

# OLD KENT CENTENNIAL

Gaylord State Bank  
& Old Kent Bank  
mark 100 years in Gaylord



The beginning...



Anniversary  
salute  
special supplement  
to the June 17, 1993  
**Herald Times**



... Today

# Bank weathered many changes

By CHRIS JENKINS  
Assistant Editor

GAYLORD — Pillars of the community with vision in to the 20th Century were the founders of Gaylord State Savings Bank in 1893.

Profit-making probably was not the motive behind the bank's founding a century ago, suggested Harold A. Elgas, a past president of the institution. His predecessors were focused on community, and idealistically, believed the community needed a bank.

And so Frank Kramer, a mercantile owner, became the first president of the bank as it was chartered March 4, 1893. Sanford W. Buck and Earl B. Bolton were among the other founders. Sometime before 1920, Gaylord State Savings Bank acquired the assets of the Otsego County Bank, merging the two institutions.

When Kramer died in 1928 his wife, Rae, succeeded him as a member of the board of directors.

The banking industry has evolved from what it was in those early days and even as late as the 1930s when bankers conducted business at an arm's length from behind bandit barriers. Back in those days when transportation was slow — horse and buggy around town or the old beeline that ran through Vanderbilt to Detroit carrying cash letters and insured envelopes — safety was a priority with bankers. Those were the days of Jessie James and other



First Gaylord State Savings Bank location is pictured at left in this vintage photo.

notorious outlaws. They were the days of shotguns tucked under desks on the second floor of Gaylord State Bank, just as they were in almost any rural bank.

Such arsenals hardly seemed compatible with serving customers, noted Elgas, adding to

day's bankers are committed to customers and public relations.

IN THE LATE 1800s and early 1900s, "every record made in the bank was by hand," said Elgas. Good handwriting was an indispensable job skill back in those

"pen and ink days," when Gaylord State Bank, now Old Kent Bank, stood at the corner of Otsego Avenue and Main Street.

When fire destroyed the bank building in 1906, another rose out of the ashes on the same site just three months later. (Today that

structure is home to Main Street Shoes.)

And from that location, where the vault was right smack in the middle of the structure, Gaylord State Bank served its customers through times of depression and

See Bank, p. 3

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# Bank celebrates century of growth

Cont'd from p. 2

prosperity.

When the Depression struck and banks closed, Gaylord State Bank (GSB) survived, though it closed for three or four days. With the help entitled the institution by the Second National Bank of Saginaw, GSB paid off every depositor, every penny. "No one lost a penny by GSB closing," said Elgas. That was not unique, he said, adding most Michigan banks fared very well.

Out of the Depression, banks like GSB moved into what Elgas considers the electronics era. During that period, even though GSB remained in the same familiar locale, the bank grew into a modern facility, adding teller machines that recorded two totals and printed receipts. Bookkeepers moved out of the backroom and to the windows.

"THINGS came along magnificently for the industry in the 1960s," remarked Elgas.

And they came along magnificently for GSB, too.

In August of 1962, the board of directors purchased eight businesses lining the south side of Main Street between Center and Court Avenues. They razed the buildings, relocated Mae's Beauty Shop and in that stretch, constructed a new, bright bank with a warm, inviting cut-stone front. It opened May 11, 1964.

"The reason we located there is that we wanted to anchor Main Street and believed in the orderly and future growth of the community," explained Elgas. "We had a very good board of directors — the same cut of cloth of people were involved in that board like the founders of the bank were: strong, community-minded people."

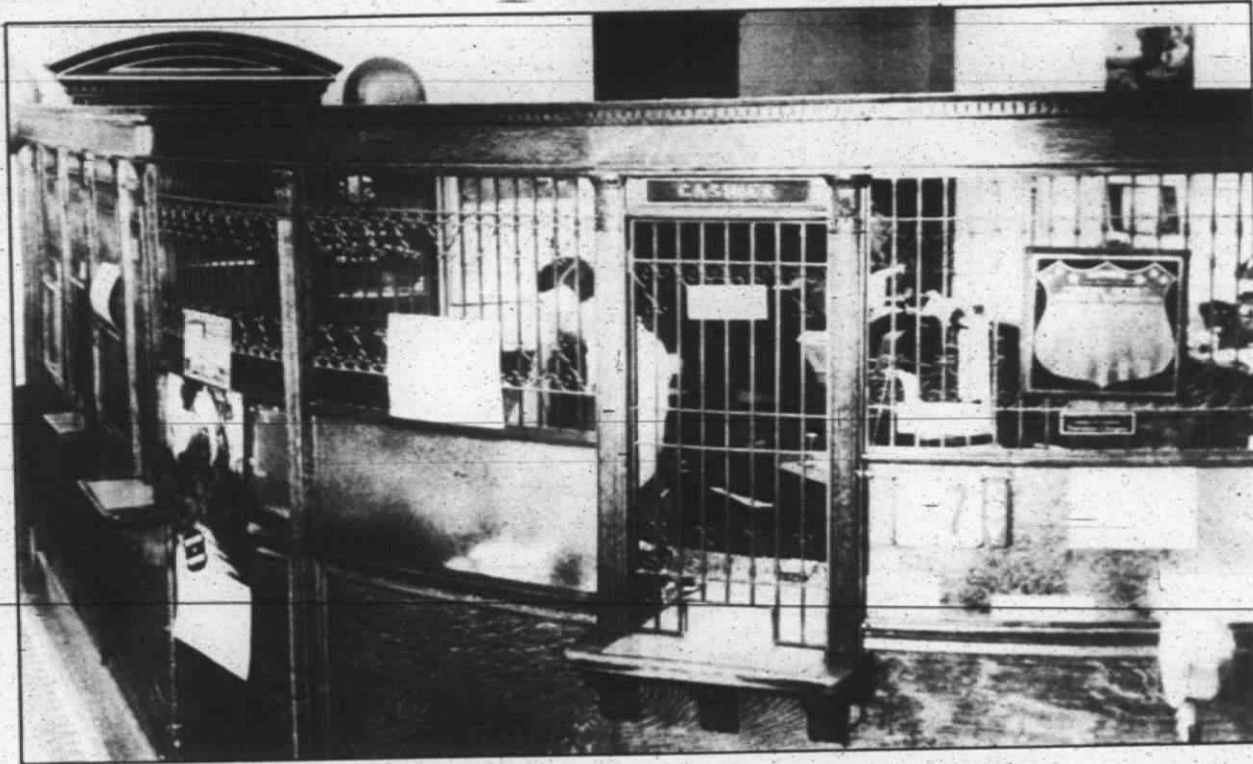
It was a good growth decade for the community: I-75 opened and instead of hurting Gaylord as many feared it might, it shook up people and "they took notice and became enamored with what and who we were as a community."

"The growth of a community and financial institution are synonymous," contended Elgas, who served as the bank president and chief executive officer from 1959 to 1982, and as chairman of the board for two more years.

As the 1960s wound down, the bank opened the Central Computer Corporation, a computer facility serving seven banks.

**WHAT FOLLOWED** for Gaylord State Bank were the openings of several branch banks in the late 1960s and into the 1970s, each positioning the institution for further growth:

- Vanderbilt Branch, opened Dec. 27, 1966, bringing convenient service to the northern portion of Otsego County.
- Pine Trees Branch, opened



Turn-of-the-century tellers worked from behind bandit barriers.

Dec. 27, 1972 on West Main Street brought additional drive-in-banks to the area.

• Bagley Branch, established Oct. 7, 1974 at McCoy and Old 27 South, later replaced its temporary facility with a permanent structure.

When the modern, three-story addition to the bank crested on Main Street Oct. 14, 1974, sporting a spire and clock tower, it rose as a symbol of confidence in the bank and in the community. Combined with the main bank building, it provided customers nearly 34,000 square feet of service.

