

SIG 4

Interviewee: Janice Miller

Interviewer: Deborah Hendrix

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Janice Miller was born in Montgomery, Alabama. After attending Troy State College towards a degree in Music and Education she moved to Atlanta, Georgia where she met her future first husband, a surveyor. They both moved to St. Simons Island, Georgia.

There she met Billy Gibson, personnel director of Sea Island Company, who was a member of her church and through that contact she was hired as a "floater" to work for Sea Island Company. She was twenty-two when she was first hired in 1973. She worked in various capacities within the company; as a secretary in the garage, as a manager's helper in the cottage rental cleaning group, and finally as Billy Gibson's secretary. The infant Sea Island Credit Union was also in place within the personnel office where she worked, and when the only person handling the then tiny credit union left, she took over that position.

As the Company grew so did the credit union. One of the purposes of the creation of the Sea Island Credit Union was to assist its African American employees in purchasing their homes and other personal loans, an unlikely event in the 1970s in that region of the South. Also, African Americans were targets of "loan sharks" charging usurious rates and the credit union provided an avenue for reasonable management of their money.

Miller remembers how the credit union grew and some of the progressive characteristics of the Sea Island Credit Union, such as its database system. She remarks that the credit union reflects the character of its members, who in turn reflected the attitude of the Sea Island Company. She values the idea of a culture of family that the Company portrays in taking care of Sea Island Credit Union's members, but stresses that Sea Island Company and Sea Island Credit Union are two separate entities.

Miller concludes the interview by summarizing her feelings of her own accomplishments over her thirty plus years of working for Sea Island and the credit union and her feelings of its place in the community.

H: I'm here at the Sea Island Credit Union in Brunswick, Georgia. This is SIG 4. We're going to interview, today, Janice Miller. By the way, this is very informal. If you want to get up, that's fine. For the record, can you tell us your name?

M: My name is Janice Miller.

H: That's your full name?

M: Yes.

H: Is Miller your maiden name?

M: No, it's my married name.

H: What was your maiden name?

M: Mayson.

H: Where were you born?

M: I was born in Montgomery, Alabama.

H: Montgomery, Alabama. That seems to be a popular place.

M: Does it?

H: I think you're the third one [from Montgomery that has been interviewed].

M: Is that right? Well, Montgomery is the capital of Alabama, and a lot of people leave. I left there. I went to Atlanta. I went to school at Troy State and went to Troy State University, which is a stone's throw from Montgomery. Are you familiar with Troy State?

H: No.

M: It used to be Troy State College. It's about forty-five minutes from Montgomery. It's on the eastern coast of Alabama. It used to be Troy State College and then it became Troy State University, actually, in 1968. I went to school there. It was called a suitcase college because on the weekends everybody packed up their suitcases of dirty clothes and went home to wash them. Back when it was a college there wasn't a lot going on. When it became a university, the football team [came along]. Now it's an A football team. Back then, it wasn't very much. I always remember the funny thing when it became a university, they got us all in the gymnasium and they were telling everyone that it became a university. Everybody was hooping and hollering and what they actually did was they told us that we'd have a week off because it had become a university. Everybody was happy. The annual said, "Troy State Becomes a University." The reason they were laughing was because they were getting time off. When I graduated I went to Atlanta and met my first husband. He had been in the Coast Guard on St. Simons, and he wanted to move back to St. Simon's Island. I lived in Atlanta for a couple of years and then we moved back down to St. Simons.

H: So, that's how you got in this area, through your husband.

M: My first husband.

H: I always like to ask, where were your parents from? Were they from Alabama, too?

M: They were from Alabama, too. Actually, my father, I think he was born near Stone Mountain, Georgia. Mother was born in Atmore, Alabama. I'm not really sure, I think his relatives migrated to Alabama and then they met.

H: What did your father do?

M: He was an automobile mechanic.

H: [What about] your mom?

M: She was a housewife for a long time. Then she worked for, it would be the equivalent of Gayfers now. It was called Montgomery Fair then, and has subsequently been purchased by many things. Now, it has been purchased by Dillard's Department Store. Mother was the department head for the baby department for a long, long time.

H: Do you think they influenced your going to school?

M: Sure, they did.

H: Was education a big emphasis for them?

M: I have an older sister, and they wanted both of us to go on to higher education, which neither of them did. It was something that they helped me with, but I would imagine that if they had formal higher education, it would have been more of an emphasis for them. They wanted to help. If that's what Gayle and I wanted to do, they wanted to help us do it.

H: You got your degree at Troy State. What was your degree?

M: I didn't finish at Troy State. I went there for two years and then I moved to Atlanta. It was in music and education. If I had finished it would have been in education.

H: There are different ways to get an education, that's true. How did you finish your degree? What would it have been in? Or you hadn't gotten that far?

