with your thumb so you'd brace your hands cuplike underneath and push down.

Q. Almost gripping it.

A. I found out my wrists and arms were pretty strong.

Q. That wasn't electric, that was all manual?

A.-- That was maual, even though the rest of it was electric. And woe beyond to you if you hit the wrong key. (laughter) You would have to start all over. The machine would do what you wanted it to do, but you had to hit it in a certain sequence.

Q. The cash you took in had to be entered in the book, so, unlike an adding machine, if you added ten dollars too much, you could then in your next punch delete ten dollars. You couldn't show it in the book because you had to have that in exact numbers.

A. You would have to go back and correct. And the machines aren't infallible. Occasionally something would go wrong with it, and you would come up with some pretty weird figures. Later you would find out that it wasn't you. There is a certain satisfaction in knowing that each operation balanced, and particularly when you ran the trial balance at the end of the month. Of course, I've always been somewhat of a worry wart, and I would fret a little bit if I didn't balance right off. I worried right through until I got it balanced. (laughter) But there was always somebody around who could help me check back.

Q. During the war did you ever receive a memo concerning the conserving of certain materials here at the bank, such as lead pencils, or what have you?

A. Might have, but I have no recollection of it. No doubt we did. We would have had to conserve in every way we could, particularly pencils.

Q. Well, I was not sure it might have happened. Was the bank prepared for any type of Civil Defense units? Were one or two men assigned to the Air Civil Guard to maintain security around the bank, or in case of an

air raid were people assigned to positions of safety around the bank?

A. I'm sure that there must have been. I don't remember, though. I was back in the bookkeeping area at that time and probably was engrossed in my work. I just wasn't as conscious of things as I am now.

Q. You felt relatively safe here in the Midwest from any type of sabotage?

A. I think we were. Yes, I think that is true. Not overly, but we felt just a little easier with the fact that we were in the center of the country. You felt that if anybody was coming over, it would take them a little longer to get here. (laughter)

Q. Do you remember any bank positions held by men prior to the war being given to women employees, because there might have been shortage of manpower during the war?

A. There certainly wasn't in our department. Most of our people had been there for a while. There might have been [changes] in other parts of the bank as far as tellers were concerned. I don't know that specifically. No doubt there might have been because a number of our people were in service, like Leonard Hoffman and some of the others who had been tellers before.

Q. Yes, but you probably did notice that there was a change in the daily events. Although you may not have had any in your department, you would have seen new faces--or were there not as many new faces? Was there a large changeover in employees?

A. There didn't seem to be the change and turnover in employees, I don't think until probably after the war years. It seems to me that we had the same group of people for quite a long time, and if new employees did come in, they stayed. It's not the turnover that we have now. Our department did not change for years and years, but then, as some of the older ones left, you could see the change. The bank hired more people, and we started seeing change because the younger people who were married and that sort of thing. There were new faces coming in, but those people then they stayed. [They] weren't here a few months and then gone. It seems like any more every day you see a new face. (laughter) And then the next day you don't. Well, that's a bad impression, I know, but it seems like you just don't know the people because we hear about them, and then the next thing you know they are gone.

Q. I will have to agree with you that there are many faces here at the bank that are employees of the bank and you don't know them by name, which does lead me to a question. Following the war, the bank did take a definite attitude toward expansion--expansion physically and financially, and they succeeded. In that continual expansion, I think they have suffered what some people refer to as "growing pains." Now, do you believe that those "growing pains" have caused a loss of personal contact among the employees, that you earlier talked about?

A. Maybe not right after the war, but I think it has been in more recent years that we don't have the opportunity to see some of the other people in the other departments. Maybe the work that you do doesn't take you to

that particular area, or if you do go there, there are certain people that you are supposed to take your work to, so you just go to them, you don't go any further. I think we are not as closely knit as we were because we do have so many more people. And we have, of course, spread out so that we don't have the opportunity to get acquainted with the other people. Of course Data Processing at one time being downstairs, where you had a little better chance to get to know those people, but then when they moved out of these quarters, we [lost track of them]. You just see them come in at lunch time, but some of them you know, sometimes you don't.