"Gaylord State Bank saw a chink in the armor, a void," Elgas said, and to fill that void, GSB became the first bank in the Unit-

ed States to have a trust department established in its facility by another bank to serve as a "host bank." That service changed, however, when Gaylord State Bank affiliated with Old Kent Bank Corp. of Grand Rapids.

**THAT AFFILIATION** in 1981, Elgas believes, was the "most decisive and best decision the bank's board of directors ever

made. I thought that then and now that more than 10 years has passed, I think that today," he stated.

Once again, the affiliation, which Elgas led as executive officer of the bank, was a matter of positioning the bank for continued growth. It is a growth which had continued beyond his years as president and, he expects, will continue another 100 years.

## Supplement marks anniversary

The Gaylord Herald Times is among many area businesses and individuals joining in this special supplement to commend Old Kent Bank of Gaylord on its

100th anniversary celebration.

This Herald Times supplement marks the bank's growth and important role in the community over the past 100 years.

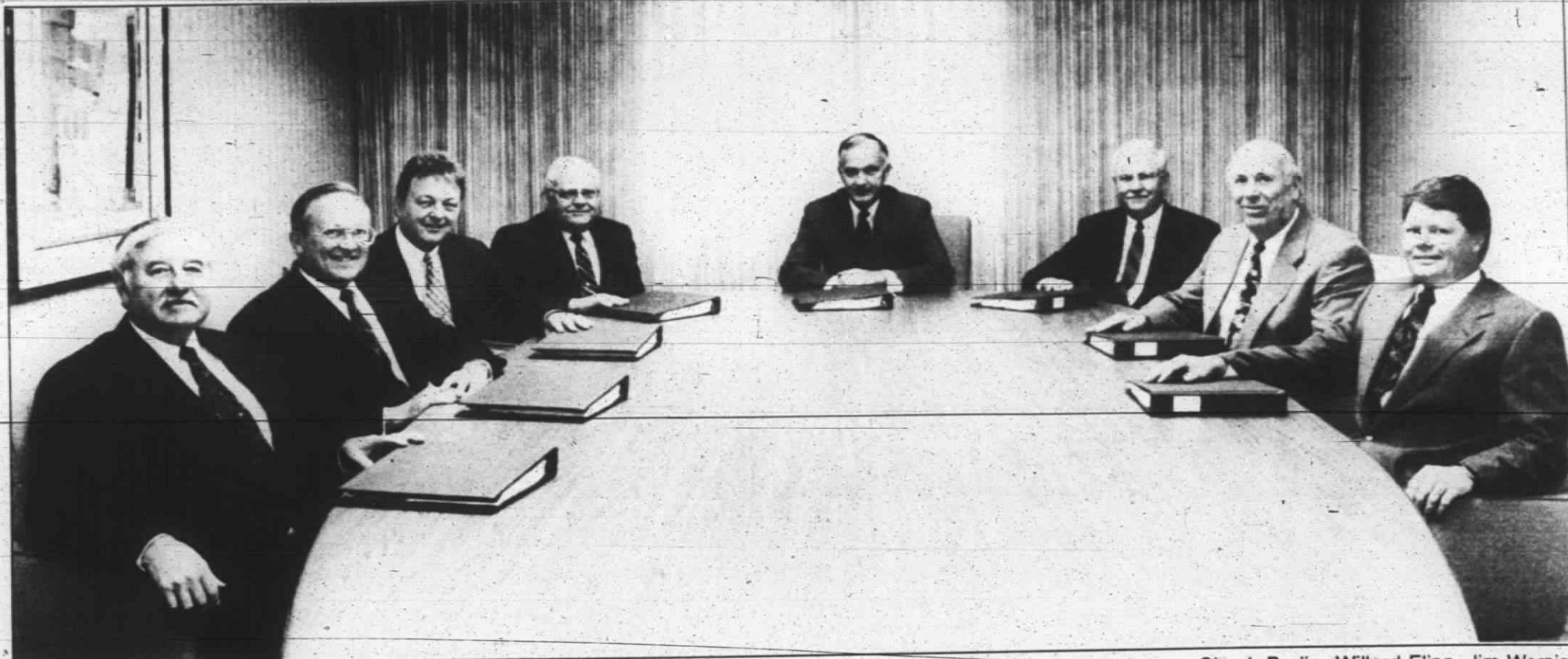


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OLD KENT BANK of Gaylord's board of directors include (l-r) Frank Nephew, James Glasser, Chuck Nelson, Dale Johnson, Chuck Berlin, Willard Flinn, Jim Wernig, Dave Becker. Not pictured: Robert H. Doumas.

## Leaders on board

Name	title	date elected
Charles L. Berlin	president, chairman and CEO, Old Kent Bank, Gaylord	March 1982
David M. Becker	vice president, operations Ward Lake Energy	April 1993
Robert H. Doumas	owner Sugar Bowl Restaurant	July 1980
Willard P. Flinn	agent State Farm Insurance	December 1976
James R. Glasser	president, Weeklies Inc.	May 1987
Dale E. Johnson	president, Johnson Oil Co.	June 1976
H. Charles Nelson	president, Nelson Funeral Home	August 1982
Francis R. Nephew	owner, Nephew Enterprises	January 1989
James H. Wernig Jr.	president, Jim Wernig Inc.	December 1985

## Directors since 1893 of Gaylord State Bank & Old Kent Bank of Gaylord

John G. Berry	1893-1923	Kenneth E. Schreur	1954-1975
Earl B. Bolton	1893-1913	Harold A. Elgas	1958-1984
Sanford W. Buck	1893-1923	George W. Walker	1958-1965
John W. Corbin	1893-1897	Alex S. Kowaleski	1961-1977
George Fiege	1893-1894	Norman A. Glasser	1964-1987
Frank A. Kramer	1893-1928	Jack M. Walker	1965-1976
Henry J. Qua	1893-1894	Charles Glen Catt	1971-1985
Samuel E. Qua	1893-1893	Albert A. Kassuba	1972-1982
John B. Scott	1894-1902	Kenneth S. Arndt	1975-1976
William G. Wolverton	1894-1904	Vincent J. LaRosa	1975-1984
George Skelton	1897-1906	Lemoine E. Noirot	1975-1982
James I. Berry	1902-1906	Willard P. Flinn	1976-pres.
Lewis Jenson	1902-1913	Dale E. Johnson	1976-pres.
Frank J. Shipp	1913-1951	Andrew C. Sossong	1976-1980
Henry Stephens	1913-1925	Robert H. Doumas	1980-pres.
Herman Lunden	1918-1929	Charles L. Berlin	1982-pres.
Norman E. Glasser	1923-1964	H. Charles Nelson	1982-pres.
F.E. Cook	1925-1951	Leland J. Moorhead	1984-1988
Lester C. Lunden	1926-1976	Lynn R. Swan	1985-1987
Rae E. Kramer	1929-1958	James H. Wernig, Jr.	1985-pres.
Charles E. Bigelow	1931-1932	Larry J. Enders	1987-1988
Allen Schreur	1931-1954	James R. Glasser	1987-pres.
H.C. Walker	1934-1958	Frank R. Nephew	1989-pres.
Robert M. Audrain	1951-1977	David Becker	1993-pres.
Walter S. Noa	1952-1961		

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# Poised for growth



Claudia Tomsett (l-r), president Chuck Berlin and senior vice president Kevin Leslie.



TRUST DEPARTMENT is headed up by Judith Estelle (l) and Tom Webb.



COMMERCIAL LOANS department includes (seated, l-r) senior vice president Kevin Leslie and Nona Schlehuber; (standing, l-r) officer Tim Hall, vice president Mark Kersten and Linda Amborski and Matt Warren.



CONSUMER LOANS department staff includes (l-r) officer Ron Haber, Carrie Edly, officer Lori Reichard, Tom Sides, Genevieve Borowiak, Peggy Maranowski and vice president Mike Schmidt. Not pictured: Richard Sumerix.