M: I hadn't gotten to that point.

H: You came to St. Simons with your husband.

M: He was a land surveyor. That's what he did for a living.

H: How did you start working for Sea Island?

M: It was kind of odd. How you end up places is very strange a lot of times. I didn't have a job. I had left Atlanta. He, of course, did [have a job]. I was just looking for something. Bryan had a friend who went to church with Billy Gibson, and Mr. Gibson needed a secretary. I thought, well, I could do that for a while till I find what I want to do. Actually, he didn't need a secretary. They needed a floating-type person, someone just to fill in when someone was out of work, if someone was sick or whatever. I went and interviewed with him. I was very young. I was twenty-two years old. I went and talked to him and he said, oh yes, yes, yes, this would be good. We can hire you for this job. I said, okay. I worked in the engineering department at Sea Island for a while when one of the ladies there was ill. I worked at the garage for a while. That was interesting. Back then, you had the garage manager, and then I was in charge of the transportation part of Sea Island. Now, it's massive. It's just a massive department. Then it was very, very small. Then I ended up in human resources. Mr. Gibson needed a secretary. I was a terrible secretary. Anyway, bless his heart, he put up with me. I would also help with the domestic help for, down the drive, in the cottages. They had a lady who was in charge of getting domestic help for the cottage owners. I would find the ladies to go down there for them. Mr. Gibson started the credit union for the employees of Sea Island. It was very small. It was a one-lady office. We did the books by hand. There was a lady in there and she was going to leave and go to another credit union, so she needed someone to help her at that time. She taught me how to do the books. I had some accounting in college, so I had a basic knowledge of accounting. She taught me how to do the books. Then, when she left, I took over the very, tiny, little credit union.

H: Was the credit union in the Sea Island complex?

M: Originally, the human resources was in the Cloister. Behind the Cloister, there was the food purchasing department and there was a little area, it was only three offices and a bathroom. It had a reception area. It was kind of a 'U' shape. Human Resources was in that part of the 'U' and then food purchasing was here. We were in with the Human Resource department and had a little bitty office. We had a waiting room that seated--it was so funny--the bathroom was here, it was terrible, and we had a waiting room that sat two people and then, my office. When anybody went into the bathroom you had to make sure there was nobody waiting for the credit union because it was just right there. It was so funny. It was a very small area. I was the only employee. We had quite a few

members. When we moved from there, we moved across the parking lot and had a larger space. My office was upstairs and we had another person to help me. We had a very small area. Credit unions, when they began, of course, now this was thirty years ago . . . I've watched our credit union go from nothing to now, we're about \$40,000,000 in assets. We have about 3200 members. I think our assets are actually about \$37,000,000. We've gone from one person and now we have twelve employees. We have two branches. It's grown. Actually, Billy Gibson, I guess the best word for him is he's a futurist. He really is. He's an outside-the-box thinker, kind of person, which is wonderful. If I've learned anything, that's a very good thing, especially in this business to be.

[Interruption]

M: What I was going to tell you, is I told you they did the books by hand. He [Billy Gibson] thought, well, this is antiquated. What he did, is he went to Sun Trust bank. They [Sun Trust Bank] had an in-house computer system then. Sun Trust was the bank of first-deposit for Sea Island Company. They put a lot of money through Sun Trust as a corporation. He said, our little credit union for Sea Island Company needs a data processing system. He said, what we need to do is, it is called batch processing, we would take all of our data in the evening, take it over to them, and they would input it. We would end up with a trial balance on that kind of format, which was really unusual for a credit union as small as ours. What it allowed us to do, was [to] grow. You didn't have to sit there and write everything by hand. Many, many years ago, credit unions would do their books by ledger cards. You would come in and make a deposit to your credit union account and they'd write \$50. Balance, \$50. Dividends, whatever. This allowed us the flexibility to grow. Everybody said, oh, I can't believe this credit union this size is going with a data processing system, but we did. Actually, one of the reasons he formed the credit union, because Gibson is the founder of this credit union, he was with a trucking company in Jacksonville. I think, he was a director of HR there and he came to Sea Island and saw a need for a credit union for the employees. He can tell you this better than I, but I think if they needed extra money they'd probably go to the company and say, I need some extra money. The credit union was a good vehicle. That was one of the reasons credit unions were formed. They are cooperatives. It's a group of people who get together and help themselves, if you will, a cooperative. In any event, he wanted to make sure that Sea Island Company employees could be home owners. Our main focus over all of the years that this credit union has been in existence has been home buying. That's our main focus. A lot of credit unions will do [loans]. We do car loans; we do all kinds of loans. We're very diverse, like I said. Our main focus is homes, still, to this day. It allowed Sea Island employees to purchase homes.