Q. Do you feel that the growth of the bank has also been reflected by perhaps a loss of a personal touch between the bank people and the customers?

A. No, I don't think so. If anything I think, that we are not maybe as conservative—well, I don't know exactly the word I want to use, but—I think we are not as . . .

Q. cold?

A. Cold. People think the bank means cold. I have been in some banks where they have been very formal and that sort of thing, but I don't think our bank is that way. If anything I think we are more relaxed and informal—maybe I'm getting older (laughter) I don't know. Of course, you have different people, maybe some of them are maybe not as outgoing as others, but I think we have a pretty good group of people. Some customers are a little more difficult to deal with than others, and sometimes because they are, you are a little retiring in your actions toward them. Maybe they feel that we are a little cool, but it is kind of a two-way street. Sometimes the customer makes you feel a little more on guard—you just aren't as relaxed with them as you are with other customers.

Q. The year 1951 was the year Springfield Marine Bank celebrated its one hundredth anniversary. Much was done in celebration of this historic event as it is known that the Marine Bank is the oldest bank in Illinois. Did you take an active part in any of the proceedings which were being held in 1951?

A. Well, I was one of a number of girl employees that acted as guides at the open house. We took small groups of people through the bank and tried to tell them what was new and what was done where. It was a nice thing.

Q. Were you dressed in any sort of costume which reflected the earlier era of the Marine Bank?

A. No, there was no specific dress for this thing. It was general clothes, something that you would wear. Well, something that was a bit better than working clothes. I don't mean nothing real fancy, just like for a party or anything, just a nice dress.

Q. Do you recall the displays that were being shown?

A. Well, I know we had them, but right offhand, I don't . . .

Q. The dioramas—or what have you?

A. We had the dioramas; I remember talking about them. We had each of those hanging up in the cafeteria for sometime after that too. It had a portfolio . . . I don't know if the bank still gives those out, but they used to have a pretty good sized portfolio with each one of those dioramas in it—the whole set. Other than that . . . I'm afraid my mind is a little bit of a blank on it.

Q. In the past thirty-five years, you have certainly seen much of the bank come and go.

A. Right.

Q. What has been your personal interpretation of that amount of time spent here at the bank?

A. Well, a lot of water has gone over the dam as far as that goes; I have seen a lot of familiar faces that you've worked with a long time. They go [away] some through retirement, some through death. We've had a good number of people come into work, some we have hated to see go, but they felt they could do better elsewhere. Some have gone because their husbands had jobs which took them elsewhere. When I worked at Dixon-Bretscher [Brokerage] I went to all three of the banks on errands, and I used to think, if I had an opportunity to go to one of those banks, which one would I want to go to? I never dreamed I would end up in a bank. I always felt the Marine was the warmest bank, probably because the people that I went to made me feel that way. I just think it is a good bank. Of course, we all have our ups and downs over things sometimes we don't understand. It isn't always our position to know what is back of the rules because there are people who make the rules who know what they are doing, so I just think we have a good group of people to work with.

Q. Can you relate how it has been working with first the Trust Department and then the Commercial Loan Department. The type of people that you have been familiar working with.

A. Mr. Robert Saner was in the Trust Department when I went there and I have worked with him continuously since I started at the Marine Bank, up until a period of about one year, 1955 to 1956, when he went downstairs to the Commercial Loan Department. Then in January, 1956, there was an opening in the department and that is when I went back to working for Mr. Saner. When I worked with him in the later years in the Trust Department, I was not necessarily a stenographer or a secretary, I was more or less like a supervisor, because I had become the oldest girl in the department and was more familiar with the different phases of the department. I worked with the men at income tax time on checking out returns, seeing material was typed properly, and that the letters went out. When I went down in Commercial Loan Department, I went down more or less as a secretary and I had to learn a completely different type of work. I had done some note work for Mr. Saner while I was still up in Trust, but that was just a smattering of one type of note. There are a lot of changes in the paper work since 1956.