MORTGAGE department team includes (l-r) Denise Parkinson, Tracey Grose, Phyllis Rolinski, mortgage loan manager AVP Debbie Clement and Jane Flinn.



Mortgage officer Barb Lindbert



## She's older than bank

GAYLORD — Margaret Nelles has one year up on Old Kent Bank in Gaylord.

At 101 years of age, she's one of the financial institution's longest-standing customers.

"I had a dollar my mother gave to me and told me to open up my bank account and to save every penny I had," recalled the resident of McReynolds Hall. She was about 10 at the time.

"I had to clean the yard up with

my brother," she said. "One dollar was, boy, we thought we were rich," continued the woman who was born April 1, 1892 — a year before the founding of Gaylord State Bank, now, Old Kent Bank. "She told us to put it in the bank and keep it and it would grow."

As for the dollars she entrusted to the bank, she commented, "It's (the bank) very good... there's good people and I've always been satisfied."

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# Kramers were bedrock of original bank

**GAYLORD** — Frank A. Kramer and his wife, Rae, were the only husband and wife in the history of Gaylord State Bank, now Old Kent Bank, to serve as members of the board of directors of Gaylord State Savings Bank.

It was hard-working, dedicated Frank Kramer the civic leader, who helped to found and then served as the first president of the Gaylord State Savings Bank.

Kramer was born in 1856 in the province of Courland, Russia. He emigrated to the United States about 1880, locating in Cadillac. There the Russian emigrant formed a partnership with his brother.

Two years later, he turned to Otsego County and Gaylord to make his mark as a merchant, opening a

dry goods and clothing store on Main Street. He initially opened his store on the south side of the then dirt Main Street, but later built a store on the north side of Main Street, where Country Casuals now operates.

Despite a population of fewer than 700 people, Kramer soon found his business thriving.

In 1886, he married Rae E. Harris of Cleveland. The couple had two children.

The successful merchant, realizing with others in the community that a bank would enrich the booming town, joined forces with Sanford W. Buck and Earl B. Bolton to found Gaylord State Savings Bank on March 4, 1893.

Kramer, still maintaining his dry goods store — the largest department store between Bay City and Mackinaw City, according to a



**GAYLORD STATE BANK** Board of Directors, circa 1950, (l-r) Allen Scheur, H.C. Walker, Norman E. Glasser, Frank Shipp, Fred E. Cook, Rae Kramer and Lester Lunden.



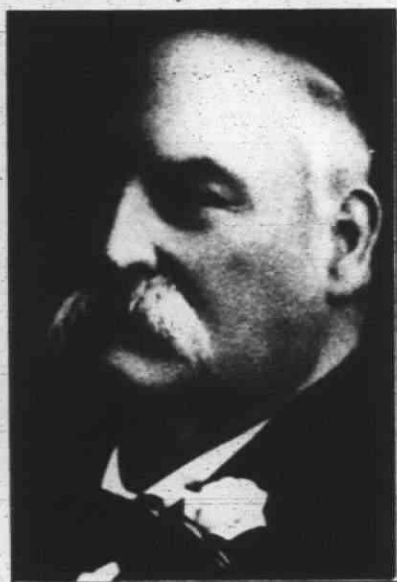
**Sanford Buck**

**SANFORD BUCK**, John Berry and E.B. Bolton played an integral part in the early days of Gaylord State Bank, now Old Kent Bank.

Bolton, a Gaylord hardware store owner, was a director from 1893 to 1913 and the first vice president of the bank.

In addition to serving as a bank director 1893-1923, Berry was a state senator from the 27th district after the turn of the century. A town in Otsego County once bore his family's name. Berry was vice president after Bolton left the bank in 1913.

Buck was on the board from 1893 to 1923, also serving as a cashier at the bank. Buck owned a grocery store in Gaylord.



**John G. Berry**



**E.B. Bolton**

1932 Herald Times — served as president of the financial institution until his death in 1928.

As a civic leader, Kramer was a member of the school board for 21 years and active in the local Masonic lodge and the Knights of Pythias.

Like her husband, Rae Kramer was also committed to the community. She was active in the American Red Cross, the Otsego County Board, the Order of the Eastern Star, Wah Wah Soo Association and assisted in organization of the Rainbow Girls and Otsego County Health Committee.

When Frank Kramer died, Rae Kramer, succeeded him on the bank's board of directors, a testimony to the woman she was.

She worked alongside the couple's daughter, Hazel, to maintain the store which featured men's clothing, shoes, and on the second floor, carpet and ready-to-wear items.

Hazel Kramer married Frank Shipp, who succeeded Frank Kramer as president of the growing financial institution.

Rae Kramer died in 1960 at the age of 92.

Though the Kramers, who built the magnificent Kramer house (now Albert house) on North Center Avenue, are now dead, new generations are introduced to them and their contributions as Otsego County residents page through documents in search of a bit of history about the community in which they live.

## Homes reflected leaders

**GAYLORD** — Three historic houses in Gaylord were built around the turn of the century by the three people who organized Gaylord State Bank, precursor to Old Kent Bank of Gaylord.

In 1893, Frank A. Kramer, Sanford W. Buck and Earl B. Bolton organized the bank. Kramer served as president of Gaylord State Bank after the bank was organized, and both Buck and Bolton served as directors.

Kramer owned a successful 10,000-square-foot department store in Gaylord, while Buck and Bolton were partners in a 50,000-bushel-capacity potato warehouse. Bolton also reportedly served a couple of terms in the state legislature.

Kramer and his wife, the former Rae E. Harris, built their large, Queen Anne style residence on North Center Avenue in 1896. The house is now owned by Jerry and Margaret Albert, who have restored it to its full glory.

Margaret Albert is an antique collector and history buff who intends to keep the house in its original condition. The house is now listed in the State Registry of Historic Sites.

Nearby, on the corner of Mitchell Street and Center Avenue, is the house built by Buck around 1901. The house was bought from Buck by George Wilson, and with the addition of

some backyard log cabins, became Wilson's Log Cabin Camp.

The house was altered somewhat when it was later acquired by Northern Michigan Community Mental Health (CMH) and cut up into offices. In October, 1993, Tom and Sandy Kuch bought the house and are in the process of restoring much of its original exterior appearance, as well as operating an antique shop from an addition made to the house by CMH.

**BOLTON BUILT** his Queen Anne-style house about the same time as Kramer and Buck. Bolton was a successful Gaylord businessman who was partners with Buck in the firm of Buck & Bolton, potato sellers. The house, located on North Center Avenue about one block north of Main Street, has undergone extensive renovations and now houses Nelson's Funeral Home.

Chuck Nelson, the present owner, said Howard Walker, owner of the Walker Furniture Store in the present Noiro Building, purchased the house in the late 40s or early 50s. At that time, the Walker Funeral Home was in the same building as the furniture store.

In 1952, Nelson said, Walker remodeled the house and it became the Walker Funeral Home. Nelson said he purchased the property in 1974 and made further alterations.

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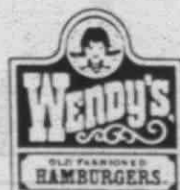
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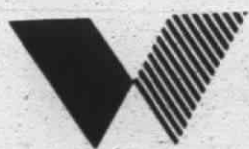
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# Elgas at GSB helm 25 years

By CHRIS JENKINS  
Assistant Editor

GAYLORD — That Gaylord State Bank, now Old Kent Bank

of Gaylord, would survive to celebrate its centennial this year was no surprise to one of the men who was most certainly a key to

its prosperity.

Reflecting on the occasion of the bank's centennial, Harold A. Elgas, who led the bank for 25

years, indicated he never doubted the institution would mark this milestone. "I had supreme confidence," he said.

"As I think about the bank, the bank is people," commented Elgas, who retired as president and chief executive officer of the bank in 1982 and as chairman of the board in 1984. It was a supremely loyal staff and customers who helped mold the bank into the thriving institution it is.

FOR ELGAS, the 100th anniversary is very personal and very gratifying. "It means I lived through a lot of history, been a part of it, helped direct it to some extent. It prospered... with the community."