H: That was one of the questions I was going to ask. Of course, the credit union

was here before you. But not long.

M: Yes, but not that long. The Sea Island Credit Union was founded in 1966.

H: Because you were the only employee.

M: Yes. I was the fifth or sixth manager. There were several people before me. I think I was the fifth manager, and I've been the only one since then.

H: This [Credit Union all grew] from your little closet.

M: Yes. It was literally a room about half this size [a size that would equal approximately fifteen feet by fifteen feet]. There, would be a little hall that sat two people and there was a little bathroom out by the waiting room. That was the beginning of it, in the little room.

H: In the Human Resources area?

M: In the Human Resources area.

H: That is handy.

M: It was.

H: When you started with the credit union, was that in the first year you were here?

M: I had been there over a year, I think. The lady needed help. The credit union was growing and she needed help. I started helping her part-time. I was still working in Human Resources, but I would help her part-time so I could learn what to do and relieve her. The poor thing couldn't even go on vacations. I helped her.

H: When you first started, of course, you were a temporary [in each position within the company], you could say.

M: Well, I was full-time, but I was a floater. They still have floaters now, at the hotel. I was a full-time employee, but I floated from department to department as needed. I would float back to HR and help them.

H: That seems to be one of the characteristics of Sea Island, is that people do multiple jobs.

M: Do they still?

- H: At least, in the beginning [of their employment]. I don't know about today, presently, but it's probably not like that anymore because [Sea Island company] was [a lot] smaller [then]. It seems to be a characteristic [in earlier times] that people could multi-task.
- M: Well, probably because it was small, like you said. As we have grown in the credit union, I did everything. I don't know, maybe that's because it's a woman thing, but I did everything. It's hard, even now, after all this time, and of course you have to do it and it gets easier, also, to let go of things. I did everything. As we grew, I had somebody that helped me and then she became the teller, but I was still the teller. That's true in the industry of the credit unions. I can think of the Interstate Credit Union in Jesup. They started with the wife and husband. It was the Interstate Pulp Mill, in Jesup, Georgia. They started with the husband and wife in their dining room; they ran the credit union. It was very small. It was for those employees. They grew, so they did everything. He would go to the mill and they would want a loan application and he'd bring it home to 'mother,' is what he called Imogene, Boatright. He would bring it home to mother and they would approve the loan and then he'd take the money, back to the mill. That's the nature of credit unions. Like I said, it's the cooperative thing. I did everything. Now, even in the past five to six years, we have become to the point where we're starting to departmentalize. I have an accounting lady who does all of our back office and accounting functions. I'm not a teller anymore, unless it's an emergency, and then they really don't want me to be, but we have our loan department. I have two loan ladies. I have an assistant, who I could not operate without, who does my secretarial things. Over the years, because of our growth, we've had to do that. It just gets more than one person can handle.
- H: In [earlier] times, such as in the 1970s, African Americans were unable to get loans from the banks. [Some Sea Island employees] from previous interviews say one of the functions of the credit union was to be able to loan [African Americans] money. Did you get a lot of African-Americans in during the early times? Did they borrow money for houses?
- M: Oh, sure, certainly. I think one of the first loans we made, and I think it's on the St. Simons office, we framed. You know how Burger King, for example, will put their first dollar up? Well, we framed our first loan. It was on one small piece of paper. It was for \$250, I think. It was the very first loan, we made. That was to an African-American. I don't remember what the purpose [for the loan] was.
- H: I just thought that was a great thing at that time because they couldn't go to banks.
- M: That's why Mr. Gibson did that. That's, literally, why he formed the credit union.

It was so they would have a place to come and because so many employees and so many people when they needed money would go to finance companies. They still do it today. They [the finance company] would charge them astronomical rates of interest. They would come in to me and I would look at their credit. Back then, it was really wonderful, and I hate that I can't have as much direct member contact today because we're a lot larger. We still, today, know our members. That's the difference, I think, between a credit union and a bank. Banks have realized that and now they've started marketing that they're the bank with the heart and all this stuff. We've always been that way. These guys would come in, and they would have these loans with these finance companies and we would pay them off or they would come in and they wouldn't be able to buy a house, and we'd loan them the money for the house. We've got members that we loaned them the money for their very first house and they're still members. We know them. We know their families. We know everything about them. It makes it easier, too, because you do know the people. You know where their skeletons are. It makes it easier. It's nice. They trust us because we care what happens to them.

H: That goes along with the Sea Island culture of family that they talk about so much. It is like a family. Of course, the people that are members of the credit union, they exclusively work for Sea Island.

M: Yes, in the beginning it was that. Now, our field of membership is a little bit more diverse. It's still the core Sea Island Company employees and their family members. My aunt, who lives in California, can be a member now if you're related by blood. It doesn't have to be in the household. My family members can be members.