Q. Did you say that it was 1956 when Mr. Saner went down to the Commercial Loan?

A. No, he went down in 1955, I think, because he was there a year before I was, and I went down in January, 1956. At that time there were just two girls as the Commercial Loan secretaries; Francis Paul was the other girl. Then she resigned on April 30, of that year. The next day, I got sick; and that night ended up being operated on, an emergency appendectomy. When I left the bank about two o'clock that afternoon--at that time Mr. Saner and Mr. Willard Bunn, Jr. were talking to Mrs. Bretz about coming in to our department. So she came down to work in the department. When I got back a month later, Jerry Bretz's mother, who had been ill, had died, so she hadn't returned to work. Mrs. Bretz and I worked together not only in the Trust Department, then we worked again together in the Commercial Loan Department for quite a number of years. Two girls grew to three, and then to the present four.

Q. How do you feel when people say to you, oh, certain gossip about the Bunn family? Do you see this mystique of Bunn in a different light? You so often hear people say that the Bunn family are a marvelous family, which they are. But some people, I believe, are jealous of the name. How have you come across that in your own work?

A. Oh, I don't think that I have ever run across anything that wasn't just absolutely admiration for the family, because the Bunn family--members of the Bunn family--did so much following the Depression to see that people were taken care of and that folks didn't lose [their property]. They paid back quite little. Some of the members I am a little bit better acquainted with than others, and I've grown to know some of them better. Mr. George W. Bunn, Jr. is always a very nice person. I didn't know him too well until I did get back down to the Commercial Loan, and of course, he was part of the department at that time. I really got acquainted with him; he is a marvelous person.

Q. I'm glad that you say that because, I must be truthful, I have never heard anything but admiration for the Bunn family. It is nice to have this on tape because I believe this should be brought out in the history of the Marine Bank. Do you concur with me in stating that truly the Marine Bank is the Bunn family?

A. It is, and it has been known for a long time as being the Bunn Bank, because the family has been here for such a long time. Even as a young person, I remember in my hometown, which is about thirty miles from here, people always referred to it as the Bunn Bank. Of course, I never thought I'd be here (laughter) doing this.

When I came down to the Commercial Loan Department, I also did work at that time for Mr. Willard Bunn, Jr., who was part of the department. He hadn't become president, yet, and I got quite acquainted with him. So often you work in your own department and you don't get a chance to become acquainted with some of the other people in the other departments. Maybe some of the people go to lunch at the same time, but I mean some of the officers--you don't get well-acquainted with them until you actually go

into the department and have dealings with them.

Mr. John Northrup was in the department when I went down. He retired and he is deceased now. Mr. [R. J.] Wilcoxson had been in the department prior to that, but he had died before I was assigned to the department. Mr. Northrup showed me some of the little tricks to some of the paperwork when I came down into the department.

Q. Q. Now is that the father of Charles Northrup, the bank's attorney?

A. That is right.

Q. I believe Mr. Charles Northrup is in partnership with Mr. Carl Sorling, who also represents the bank.

A. That's right.

Q. This is going back a number of years a little bit, if you're willing to include this. It used to be Catron and Sorling--I believe was the name of the law firm. Am I correct?

A. Yes. Mr. B. L. Catron and Mr. Sorling were together.

Q. Were there any more in that law firm? Do you recall?

A. I wasn't familiar with some of the other members of the firm, but I'm sure that--I hadn't with them as closely as I have been in more recent years. Then Mr. Catron's son, who is deceased now--he was a very young man when he died--he of course was in the firm. Then Mr. John Hardin came along. As I did more and more work with Mr. Saner on different instruments and the things related to the bank, I got acquainted with some of the other members of the firm. It is Sorling, Catron, and Hardin now; they kept Mr. Catron's name on it. Was it Sorling and Catron? Anyway, those are the two that I remember as being first.