To Elgas, the growth of the community and the bank is synonymous.

"It takes a team of people who have to be compatible to be able to lead, you have to be thoughtful of others," said Elgas, not wanting to be in the spotlight for this anniversary even though he helped to guide the financial institution to this milestone. "I'm not sure how well I did those kinds of things, but at least I lasted and I worked hard. I commit-



Harold A. Elgas

ted the time it took to do the job at the bank when family was too often second. But I don't regret any of that and they don't either. I thought I had a lot of energy and thought I had to work that hard to overcome any lack of talent that I had."

In the eyes of his peers, Elgas did not lack talent. Throughout his distinguished career, he was honored by them. Among his greatest honors: serving as president of the Michigan Bankers Association and being appointed to the Federal Reserve Bank Board

See As community, p. 12



A STAFF CHRISTMAS PARTY has been a long-time tradition at Gaylord State Bank. Harold Elgas (far right) posed with the staff for this 1959 portrait, his first as president and chief executive officer. Gathered for the occasion were (back row, l-r) Elgas, Phyllis Goslow, Flo-

rence Wangen, Walter Kowaleski, Foster Woodman, Joseph Nowak, Mary Hogan and Kenneth Arndt; (front row, l-r) Kay Bottomley, Jane McNett, Cecelia Schlarzek, Phyllis Rolinski, Lois Sides, Virginia Albert and Wayne Tolman.

## 3 presidents span 66 years at GSB

GAYLORD — The three presidents of Gaylord State Bank preceding Harold Elgas were long-time members of the its board of directors before taking the president's chair.

Throughout its 100-year history, only five people served as president to Gaylord State and Old Kent Bank.

Frank Kramer was named president when Gaylord State Savings Bank was founded March 4, 1893. Its original building, which burned down seven years after Gaylord's greatest fire of 1899, stood at the corner of Main Street and North Otsego Avenue.

A new building constructed at the site, opened three months after the fire, still stands today, the

site of Main Street Shoes.

Before becoming president in 1893, Kramer owned a mercantile store in downtown Gaylord. After his death, his wife, Rae, eventually succeeded him as a bank director.

KRAMER SERVED as president until 1928 when he died. His son-in-law, Frank Shipp, who had already been a bank director for 16 years, assumed the presidency.

Shipp relinquished his president's position to long-time bank staffer Norman E. Glasser in 1951.

According to his son, Clare Glasser, Norman E. worked in a downtown grocery store as a



Norman E. Glasser

young man when Sanford Buck, a former grocer himself who would later become one of the bank's directors, asked Glasser to work for the bank.

Glasser accepted. "He loved that bank," Clare Glasser said in a recent Herald



Frank Shipp

Times interview. "He was married to that bank for 40 years."

Glasser worked his way through the ranks, becoming a director in 1923 before becoming president 28 years later.

Glasser turned the the helm over to Harold Elgas in 1959. In



Frank A. Kramer

1964, Gaylord State Bank moved to the south side of Main Street, to its present facility.

After opening branches in Vanderbilt and Grayling, Gaylord State Bank became an affiliate of Old Kent Financial Corp. of Grand Rapids in 1981.



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# DREAM WATCHING:

Berlin enjoys watching customers as they achieve their dreams

GAYLORD — After nearly 11 years as chief executive officer of Old Kent Bank and 22 years with the firm, Chuck Berlin is still having a good time.

"My biggest enjoyment is watching customers grow over the years," Berlin said. He said often people come to the bank with an idea for a business and he watches as they open, perhaps with very little capital, and they struggle for the first few years. A personal interest soon develops.

"The fun part is looking at their business over the years and seeing them do well," Berlin added.

He said he likes to see people realize their dreams and know he and the bank have been part of the process. "It's fun to see people get what they aspire toward," he said.

Berlin joined then Gaylord State Bank in 1971 as vice-president of commercial loans. In July, 1982, he assumed the presidency of Gaylord Old Kent after the retirement of Harold Elgas.

Berlin said when he joined the bank there were only 25 people on the entire staff, including the main office and the Vanderbilt branch. Now there are 78 on the staff. At the time, the bank had \$26 million in assets; today it is \$160 million.

One of the biggest changes he has seen in his time with the bank is the advent of computers to replace paper ledgers. The result, he said, is that transactions are handled much faster than previously.

REVISIONS in bank regulations regarding savings accounts have brought a big change, Berlin said. When he started with the bank, he said, interest paid on savings accounts and certificates of deposit (CDs) was strictly regulated.

"That changed in the late '70s, to allow us to pay what we felt was needed to allow us to compete," Berlin said.

Increasingly complex regulations, as well as the sophisticated technology utilized in the banking industry, have produced a need for employees with expertise in these areas. That means each employee must be trained longer.

"We spend considerable money for training each year," Berlin said. "We're only as good as our people."

Berlin said the bank has grown and changed much since he became part of it, and he expects that change and growth to continue in the future.



"We're only as good as our people," says Chuck Berlin, president of Old Kent Bank, Gaylord.

## 3 generations of Glassers at GSB

GAYLORD — The Glasser name has appeared on the financial institution's board of directors' lists for 70 years of the 100-year Gaylord State Bank/Old Kent Bank history.

Norman E. Glasser began the family's history of service when he became a director in 1923. He worked in a downtown grocery store as a young man when Sanford Buck — a former grocer himself and bank director — asked Glasser to work for the bank. Glasser accepted the offer.

He served as a director until 1951, when he was elected bank president. He served as president through 1959, and remained a director until 1964.

The same year, his son, Norman A. Glasser, continued the family tradition when he became a director. He continued in that position until 1987.

James R. Glasser, a nephew of Norman A., began serving as a bank director in 1987. He contin-

ues in that capacity today.

"I'm very proud to carry on the tradition of serving as a director," he said. "And I'm proud of the progress the bank has made as well."


James R. remembers his grandfather, Norman E., as a "very hard worker."

"Primarily I remember going to their house for dinner and at 7 p.m. he would go back to work for two or three hours," he said.



*The Employees  
Of Day's Inn  
Salute Old Kent Bank  
On Their 100th Year Anniversary*

*Thank You For Your  
Commitment To The  
Community Over The Years.  
Best Wishes.*

 **Holiday Inn**

of Gaylord  
833 W. Main • Exit 282 Off I-75 • 732-2431

*Well  
Done!*

**Law Offices of  
Fred E. Foster**

**732-1478**



UNDER ELGAS' regime, Gaylord State Bank purchased this stretch of eight stores on West Main Street, razed the buildings and then built the current bank on that location, opening its doors in 1964.

## Elgas shares reflections on past, future

Cont'd from p. 10 in Detroit.

"I was privileged to have a position in the bank and the community when so much needed to be done." He noted he considered the circumstances presented him not only opportunity, but obligation. "I was in the right place at the right time to help. Obviously, I am most proud of what has happened to the bank itself — the efforts to position itself to meet public needs and the convenience of the public."

*'I was in the right place at the right time to help.'*

— Harold Elgas  
former president  
Gaylord State  
Bank

As a manager in that ball game, Elgas noted the caliber of the team working with him was instrumental in the bank's success. He is proud of the fact three of those team players — Charles Berlin, Wallace Tupper and John Lippert — are presidents of financial institutions today. "They have honored themselves and their profession," he said.

AND the bank's role in the community, that of supporter and cheerleader,

has always been important. That has always been a part of the bank's attitude: helping the community, from everything to helping negotiate the location of US Plywood (now Georgia-Pacific) to sponsoring the Alpenfest walking parade and spearheading the Honors Luncheon.

ELGAS HAS little doubt that in another 100 years, reporters will be interviewing his successors as they mark the bicentennial of Old Kent Bank.