H: That's how you have 3200 members.

M: Yes. Well, if you've ever been an employee of Sea Island you can be a member. You don't have to be a current employee, too.

H: All the retired employees still have accounts here.

M: Certainly. Once you've been a member, you can always be a member.

H: You were trained on the job. You were just put there.

M: [I was just put there] and trained by the current person.

H: It's like an apprenticeship.

M: Sort of, if you will. Of course, over the years I've had other educational [things].

Things are constantly changing and you have constant education. We have an organization called the Georgia Credit Union Affiliates. It's all of the credit unions in the state of Georgia. Most of them belong to it, of course. You pay quite handsomely to do that, but they have all kinds of educational things. There's also the credit union executive program, which is a program at Athens, the University of Georgia system. It's a three-year program that you go through for two weeks at a time. It's very intense and you do projections for your credit union. There's all kinds of on-going education [options].

H: You started at the very beginning, so you grew into the job and the job grew around you. Overall, do you think the Sea Island Company encouraged you to take initiatives? Did they allow you that freedom?

M: The credit union is a separate entity [to the Sea Island Company] altogether. Sea Island Company never has had an input into the operation of the credit union. It's a separate entity, altogether. It's owned by the members, like any credit union. We have our own board of directors. I'm on the board, and Mr. Gibson is on the board and we have seven other board members. There are nine individuals on our board of directors. They come from employees of Sea Island Company. Right now, we have an ex-employee who is a CPA, then Mr. Julian Cason is the chairman of the credit union, and he was in charge of reservations for years. He's retired now. We have Mike Warren on the board. He currently works in accounting and Matt Hodgdon works in accounting. We had one lady, and she's passed away now, and she worked in advertising. Gerald Atkinson, he's retired, but I think he was a golf starter. Our supervisory committee is composed of those board members. In any event, we've done our own direction via the board of directors. Sea Island has always been our sponsor, meaning most of our members came from there. Yes, they have always been very supportive of the credit union. At times, and this has been an ongoing thing for thirty years, if an employee would go to their department head with a financial problem they would direct them to me. That happens, today. "Perhaps Janice in the credit union can help you." I'm constantly having employees funneled through them to come to us. Yes, they've always been very supportive of the credit union.

H: Is the credit union self-sustaining?

M: Absolutely. We always have been. Well, I can't say that we always have been. We've always paid our employees [and] reimbursed the company for our employees. When it was that one little room, they didn't charge us rent. That's very important for a financial institution. We're sitting there with no rent and no power to pay for. That allows us more dividends back to the members. We didn't pay rent until about twelve years ago when we moved the property. This is an unusual thing, too. We're kind of an out-of-the-mold credit union. Sea

Island Company owned some land. Sun Trust bank wanted to build a bank building. They said, sure, we'll lease you the land and you build the building. Our credit union needs a place, so you've got to take our credit union. They did.

On St. Simons, we have a Sun Trust bank building and the credit union is in one half, and the bank is in the other half. We share a common area in the middle. We share bathrooms. We share the break room. They have a conference room that we share. It's sort of like a 'U.' Sun Trust is here, and the credit union is here. The middle is the common area, which is the conference room and the bathrooms and the break room, which is very unique. It's worked beautifully for many years. Two years ago we bought this building because we saw a need as people left Sea Island for different reasons. Convenience is the name of the game. We bought this building two years ago so it would be more convenient for folks. It's worked out well.

H: The credit union has just evolved into this totally separate entity from Sea Island.

M: It was always a separate entity.

H: It was, but the beginning you were joined at the hip [sharing office space]. The credit union, along with Sea Island, has just grown and grown. This atmosphere of family, do you think that's still a characteristic?

M: It is for us. I think it is with Sea Island. It seems to be. There are a lot of families that work. That's the thing about Sea Island, for so many years, they had whole groups of families that would work there. The Hobbs family, I think they had six or seven people that worked for Sea Island at the same time. There still is a good bit of that.

H: I was going to ask you about the loans. You said that you started right away with doing home loans.