Q. Now in the conclusion of our interview, I always want to make certain that I have covered all topics. Several times I will inadvertently skip over some of the material, and I think I succeeded in doing that again today. (laughter). In our pre-interview discussion, we were talking about some of the machines, and today we did talk about your adding machine to the Burroughs posting machine of the 1940's. But I did want to talk to you about the computers, which the Marine Bank has in large numbers. In the later years of the fifties and into the early sixties, computers were coming into the bank in the Trust Department, and I believe shortly thereafter into the Commercial Loan Department. How was the coordination between the computerization of much of your material and your department arranged?

A. Well, our department is not on computers.

Q. Totally. I believe it is somewhat, isn't it?

A. The mortgage loan part. I mean their entries and things like that, but as far as our posting and notices, it is not on computers.

Q. That's still by hand?

A. That is still done by hand. One of the young ladies up on third floor does our bookkeeping on the machine up there. Sharon Emerson does the books of the bank. She does our posting each day to the ledgers.

Q. Excuse me, you say a Sharon. Is she up on the balcony?

A. No, she's on third floor in the Accrual Department. The maturity notices are mailed out, and that sort of thing goes out through the note cage. I don't know when our work would be put on a computer, but as far as our department is concerned, it just isn't yet. My only association with it has been with work in other departments, or things that have been brought to Mr. Saner, and the men have come in to see him. That's where I--it is a bit of a mystery if you have a customer calling and if he wants to know something right now, how you could be able to go right to something that was done the day before and be able to tell him exactly what he wants to know. Now no doubt those things will be ironed out if and when they ever put it [our department] on the computer. I don't understand enough about computers (laughter) at this stage in the game to see how it can be done. I didn't think they could do it in the Trust Department, and it was done. (laughter) Of course, their work has changed quite a little, too.

Q. The bank has had the computers now for some fifteen years, roughly. Do you believe that the personnel of the bank has been largely favorable for the development of computers?

A. I don't exactly know what you mean.

Q. Well, have the different departments such as the Trust Department-- have they liked the modernization of their bookkeeping with the computer?

A. I imagine so, though I've never actually talked to any of them about it. I imagine it was probably rather difficult in the beginning--especially for those that had been in the department prior to this [computerization] to get used to it. We used to use letter symbols to indicate the types of trust we were working on. Of course, that has been put on to a number [system], so I imagine a lot of them [employees] had to be re-educated. That didn't all come about until I was out of the Trust Department.

Q. But that is the exact point that I was driving for, the re-education of much of the bank personnel.

A. Well, Mr. Richard Linney and Mr. Myrle Horney were the two that I can think of just right now that I knew on the old system. I'm sure they adjusted to it, but probably lapse back to the old letters occasionally. When I go up there [to the Trust Department] I forget the numbers that are supposed to be for particular symbols. I have gone to the old ways because I was used to asking for information that way. Maybe not as much now as I used to.

Q. But I believe there are still a few people here at the bank who have to refresh their memory as to the computer symbols and what have you.

Q. I believe this concludes the interview. I want to thank you very much for spending your time with me and feeling that you were free to answer the questions as you saw fit.

A. I have only one more thing to add. I had, of course, worked with Mr. Willard Bunn, Jr., when I came down to the Commerical Loan Department—this was the complete switch over to his work.

Q. You said that you came down, or were transferred to the personal secretary of Mr. Willard Bunn, Jr. in March of 1972.

A. That's right. Mrs. [Geraldine] Bretz had been made an officer in January, and then in March they transferred her to the Operations Department to learn that work. I was then transferred over to Mr. Willard Bunn, Jr.'s area, and I have been his secretary since then. Mr. Saner has a new girl. (laughter) Of course, I still do things that I probably remember where they were. For a while there he [Mr. Saner] kept calling out for me, because that was force of habit. (laughter) As I said before, I think we have a pretty good group in our department, as well as in the bank.

Q. I believe you are right. Thank you very much, Mrs. Schaefer. It has been a pleasure speaking with you.

A. All right, and I hope you continue to have some good interviews with some of the others you will be talking to.

Q. I hope so. Thank you.