"If any bank is to continue on in the future, and I think this bank will be one of the survivors," it must continue to jockey for position in the world market, Elgas said. "It doesn't mean it will always have the same name. Just like any other field, there is enormous competition for positioning... Old Kent Financial is an enormously good organization." He is convinced it will celebrate a 200th anniversary.

And when reporters on that occasion ask about the former president, Harold Elgas, how will people describe him? He was the president who...

"My daughters probably would say I was idealistic and absolutely honest, and I believe I am, too."

*Congratulations*

Old Kent Bank

*Welcome*


To The  
Centennial  
Club

Gaylord  
**Herald Times**

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**Old Kent Bank of Gaylord**  
*Thanks to a century of service to the people of Gaylord.*

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POWERING MICHIGAN'S PROGRESS

*Best Wishes On Your  
100<sup>th</sup> Year Anniversary*

*Willard & Mary Finn*

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A CROWNING ACHIEVEMENT.  
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Old Kent Bank  
For A Successful  
100 Years In Business

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Citizens Banking Corporation  
*The hustle team*

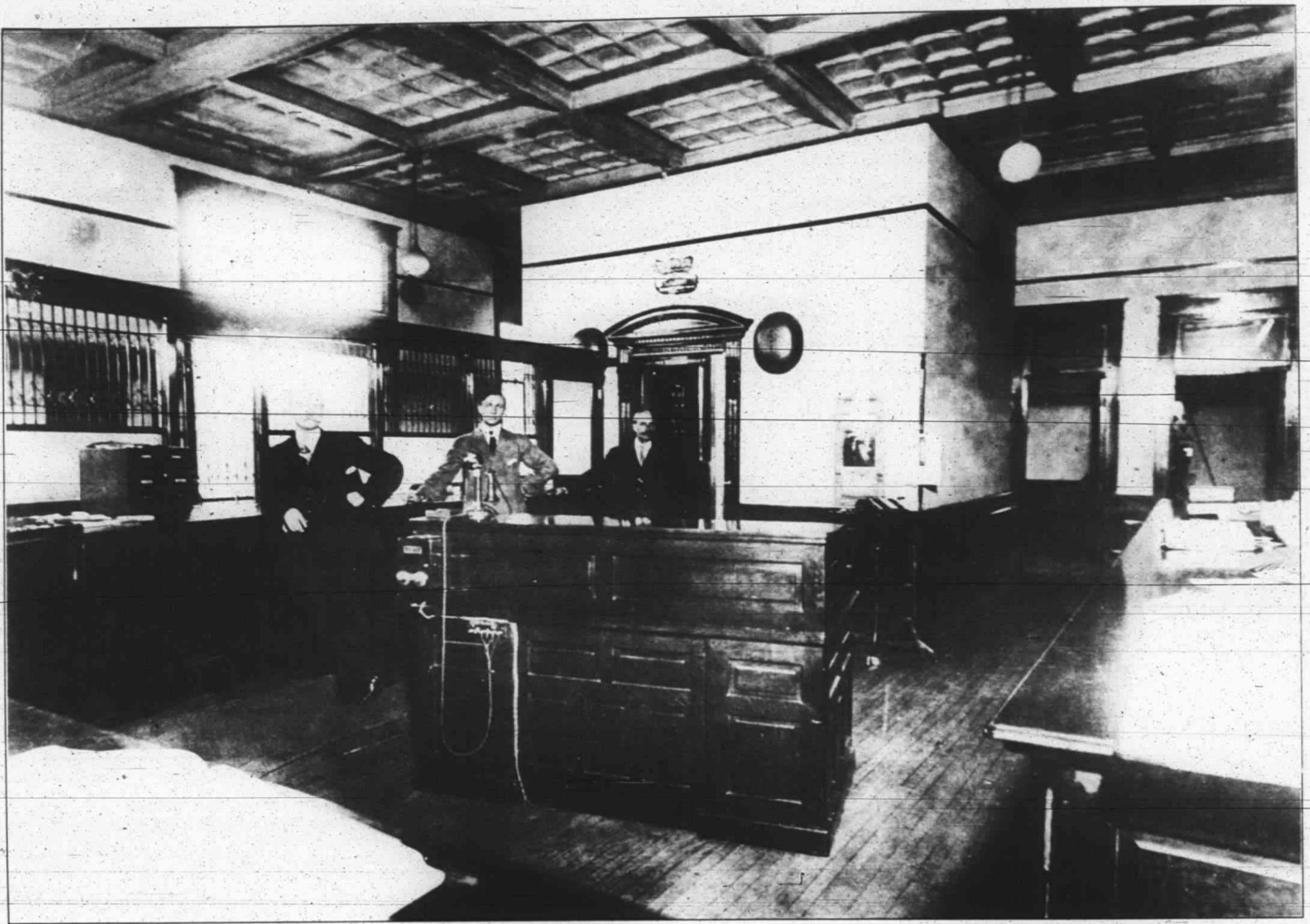
Gaylord Grayling

**Keep Up The  
Good Work  
Old Kent Bank!**

 **GAYLORD COUNTRY CLUB**  
The Alpine Village

**Thanking OLD KENT BANK and its fine  
staff for helping Gaylord grow.**

 **Advance** ELECTRIC, INC. **The Drivers**



## Business as usual, turn-of-century

OTSEGO COUNTY was booming in the late 1800s and into the 20th Century when lumbering was the prime industry. Trains loaded with lumber moved along the tracks, and as more money was generated in the community, more demands were made of its bank. Gaylord State Savings Bank thrived and prospered, opening a new building in 1907 after fire destroyed everything but the fireproof vault only three months earlier. Poised for a day of business in the bank, circa 1920, were (l-r) Sanford W. Buck cashier; Norman E. Glasser, who went on to become president; and Horace E. Blodgett, assistant clerk. Established in 1893, the bank grew to swallow the private bank in Johannesburg in 1916, and then in 1919 assumed the assets and liabilities of the Otsego County State Bank.

## Happy Birthday

*Twin Lakes Marina  
J. R. Huber Real Estate & Associates  
The Old Depot  
Cher's Pet Grooming  
Northwestern Mutual Life  
Gaylord RV Sales & Service  
Gaylord Auto Auction  
Acropolis Resort*

*Edward D. Jones & Co./Luke Noss  
Northern Office Supply  
Dolly's Shady Ladies  
Fritz Binggeser Custom Builders  
Sues & Shops  
Judge & Mrs. Norman R. Hayes  
Best Western of Gaylord  
Alphorn Sport Shop*

# Lunden registered 50 years as director

GAYLORD — Lester Lunden was truly a record-breaker at Old Kent Bank of Gaylord (then Gaylord State Bank). Lunden, who died in 1982, completed over 50 years of service on the bank's board of directors before his retirement in 1976.

Chuck Berlin, president of Old Kent of Gaylord, said no director before or since has served as long as Lunden.

When Lunden was elected to the board in 1926, he and his wife, Gertrude lived in Saginaw. In those days it took Lunden seven hours to make the round trip from Saginaw to Gaylord and back over gravel roads. He made the long drive twice a month to attend bank board meetings.

LUNDEN, sometimes with his wife, continued to commute be-



Lester Lunden

tween Saginaw and Gaylord until the couple moved to Gaylord in 1965. In the early years, when winter made the road impassable, he made the trip by train.

Lunden, who was born in Lewiston in 1897, was no stranger to snow, and owned the first "snow machine" in the Gaylord area in his younger years. The machine was essentially an open car body on high runners, pushed by an airplane propeller.

LUNDEN BOUGHT the machine in St. Ignace, brought it across the Straits in a boat (no bridge then) and drove it down Old 27 (then US 27).

Lunden, who spent much of his life living other than in Gaylord, always liked and admired the area and its people. Lunden once said in an interview that the old families of the area have always been public spirited, and that quality is reflected in the growth and prosperity of the community.



Lunden ran around on his predecessor to the snowmobile.

*Wishing You The  
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In The Future Years  
and  
Congratulations On Your  
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our first 25 years  
in business.