M: I wasn't there, initially. That's what they did. It's still our main focus, our main portfolio. Our loan portfolio is seventy-eight percent in mortgages, which is a very high percentage. We do all kinds of mortgages, firsts and seconds and HELOC [home equity line of credit] and all kinds of things. That has grown. But then, if you really think about it, the financial industry has grown. The financial industry has changed and has grown. In that thirty-year period, it is an entirely different focus. Think about thirty years ago, when you banked. You probably had a pass-book savings account, I'd venture to say, and you may have had a checking account, probably a real basic one. You wrote checks. You got the checks back in the mail, and that's it. You took your little pass-book into your bank, and you said, I want to make a \$200 deposit, they took it, recorded it, and handed it back to you. You may have had certificates, you maybe didn't. You probably just had that little pass-book account. Today, you

can walk into this credit union, you can walk into a bank, and you've got . . . . You don't even have to walk into the credit union or the bank. You can sit at home at your computer and pull up a check image of a check you had written a day ago. Now, we're moving to, it's called check-twenty-one. Well, you probably do it now. When you go into Wal-Mart, let's say, you write them a check. They put it in their little machine. They encode it right then and there. What they're doing is clearing that check, so there's no more float. It's gone from very simple and very slow to rapid city. It's also convenience, and that probably is because of the mindset that people have. It's got to be convenient. It's got to be now. Maybe, that's our society as a whole. Nobody wants to slow down. I remember the funniest thing, and I'll never forget this. We had a lawyer. His name was Marvin Pipkin, a wonderful man. This was before all these fancy computers, [the days of] fax machines, [or when] computers were not really widely used. I called him one day and I said, Marvin, when are you going to get a fax machine? This is ridiculous! I have to mail you things! He said, "I don't know. I'll probably get one at some point in time, but I'm going to hold out until the bitter end. I said, why is that? He said, well, if you think about it, you've got to sit down. You've got to write me a letter. You've got to get it in the mail. Then, it takes a couple of days to get to me. Then I get the letter. I can chew on it for a while, think about it. Then, I have to write you back. Then you get the letter back. We've had some time to deal with it. He said, if you fax me the thing, I have to answer and you want a fax back in five minutes. He was right. Of course, he got a fax machine. He was so funny when he said that. I thought, you know, this is the truth. That's good and bad. That's just the way things are.

H: The times change.

M: Absolutely.

H: [Does] the Sea Island tradition, have a home here in the credit union? The Sea Island tradition, as I've been reading about it, is how they [specially] treat the guests.

M: Oh, heavens, yes.

H: It extends to the [members of the credit union].

M: I never really thought about it that way, but I guess it does. The guest is the most important thing. Without the guest, you don't have a hotel. Without the employees, and without our members, we don't have a credit union. That's what I was saying, the banks have come to realize that's the way it is, and that's an important part of the whole picture. What we do here, is the member is the most important process. They own this credit union, basically. Without really

realizing it, it did kind of flow over.

H: They [Sea Island company] are very emphatic about maintaining the high quality of their service.

M: Well, look at this credit union. Look at this facility. We're sitting in a room that had a wall between it and they used it for storage. We came in and redid this building. The landscaping looks like Sea Island. I know when we took this building over, a lot of the buildings around were really thankful and glad because they knew that it would look like Sea Island's things look. It's so funny. If you would go onto Sea Island now, of course, they're preparing for the G-8, and the hotel is gone. You can't ever tell it was there. The trees are there. They look like they've been there for 100 years. That's just the way they do it. Everything they do is first-class. You can see it in their buildings. You can see it in the lodge. Have you been in the lodge? Holy moly.

H: I haven't done that.

M: It's just beautiful. It's a five-star, five-diamond facility. It's just beautiful. Everybody caters to their needs. I'm sure the new hotel will be similar. I'm positive of it. It'll be beautiful.

H: A lot of the employees at the credit union worked at the Cloister, and the building's gone now.

M: You mean our members worked there?

H: Yes.

M: Well, they moved a lot of them. This, now, I'm not that informed about. I know that some of our members went to different places. They went to the lodge, they went to the beach clubs, the beach houses, and that sort of thing. I know that they did do a transition, [though] I don't know how many.

H: I was just curious if they missed the old building there.

M: I can't speak for them. I did. You know, the thing was falling down around their ears. They had to do something. I think it's a shame when any structure [is torn down]. What they did, or what I have been told they're doing, and I'm sure it's fact, is that the pecky cyprus wood, those fabulous windows in the solarium, they kept those. They're going to incorporate the old with the new. Have you seen any renditions of them? I may have one here.

H: I haven't, but I did hear that they were going to make it look like it was old to begin with and not a new building.

M: It's just going to be beautiful. They're incorporating some of those old things that were part of history with the new, which is going to be really nice.

H: That leads me to another question that I think is important. Since the company is old and has been around for seventy-five years, did you feel like you were part of a tradition?

M: Absolutely. Hang on a minute. Stop your recording. I'm going to go get something I want to show you.

[Tape stopped]

M: [This is] fabulous. This is a great book. I'm glad they saved those.

H: I would have bought this book, but I think it's \$50.

M: It is. It's quite pricy.

H: I'll look at it in the bookstore.

M: It's a really wonderful book. It talks about all the wonderful things and all the people that were here so long ago. It's so neat. It's the sort of thing you'd see during the depression. I could go, and I could stand in the spot that little kid is standing in. Maybe because I'm fifty-three years old, but it's quite amazing. I went and took pictures of this area prior to the demolition. It's just beautiful. A lot of weddings have been going on there.

H: You think of the memories that are made right there that last [for] families for forever and ever.

M: There's a picture of the Jones family here. It's so funny to me, because one of the daughters looks exactly, and it's not her mother, but she looks just like her aunt. There's the old dining room. It's really neat. Look at the bathing beauties.

H: I love to look at the things like that. That's why I guess I'm attracted to history.

M: I suppose.

H: Do you think the employees that worked for so long, not only Sea Island, but here, do you think that they probably feel that sense of tradition as well and take pride in where they work?

- M: I know I do. Well, most of the employees in the credit union stay for a while. We've only recently, only because we've grown, have added new staff. We have people that have worked for us for fifteen years. I'm probably the longest, but Patricia's worked with us for quite some time. I think she said fifteen, almost twenty years. She started when we were over in Human Resources, not the initial little small office, but the second office. She started over there. We've got quite a few.
- H: Let's shift gears a little bit here. Since you do have a broad span of time here, I wanted to ask you from a woman's perspective, when you first started, were there any women in positions of authority that you can remember?
- M: Yes. Ethel Camp, she's retired now; she's living in a nursing home. She actually worked in the credit union. She was before me. She left the credit union and she was the head of cottage rentals. Now, that job [belongs to] Nancy Adcock--I gave you her name. She has that job. Of course, the job has changed, tremendously. Back then, what Mrs. Camp did is she made sure that the homeowners had [domestic help]. She would get the domestic help for them. Also, they would come down here in the winter and then they would go back in the summer; they would rent these houses. They would have other homes. Now, of course, the majority of them, I guess, are primary dwellings. Back then, you had two homes. She was in charge of taking all the linens that they used themselves and putting them away and bringing out the rental linens. She was in charge of the maintenance of their houses when they were away. I was trying to think of other people. Now, of course, they have lots of lady department heads.
- H: But in the executive branch, were there [any women]?
- M: She was a department head. She was head of the cottage rentals.
- H: All those things didn't really start changing until the mid 1970s.
- M: Well, probably because it was housekeeping, don't you think? That was kind of a woman thing? Now, I guess men are head of housekeeping departments.
- H: Things have changed. The company sounds like they're progressive. Still, it's like a family. Once you're inside, it's just like your brother or your sister . . .
- M: They definitely promote within. They always have. Like I said, I'm kind of like an outsider looking in to that kind of thing. I know everybody.
- H: It's an interesting situation because here, you know all the employees, but you're actually not a part of the hospitality end of it, which I guess would be the main

emphasis.

M: You sort of are, though, because when we were on property, you were aware of what they wanted. You were aware, and I always have been, ever since a [I was a] very young person, that if I was walking on the property, and even though I didn't work for housekeeping, if I saw a need, even back then, if a guest needed something, I knew enough about the company that I might not be able to help them directly, but I would go get somebody that could. That kind of thing, you just knew. You just knew that ultimately, if the guests were happy, my employees were happy; they had jobs, and we had a credit union. It all kind of came together.

H: Do you think the attitude came from the closeness of the people working together? Maybe it's a Southern thing?

M: It could be that. It could be my personality [laughing]. I think all of my employees felt that way, too. Like I said, we would walk on property a lot and see a need. Many times, guests would be misdirected, and then I would stop what I was doing, if I was walking around the grounds, and take them to where they needed to go. I couldn't do things like go get them a bar of soap, but you could help them in some minor way. I never thought about that, either, but we do that, routinely.

H: When you were actually on the property there, did they instruct you [on proper guest etiquette]? You say you just took your own initiative to help the guests, but did they instruct you to maybe stay out of sight?

M: As far as celebrities, you knew not to bother them. Nobody ever came up to me and said, don't talk to that guest, or that type of thing, but you knew they were there. That's one of the wonderful things about the Cloister, was that they knew that if they came to the hotel that they wouldn't be bothered. They could exist, do their own thing. Nobody was going to run up to them and get an autograph. That was absolutely unheard of. You didn't do that. You let them do their own thing. That was one of the reasons they came.

[Tape stopped]

M: If you can't find it, call me back and I've got a copy at home [*Who Moved my Cheese? An Amazing Way to Deal with Change in Your Work and in Your Life* / Spencer Johnson, 1998] . Gibson bought everybody in the credit union a copy of it. It's a great book because people are resistant to change. In my industry, if you don't get with the program, you are just behind times, because you have to change, almost daily. The changes over the past thirty years, like I was telling you, have been phenomenal. I remember reading *Popular Mechanics*. My

husband gets *Popular Mechanics*, and this was twenty years ago, and I remember reading this book about the super-highway, the information-highway. I remember thinking, information-highway, what in the world are they talking about? I thought, this will never affect me. That was many, many years ago, when they were talking about how it would change everybody's lives. And hasn't it, though?