**Rainbow Trophy**

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Gaylord  
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# History of bank, area 1 of growth

## Growth of bank parallels growth of community

GAYLORD — Flowing handwriting covers the articles of incorporation for Gaylord State Bank, reading:

*Gaylord March 4 - 1893*

*At a meeting of Business men held in the office of A.A. Crain on Saturday March 4th at 9 a.m. the following persons formed themselves into an association to be known as the "Gaylord State Savings Bank" and to be incorporated under the General Banking Laws of the State of Michigan.*

*The persons whose names are hereto annexed subscribed the amount of stock set opposite their respective names, one half of which was paid down in cash and counted by the Hon. L.C. Sherwood who was present and who authorized the new corporation to commence business at once.*

The document indicates that 10 of the 12 original stockholders lived in Gaylord while one was from Eaton Rapids and another from Saginaw. Frank A. Kramer held the most stock, with 50 of the bank's 150 shares, while seven stockholders had five shares or less each.

Commence business they did and the bank became a fixture in Gaylord, spearheading growth in



1970s' era photo shows staff of Gaylord State Bank garbed in Alpenfest regalia.

the community through the 20th century.

The bank started with \$100 per share, giving it \$15,000 with which to start business. By the end of its first year it had over \$44,000 in total resources and the parallel growth of the bank and the community was under way. Today the bank has over \$160 million in total assets and its growth continues.

At its original location at the corner of Main Street and North

See Bank's, p. 16

This Is A Proud Year.  
The 100<sup>th</sup> For Old Kent Bank — HAPPY BIRTHDAY



**DONALD E. MORGRIDGE**

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It's been a pleasure doing  
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**O.W. Rowley & Sons, Inc.**  
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Standard  
Products

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## To Old Kent Bank

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*On Your*

*100 Years*

*In Business*

*And Best Wishes On  
Many More*

*Alpine Title  
Company*

114 E. Main Gaylord 732-7562



# Bank's assets grow to \$160 million

Cont'd from p. 16  
Otsego Avenue, Gaylord State Bank was part of the foundation upon which Gaylord was built. The building itself burned down in 1906 but was replaced with a new edifice at the same location that opened three months later. The building would prove to be the bank's home for nearly 60 years. It would serve its customers through two world wars, the Great Depression and countless changes in the local community.

By its 20th anniversary in 1913, the bank's assets had grown nearly tenfold to over \$400,000. By 1920, Gaylord State Bank acquired the Otsego County Bank. By 1940, its resources nearly doubled again to around the \$800,000 mark. It continued to grow faster and faster, with assets increasing fivefold to around \$4 million by 1953.

THE SIZE of the bank's staff also began to grow, doubling between 1940 and 1953 from six to 12 full-time employees. That number grew to 19 — with assets topping \$11 million — by the time the bank changed locations in 1964.

The rapid change experienced by the bank during the 1960s reflected rapid change in the community. Construction of I-75 took place in 1962, providing a better link between Gaylord and the rest

of the state, and it was up to the community to capitalize on the opportunity.

The bank took a leadership role in the development of the community, promoting the development of the Alpine motif. The bank itself based the design of its new location on the Alpine theme and its spacious building on Main St. was completed.

Progress would continue quickly. By the time of the bank's 75th anniversary in 1968, it had 29 full-time and six part-time employees and almost \$17 million in assets.

THE COMMUNITY also was progressing quickly. The new Otsego Memorial Hospital was built. The Roman Catholic Church established the Diocese of Gaylord. An industrial park was built near the airport.

Gaylord State Bank's assets would double in four short years, to around \$35 million in 1972. A three-story building was built onto the main branch and other branches were added during the 1970s. By the end of the decade, the bank was made up of the main branch and four others.

In 1981, the bank became affiliated with Old Kent Financial Corporation. Gaylord State Bank became Old Kent Bank of Gaylord. The name was changed but the staff — which numbered over 50

— and the bank's role in the community remained the same, including the growth of both.

The 1980s saw Gaylord grow into the Golf Mecca, solidifying its identity as a major resort and tourism area. Meanwhile, Old Kent's growth continued into the 78-employee, \$160-million enterprise it is today.

CURRENT BANK president Charles Berlin expressed optimism that the bank will continue to be a

pillar in the community. "A hundred years gives you a pretty good foundation," he said. "We've been privileged to work with many fine business and industrial owners over the years and it gives us a great deal of pride to know that as their financial partners we played an important role in their business."

"It's interesting to look back to 1971 — the year I joined the bank — and 1993 and look at the changes in ownership and manage-

ment," he added. "A new generation of leadership is emerging."

And for as far as the Gaylord and Old Kent Bank have come, Berlin believes that both may just be reaching their best years.

"We have become a regional shopping area and the city of Gaylord and contiguous townships are cooperating well to further enhance the retail growth. The retail and service industries are doing well but we need to increase our efforts to add new industry."



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Congratulations!*

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Paul & Claudia Weber  
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Old 27 S.  
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THE  
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A SAFE PLACE TO KEEP YOUR  
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Under State Inspection

Interest paid on  
Savings Deposits

SANFORD W. BUCK, Cashier

GAYLORD STATE SAVINGS BANK

Vintage Gaylord State Bank advertisement

**Marking 100 Years  
In Business Is Indeed A  
"MAGIC" Moment...**

Congratulations to Old Kent Bank  
from **WMJZ MAGIC 95.3**  
and **WSNQ AM 900!**



MANY A PASSERBY stopped at the Court House Park to enjoy shady trees standing there in the early 1900s.

## 100 years later all is changed

By SALOME KROL  
Staff Writer

GAYLORD — One hundred years ago the way of life was very different from the manner of today. It was during this time that Gaylord State Savings Bank was formed, which is now known as Old Kent Bank of Gaylord.

Also in the year of 1893, Elmer L. Ford and Rulette Olmsted, who later became prominent Gaylord doctors, were married in New York State.

The couple settled in Gaylord in 1900. They had three children, two boys and one girl. Both sons died at early ages.

The couple kept a practice in town as well as a general store. The site of Old Kent Bank today is also the location of Dr. Ford's office in the 1900's.

In the year before the doctors' marriage, the largest story in the Saturday, Feb. 6 issue of the Otsego County News (which cost a mere 75 cents per year for the weekly publication) was a fire in downtown Gaylord. The total loss was estimated at \$3,000.

The Demorest building, which was occupied by W.J. Darraugh and used as a restaurant, was on fire Saturday, Jan. 31 at about 9 p.m.

The restaurant was burned completely; the Ferst and Blavits

building (on the east side) which the owners used as a meat market and grocery was also burned.

The Darraughs lost everything; they had no insurance. The Demorest building was insured for \$200; the amount of loss is no longer legible.

Promising to be the event of the season was the cobweb social held by the Ladies of the M.E. Church. Persons bought thread spools for 10 to 25 cents. They then followed the thread and found a prize at the end. Cake and ice-cream was served.

The paper of this era contained who was in or out of town and for what reason, novel excerpts, poetry, jokes, and many advertisements. These included the Bolton and Company ad for good cook stoves, \$10 and up, and heating stoves for \$2.50 and higher. At McKeon and Daily a bed spread could be purchased for 98 cents; a fur cape for \$6.49; or shaker flannels for 7 cents per yard.

Kemps Balsam, a cough medicine, could be purchased by mail for \$1.50. Fargos \$2.50 Shoes supplied footwear for the entire family.

And what person could be without Salvation Oil, which "kills all pain" and could be purchased for 25 cents through the mail or at a druggists?

## Old Kent Bank

**We Appreciate Our  
Business Relationship  
For The Past 29 Years.**

From Our Management Team,  
Bud, Jet & John Lee  
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**For  
100 Years  
In Business,  
We Salute You**



**Georgia-Pacific**

GAYLORD

**Thanks  
For  
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Congratulations  
On Your  
100th Anniversary.**

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# Bank blessed with affiliation with churches

GAYLORD — "That's the bank the church has always dealt with."