[Interruption]

H: Do you think that Sea Island Company has played a big role in the way Glynn County has developed?

M: Oh, my Lord, yes. They really have. Even from my little perspective, they've done so much. They do things that a lot of people don't even know about. They make donations to all of these causes and all of these places to better the community, and people don't even realize the depth of what they have done. They really have. You've seen it grow from a little bitty hotel to what it is now, and all of the things that they've owned, and to the betterment, I would venture to say, [of] St. Simons. Even in *Southern Living*, Sea Island has . . . what year was it voted by the people from *Southern Living* as one of the best vacation spots? I really think the hospitality, their attitude has a lot to do with it.

H: They're in the hospitality industry, and of course, it would be to their benefit to have the area grow.

M: Oh, certainly. It's a win-win. It's a win for the community [and] a win for Sea Island. It's a win-win. Any way you look at it. [It's a] win for the employees [and] a win for the people.

H: I know Mr. Talley [see SIG 2] was telling me about the accounting [department] . . .

M: Mr. Benefield [see SIG 3] was probably able to tell you about all the things that Sea Island has done.

H: I wonder if you remember this incident that Mr. Talley was telling me. When Sea Island company first got their computer system, he said he faced a lot of resistance to get that put in by Mr. Brown [J. Elliott Brown, former treasurer of Sea Island company].

M: Oh yes. I remember him. I don't remember him very well, because he was there before me, but he was probably, and this is all assumptions on my part, but I would imagine that he was the pen-and-ink guy. Mr. Brown, he did everything from the beginning, a pen-and-ink kind of person. When they wanted to computerize, I would imagine he would have been very resistant to change. I

can imagine. Is that what Pat said?

H: He said he had to basically lobby for this computer. He worked for IBM, so he was familiar with computers. This was in the early part of the 1970s. The first thing [he saw] when he walked in was Mr. Brown on the floor, sorting city ledgers, by hand.

M: That's what I mean, a pen-and-ink [kind of man].

H: He said that their accounting machines were hand-cranked, and he thought it was a museum he [had] walked into. This is his first day on the job.

M: When I was at Troy State, I was in education, business, and music. I definitely didn't have a focus on life at that point. One of the classes I took was business machines. Oh, Lord, am I dating myself. I walked into this business machine class and it was these gigantic key punch machines. Do you remember key punch machines? Oh, my Lord. They had key punch operators at Sea Island, back then. They sat there all day long. [You] Talk about carpal tunnel [An inflammatory condition of a joint from repetitive motion]. They sat there all day long key punching in these cards. [It was] loud. These data cards would go through and they'd punch those little things, the chads. They'd punch the chads out, and that's what made the computer read the things. They did that. There were these huge machines, and these adding machines that had twenty-five columns on them. It's just amazing. Now, you've got a computer this big that will do anything.

H: [Pat Talley, SIG 2] was saying that they conducted a class to teach how to work the computer, which is not anything like a computer we think of, today. He said that Mr. Brown had delayed getting the computer for about two years. It took him that long. His strategy, therefore, became to take the people who were afraid of it to lunch and he would explain to them that they were not going to be without a job.

M: Everybody thought that computers were going to replace bodies. Little did they know that it took a body to run the thing. Data in, data out. It's got to get in there, somehow. One of the first young girls that he ever hired, her name was Katie Hibbler. This morning, I got out of my car, and Katie was on her motorcycle. She is a very progressive lady. She goes to my church. She was on her motorcycle and she drove around the building and used our ATM [automatic teller machine] this morning. I got out of my car and went and spoke to her. She still is a member of the credit union. She works at the hospital now.

H: He [Pat Talley] said the same computer that Sea Island eventually got, [though] it

took a while because of the resistance from Mr. Brown, is the same computer that was used by the hospital and King Shrimp and Dixie O'Brien Paint. They would come to Sea Island and take the classes [to learn to train on the computer]. Do you remember that?

M: No, I wasn't a part of that.

H: Did the computer [transition] affect you at all?

M: Not their computer. Not at all. We were separate entities all together. If you can look at the other side of it, I was telling you that we did hand things; well, I was the only employee. When Billy Gibson came in there and said, Janice, we need to modernize this credit union. I've talked to Sun Trust, and what do you think? I thought, oh my gosh, this is going to be awful. I can remember thinking that. But I was young, so I didn't have a problem with it. As it turned out, it was wonderful. I just had to learn something new. I already had that down, and I didn't want to have to learn something new, but it was very easy. One thing my daddy always said, anything's easy if you know what you're doing. It's very true. We had a separate computer system from Sea Island, obviously.