That's what Elsie Moorehead, one of the First Congregational Church's longest attending members, has to say about Old Kent Bank.

Established in 1874, the Congregational Church had a mission in Gaylord before Gaylord was even founded as a city.

MOOREHEAD, who was born here in 1923, used to own stock in Gaylord State Bank until she had to sell it about a decade ago when Old Kent bought the institution.

Dealing in checking, savings and loan accounts, she said First Congregational has always gone to Gaylord State to conduct its business.

Another Gaylord church, St. Mary Cathedral, has also done business with Old Kent for a significant number of years.

St. Mary School was estab-

lished just one year after Gaylord State Bank in 1894. Parish secretary Phyllis Pagel said the church considers the institution and its staff "true and valued friends of St. Mary's."

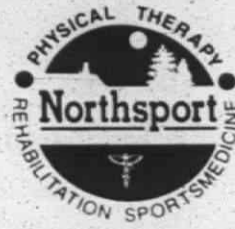
"AND THEY always have been," she added. "We wish them another 100 years. They've been a tremendous help to us." Dick Smith,

business manager for the cathedral and school, calls Old Kent's service "outstanding."

Besides savings and checking accounts, St. Mary keeps its payroll account and a discount brokerage account with Old Kent.

"We've had a continuing relationship since their beginning," Smith said. "It's outstanding. They've provided us with wonderful service and have been very helpful."

Smith added that the discount brokerage account is a good vehicle for liquifying donations that are made in other forms than cash.



*Congratulations  
and here's to the next 100 years!*

114 W. Main St. • Gaylord • 517-731-1777

*Best Wishes Old Kent Bank  
On Your 100th Birthday!*

Betty Jean & Ron Maniccia

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We are glad you are a part of our community.

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We have appreciated being of  
service to your Northern  
Michigan banking institution  
these many years.

Keep up the  
good work!

**DuBois,  
Westerman  
& Cooper, P.C.**



# Bank nurtures strong ties with business

By VICKI NAEGELE  
Editor

**GAYLORD** — The long history of Gaylord State Bank and its successor, Old Kent Bank of Gaylord, encompasses 100 years of transactions with business customers in Otsego County.

Some long-existing businesses have been part of the growth of the community, right along with the bank.

"Across from the post office and just as reliable," was the slogan of Audrain Hardware. A hardware store has occupied the corner of Main and Court streets since 1878. Bob Audrain opened the business as Audrain Hardware in 1939.

The businesses' relationship with the bank goes back to those Depression years when Audrain dared to start a business during some of the darkest days of this century.

While the business closed down when Audrain went to war, it opened again after the victory and has had its doors open since.

Helen Audrain recalled how the bank has changed since those early days when bank statements were hand delivered to businesses on Main Street.

Mrs. Audrain said they would go into the small bank and see everyone in one area — everyone from the bank president to the tellers.

"I UNDERSTAND times have changed," remarked Mrs. Audrain, noting the three-story bank building that now serves as the main office for Old Kent Bank of Gaylord.

"We've seen a lot of changes," she said.

Bob Audrain saw 26 years of changes as a director on the Gaylord State Bank Board of Directors.

Audrain and fellow board member Al Kowaleski enjoyed ice cream during the meetings, the

Audrains recalled with smiles.

Mr. Audrain was on the bank board when the bank moved to its present location.

Those were the days, Mrs. Audrain said, when Saturday nights were the nights to stay open. People came in from the country to do their shopping.

She also remembered bank employee Clyda Cook.

"She was the bank," Mrs. Audrain said. "She knew everybody in town, where they lived, where they worked. She was just part of the bank."

**AL KASSUBA** was another long-time business customer who also served as a director of the bank.

Kassuba said he has, over the years, appreciated the willingness of the bank to extend a helping hand to the community, and in particular, farmers like himself.

"I'm sure they understood the need for farmers to be financed," Kassuba said. "The bank has been a real foundation for people to survive, especially during the hard times in farming."

One of the old documents in the archives of Old Kent Bank show a loan agreement between Kassuba and the bank.

Among the security pledged for the \$875 loan approved in July 1939 were two 15-year-old mares, three guernsey cows, five jersey cows, one brown Swiss cow, a new mowing machine, 14 hogs and a 1938 Dodge sedan.

"It was one more transaction I figured we'd never be able to pay off," Kassuba admitted, with characteristic honesty. "It was dog-gone tough grubbin' when we first started out."

Loans were a way of life during the Depression, Kassuba recalled.

"That was the only way we could survive," he recalled.

Kassuba, who served on the bank board for 10 years, said he is grateful for the help the bank has



Bob (l), Helen and Biff Audrain at Audrain Hardware during the first Alpenfest 29 years ago.

been willing to extend.

"Gaylord State Bank has always been there to help out when the need arose," he said. "I think they've done a wonderful job in the community."

**ONE OF THE FEW** businesses in the area that can trace its roots back to the 19th Century along with Old Kent Bank is the 118-year-old Gaylord Herald Times.

"I can only speak for a quarter-

century of the bank's 100-year relationship with the Herald Times, but I can say those 25 represent a very good association," said Jim Grisso, HT publisher. The Gaylord Herald Times, formerly the Otsego County Herald Times, is the county's oldest business. It was established in 1875.

"I've kidded Harold Elgas and in more recent years Chuck Berlin about being 'No. 2' behind the newspaper, but, actually, Gaylord State Bank/Old Kent Bank of

Gaylord has been No. 1 in helping with the growth and resulting prosperity of the Gaylord area.

"CERTAINLY, the bank has been a leader in the development of business and industry. The air industrial park and establishment of the Alpine motif are two major results of the bank's leadership role in the community.

"The bank has been a real asset. It is to be congratulated for 100 years of outstanding service."

*For A Job Well Done.*

*Thanks*

*Best Wishes On Your 100<sup>th</sup>*

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**Old Kent Bank**

**On Your 100<sup>th</sup> Anniversary**



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**Bank — farmers' friend**

**AL KASSUBA**, who has banked with Gaylord State Bank /Old Kent and served on its board, rides tractor with granddaughter Allison Hendrickson.

# 3 loyal employees tally 100-plus years

GAYLORD — Working in a family-like group in jobs that change often has helped make a large number of years at Old Kent fulfilling for the bank's three senior employees.

With 40 years at the bank, Phyllis Goslow has been there longer than any current employee and ranks among those with the most years of service in the bank's history.

"It seems to me that when I started, there were about 10 employees," Goslow said. "Everything was handwritten."

Customers did not have account numbers back then and records were kept alphabetically. They did not have personalized checks, either, and sometimes the challenge of the job was in reading the signature on a check to figure out whose it was.

Now, there are 78 employees and computers keep track of a wide variety of information with ease and accuracy not even imagined back then.

The transition came steadily and, combined with changing departments from time to time, helped keep employees like Goslow from getting bored with the job.

GOSLOW worked as a teller, in the bookkeeping and proof departments, as a drive-up teller and now handles new accounts.

But as much as the bank and the job have changed over the years, the changes most memorable to Goslow have come in the people who work there and in those who do their banking there.

"What I miss when I'm on vacation is keeping up with all the customers," she said, adding that even that part of the job has changed. "I used to know everybody when they walked in. Now it's just every day that new people come in."

Even with "new" people, Goslow said she still knows many of the "regulars" who do their

banking at Old Kent. Goslow also used to get out to see customers, delivering bank

statements by hand to the businesses downtown. "As far as the stores on Main Street and the town, we've come a long way," she said. "I've seen a lot of change."

But in her memory, people still overshadow the other local changes. "I've seen a lot of people come and go," she said. "There were a lot of people that I knew back then that are gone now and I still remember them and think about them from time to time."

People are also the key to the job for Phyllis Rolinski, who has worked at the bank for 35 years.

"I just like working with the people at Old Kent," she said. "Everybody here is like one big family."

Rolinski takes pride in the family-like atmosphere of the bank since she, too, has seen plenty of growth in the staff. "There was quite a small group of people when I started, probably 11 to 15 of

us, and we were the whole bank," she said.

By working almost her entire career as a "floater," substituting in every department for those absent, she has gotten to know virtually every employee who has worked at the bank over the last 3 1/2 decades. And she also has gotten to know many of the customers.

"Gaylord has gotten to be such a big place now, compared to what it used to be," she said. "The people have changed over the years, too."

Many of the faces walking through the door are different, but many are not. "There's still some of the same old customers and you really enjoy those people," she said.

Working as a floater has also helped add variety to a job that al-

ready has seen plenty of change over the years. "I enjoy working in all the departments," Rolinski said. "It never gets monotonous because I'm always doing something different."

Having to keep up with the changes taking place in each department adds challenge to the job, she said.

Changing departments was done only occasionally by 35-year bank veteran Genevieve Borowiak, but the moves still helped add variety to the job.

"I just went wherever they needed me," she said. "I've had the opportunity to work in so many areas. It's not like having one job for 35 years."

**BOROWIAK CURRENTLY** works in consumer loans but has been a part of many of the departments over the years.

"I like the customer contact, myself, working with the people and trying to help them," she said.



THE 1958 OLD KENT BANK staff Christmas party was attended by (l-r) Norman E. Glasser, Harold A. Elgas, Virginia Albert, Phyllis Goslow, James McNutt, Mary Hogan, Clyda Cook, Genevieve Borowiak, Walter Kowaleski, Kay McKay, Bea Green, Wayne Tolman and Foster Woodman.

"There's a sense of satisfaction."

Working with customers enhances a job she already enjoys because of her co-workers. "It's like one big family, really, especially with all the older employees," she said.

As with the other bank veterans, she has seen a world of change in the way in which work is done at the bank. "Your savings accounts and everything were added up by hand," she said, recalling the technology used when she started.

Borowiak worked through so many changes over the years that she became used to it. She said that change became easy to handle and that most of the time it was done slowly enough to make transitions smooth. "We just kind of ease into it," she said.

Having the ability to handle change and enjoy it also has contributed to her ability to stay at the bank for 35 years.

"It's been enjoyable, most of the time working there," she said. "It's been fulfilling."



Genevieve Borowiak



Phyllis Rolinski



Phyllis Goslow

*Congratulations Old Kent Bank  
On Your 100<sup>th</sup> Anniversary*

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Re/Max gaylord would like to take this opportunity to offer its most sincere congratulations and best wishes for continued success to Old Kent Bank on their Centennial Celebration.

**dale j smith**  
**David J. Smith**

**Jan Cotant**  
**Ken G. Ames**

**RE/MAX** gaylord  
(517) 732-7451

# Old Kent Bank:

'Common sense,  
uncommon service'

**TELLERS** at the Main Office of Old Kent Bank include (l-r) officer Terri Sorenson with tellers Pat Burnett, Arlene Guthrie, Allyne Harrington, Sue McAuliffe, Erin Eagling, Sandy Wilson and Liz Mench.



Friendly, courteous

**DEPOSIT SERVICES** are handled by (l-r) vice president and controller Chet Szymanski and his staff, Margaret Peffers, Christa Dunbar, Dawn Kucharek, Sue Ciszewski, Joyce LaRose, Cheryl Tubbs.

**HUMAN RESOURCES** at Old Kent Bank (at right) are provided by assistant vice president of personnel Carol Wilson (not pictured) and her staff (standing, l-r) Pam Conklin, Dianna Rouse, Pat Leask, Carol Cavitch, Ellen Mathews and (sitting, l-r) Shellie Tobin, Lorie Monusko, Susan Parrish and Erin Eaglin.



**KEEPING THINGS** tidy at Old Kent are (above) Bev Okrei (l) and Janis Head.

**CUSTOMER SERVICE** (pictured at right) is the responsibility of senior vice president of operations Walter Brown (l) and his staff (l-r, back) Lori Spreeman, officer Cheryl Prusakiewicz, Phyllis Goslow, (front, l-r) maintenance person Jim McNamee and customer service representative Debbie Westcott.



# Friendly faces at every turn

4 convenient branch offices



**PINE TREES BRANCH** staff includes (back row, l-r) Stacey Glazier, Jan Ruegsegger and Dale Foster; (front row, l-r) manager Barb Collins, Sue Burk, Joyce Doublin, Shawna Sewell and Sonja Perrow.



**VANDERBILT BRANCH** team includes (l-r) manager Wilma Robinson, Pam Miller and Kim Stuart.



**BAGLEY BRANCH** staff includes (l-r) manager Pam Toler, Nancy Johnson, Linda Black and Lorraine Elpers. Not pictured: Cindy Huff.



**GRAYLING BRANCH** team includes (l-r) Pat Lugviel, Peggy Hughey, Deanna Kirby and branch manager Donna Masker.



**Congratulations on  
your centennial!**

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# COME CELEBRATE OUR CENTENNIAL!

Old Kent Bank of Gaylord is 100 years old this year and we're celebrating the occasion with a special CD bonus and lots of contests, gifts, giveaways and fun! It's our way of saying "Thanks" to all of you for giving us 100 great years. Please join us for our big Centennial Celebration!

## CALENDAR OF EVENTS

(At all of our offices unless otherwise indicated.)

- May 24 - June 18**
  - Entries for Oldest Bank Document Contest accepted. Stop by any of our offices for an entry form and details.
- June 1 - June 25**
  - Centennial CD Bonus - get an extra .21% or .22% interest!\*
- June 21 - June 25**
  - Guessing Games and Giveaways
  - Oldest Bank Documents Display
  - Antique Photo and Artifact Display
- Wednesday, June 23**
  - Vintage Buggy Display - Main Office
- Thursday, June 24**
  - 6 p.m. • Old Fashioned Ice Cream Social - Courthouse Lawn
  - Barbershop Quartet
  - Gaylord Community Band
- Friday, June 25**
  - Birthday Party - join us for cake and beverages
  - Guessing Games Award Winners
  - Oldest Document Award Winner - Main Office
  - Last chance to buy a Centennial CD!

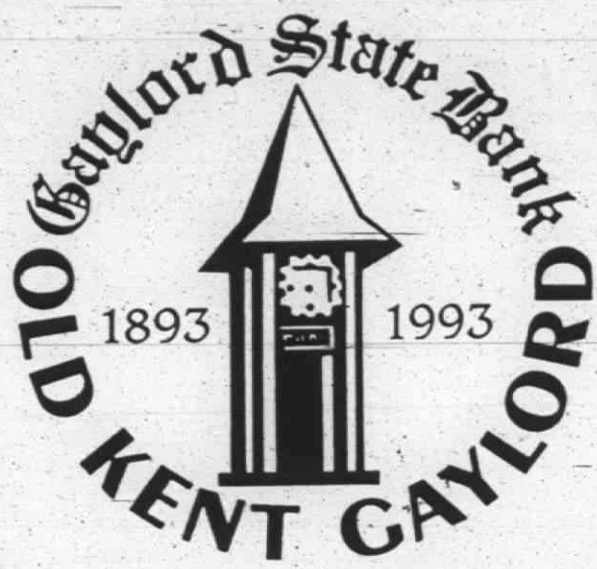
Please call (517) 732-2411 for details. And come help us celebrate our Centennial!

**OLD KENT**  
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\* Available only on 12-month variable or fixed-rate CDs when \$500 or more is invested new or added to a maturing CD. Offer available at Old Kent Bank of Gaylord offices June 1-25, 1993.

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# Congratulations Old Kent Bank On Your 100th Anniversary



You play a most important role in our everyday life. Glen's Market is proud to be a part of the Old Kent Bank family featuring the Old Kent Action Bank 24 automated teller machine.

We look forward to working together serving our customer's needs.



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Pharmacy

MARKETS  
**Glen's**

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