H: I wish I had interviewed you first before I talked to Mr. Talley. He didn't think to mention that.

M: Yes, we've always had a separate [computer system]. We did ours, by batch. I would sit at this little terminal called a porter-verter. Oh, for heaven's sakes! We were one of the first credit unions, when we went from Sun Trust. They did the work for us. Then, we started with a company called Electronic Data Systems, EDS. It was owned by Ross Perot [Dallas computer billionaire] then. I remember going to Dallas, that's where it was based, and all of the guys there, it was mostly guys, there were very few women, [the men] all had on wing-tips, the black suits, white shirts, and the black ties. They looked like the IBM guy of old. They did that specifically because people didn't trust computers. That was Ross Perot's thinking, and it was very true, so they had to project a professional image in order to instill trust in people that used their computers. We were the smallest credit union, and one of the very first ones to start using this porter-verter, which I'm sure they have in their archive now. You would take your work and you would input it on this little machine, then via a phone line, you would transmit your data to Dallas, and then about a week later, you would get a trial balance, which had everybody's current savings balance, and loan balance, and all that information.

H: You covered a lot of interesting information.

M: I'm basically telling you about the credit union, but then, that's what my

knowledge base is.

H: You can see that this is not a step child, but a favorite child of Sea Island.

M: That's a good way to put it.

H: Looking back, though you're still working, what do you think is your biggest accomplishment, so far?

M: This credit union. I truly feel like I have, hopefully, contributed to its growth. This credit union is my life. It's all I've known since I was very young lady. What we've accomplished here is pretty amazing.

H: We're sitting in a very plush room with leather chairs, which are giving off a wonderful aroma.

M: It's a good credit union. This is one of the best credit unions, that I know of. Our numbers are wonderful. We have very low delinquency. Our delinquency and our write-offs are some of the lowest, certainly, in the state. Right now, our delinquency is so low, as far as written-off loans and this sort of thing, that it's less than a half a percent. It's very, very low. We have wonderful capital. It's a very solid, wonderful, good credit union.

H: Conversely, I ask this. Over the years, what do you think was your biggest challenge?

M: The credit union. At the same time. Because of the change. I remember when we wanted to get into the ATM business. I remember we didn't have one. People would issue cards to their members and then they would go to other ATM's. We wanted to have an ATM on Sea Island. Still, to this day, our ATM is the only one. It's in the employee cafeteria. For convenience, now. It was downstairs in Human Resources for years and years, and then when they moved that, it was outside the security office, which was great. Now it's in the employee cafeteria, because of course, our location went away. I remember when I set the program up, since it was a one-person office, I've been in charge of the majority of the new implementation of products. That was our very first thing. Even before checking accounts, we did our little ATM. I remember thinking, this is the hardest thing I've ever done in my life because it was new, and because there were so many different pieces to the puzzle and all these different programs. You just do it. Anything you want to do, you can do. That has been a challenge. From a woman's perspective, just doing your life at home and having to work a lot of hours here and then go home and take care of your house and your husband. I don't have any children myself. My husband has a child, so she's my step daughter, and I was around her since she was two. It makes a difference if you had a house full of children you have to go home and

take care of.

H: Did you have to put in a lot of overtime?

M: Yes, at first, just to get things done. I'm sure you do. You're sitting here right now doing this. That's just part of it. I've always worked hard.

H: Mr. Talley, when I asked him about his hours, his were just office hours, eight-thirty to five, Monday through Friday.

M: That was nice.

H: But you put in a lot more hours?

M: I did. Also, going to seminars on weekends and during the week. I have been very fortunate. There are a lot of small credit unions that their employees couldn't go away to the seminars, but we always did, which was a good thing for a multitude of reasons.

H: You felt like you could expand on your knowledge base by taking these seminars.

M: Certainly. I think they helped the credit union. Now, you need it from a regulatory standpoint also, but it helped me know what was out there.

H: Was the credit union modeled on anything? Or do you think it just evolved itself?

M: It didn't evolve itself. You have a business plan. It wouldn't have evolved itself. You have a purpose and a direction and a plan, which we did.

H: You said, you don't have any children. I was going to ask you if you would encourage your children to work for Sea Island.

M: If I had any.

H: That says something about your relationship with the company. Is there anything you would like to add that I didn't cover that you feel should be noted about your work?

M: No, I think we've pretty well covered everything. I hope your report goes well. I hope I was able to give you a little bit of information that you might be able to use.

H: Well, I think that's it. Thank you very much.

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M: You're quite welcome. I'm glad I could help.

[End of the interview.]