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The Development of a Proposed Model Office Stimulation for Implementation at the College of Eastern Utah

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THE DEVELOPMENT OF A PROPOSED MODEL OFFICE SIMULATION FOR IMPLEMENTATION AT THE COLLEGE OF EASTERN UTAH

by

Faye LaDawn Torgerson

A report submitted in partial fulfillment of the requirements for the degree of

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- First Security Bank of Utah
- Carbon-Emery Div., of Zion's First Natl. Bank
- Walker Bank and Trust Company

**Helper, Utah**
- Helper State Bank

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Faye LaDawn Torgerson
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CHAPTER I
INTRODUCTION

Nature of the problem

A review of recent articles indicates that the effectiveness of simulation on Vocational Education has been substantiated. Many programs have been used throughout the United States which point out the success of office simulation.

Utah began simulation by converting trailers into mobile modern offices. The first class was taught in June, 1968, with a migrant farm worker project. The program was called MOE (Mobile Office Education). Hanson and Stocker\(^1\) were involved in the development and teaching of this program. They explain their ideas about a successful and effective simulation program:

It is a real organization of students formed under the direction of the teacher which carries on integrated office functions--correspondence, order processing, payroll, and other duties--at a level of intensity and in a facility which correspond very closely to those of a typical business office.

The vocational office education class at Scottsdale High School in Arizona is a student-centered laboratory

approach. The primary objective is to bridge the gap between the classroom and the actual job. It provides occupational competencies which are required for stenographic entry-level employment. Here is one student's reaction to the course:

Our procedures in class are more like those of an office rather than those of a classroom. We make our own decisions and organize our time according to what we have to do. On occasions everyone is doing different things; where in regular class, we all do the same thing. We even act differently in this class—as if we were working in an office and not just going to school. We work to better ourselves in knowledge, skills, personality, and grooming.2

John D. Lee3 describes the Indiana State Plan of intensive office laboratories as a highly successful program. He states:

Business teachers have traditionally done a commendable job; but now more must be done to equip the student and bridge the gap between school and office. Business today does not have the time to train and acclimate new people to the job when they don't have to.

He further indicates that the Indiana program happened because:

...teachers had the vision to see the possibilities made attainable through the implementation of the Vocational Education Act of 1963. It happened because dedicated business teachers were willing to push themselves and their resources to the limit in order to meet

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the student's needs and to help him develop his potential to the maximum.  

At the Southwest Missouri Area Vocational-Technical School, students are involved in a retail sales operation. Barger states:

The many problem-solving situations presented through the office simulation scripts, as well as the performance of ordinary day-to-day office operations; challenge students to develop tact, in addition to accomplishing the task; be objective regarding their work and interpersonal relationships; accept failure and success grace fully; work effectively with fellow employees; work with a supervisor; organize detailed work; and develop self-confidence.

Funk organized an auto insurance simulation in Mountlake Terrace, Washington. She states:

If one of your main objectives is to smooth that one large step from classroom to job, simulation will provide your students with a realistic, up-to-date office situation within the supervised atmosphere of your classroom.

Davis in Roxana, Illinois, describes her SOLE simulation as a "company conceived to provide a realistic situation for students." It is an ideal place for students

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to learn about the decision-making process. It also gives the students an excellent opportunity to decide whether they have made a wise choice in career selection. This simulation is called the Al-Rox Snack Services.

Forte\(^8\) indicates that a simulation can be a project which is "simple, inexpensive, and yet include the goals of a model office." His program which is called, "Operation Model Office on a Shoestring" accomplishes this goal. Students react enthusiastically to the model office concept in Ionia, Michigan.

The examples cited are just a few of the many programs in existence throughout the country. They indicate, however, that simulation is a very effective means of teaching actual office situations under simulated conditions. As an instructional tool in Business Education, simulation welds together many learning experiences and has the effect of allowing students to anticipate and accelerate their transition into real-life experiences.

Many principles are involved which make simulation a vital learning experience.

1. Opportunity is provided for students to experience meaningful interpersonal relations--a situation not usually possible in the traditional classroom setting since most interaction is between the student and the instructor.

2. Feedback to the student is almost immediate. A student can readily see the consequences of his actions and take appropriate steps to correct them if necessary. The opportunity for students to benefit from their mistakes is maximized. Students need not feel threatened with job insecurity during a simulation program.

3. The cost of training a student through simulation is low compared to the cost of on-the-job training of employees.

Selecting a simulation program for a specific institution should be given careful consideration. A good program should provide students with knowledge that will be helpful at the proper time and place. According to Hanson and Parker⁹ one should produce or select a simulation which most nearly represents the office experience students will need for employment in their community.

Statement of the problem

The purpose of this study was to develop a meaningful, realistic, comprehensive and challenging banking simulation for students at the College of Eastern Utah that would fulfill their individual needs in obtaining the skills and understandings necessary to be successful at the entry level of job employment. More specifically, the basic objectives were:

1. To visit four local banking institutions in Price, Utah, and Helper, Utah;
   a. To interview employees at these banks
   b. To identify equipment used at each station
   c. To collect forms for use in a simulation program
   d. To identify necessary positions for operating a banking simulation

2. To develop job manuals for each employee containing flow charts, office guidelines, and directions for completion of tasks involved at each station;

3. To develop a teacher's manual containing instructions for operating the simulation program;

4. To conduct an experimental simulation at the College of Eastern Utah, Spring Quarter, 1975.

Importance of the study
The world of business today is a challenging and changing process. There are many opportunities for persons who feel they would desire employment in this area. According to the U. S. Department of Labor, the number of clerical workers in the United States has increased rapidly at a rate disproportionate to that of the total labor force. With that in mind, caution must be exercised to emphasize the aspects of teaching which enable students to excel.

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Drenth\textsuperscript{10} states that business instructors have heard for many years that their students were unemployable because they had only a few isolated skills and lacked the proper attitudes. A teacher should be able to insure student employability in the vocational world.

Recent economic growth in the community served by the College of Eastern Utah has increased the demand for well-qualified office employees. This demand has been particularly evident with respect to additional banking operations in the area. A significant percentage of former business students are presently employed in the ten branch offices of four major banking institutions. Officers from these institutions indicated a willingness and enthusiasm to participate in the development of a banking simulation program. This assistance not only added to the realism of the package, but also provided the contact necessary with local officials to facilitate job placement for the graduates of the program. According to Gentzel,\textsuperscript{11} a successful simulation program tends to enhance the relationship between the business community and the school. Nelson\textsuperscript{12} states that simulation programs seem to be most

\footnotesize{\textsuperscript{10}J. A. Drenth, "Simulation--Stimulation; Realism--Relevance", \textit{The Balance Sheet} (October, 1966), Vol. 48, p. 61.}


\footnotesize{\textsuperscript{12}Frank Nelson, "Simulated Office Education State of Washington", \textit{Journal of Business Education} (October, 1972), Vol. 48, p. 33.}
effective when they are designed and developed through the cooperation of the teacher and an advisory group or business situated in the community. This enables the teacher to thoroughly become involved in the business to be simulated.

Students who are not employed in banks will be provided with generalized experiences for office success. Such items as setting priorities, making decisions, organizing work stations and relating to other employees will be an invaluable tool in any office situation.

Since no simulation can anticipate and meet all the needs of a diverse student population, emphasis was geared to develop a simulation program demanding extensive decision making on the part of all participants.

According to Sabin: 13

As automated data processing takes over the repetitive, mechanical tasks in the office, it creates a growing need for office workers who can manipulate data with intelligence and with good judgment. Hence the need to emphasize decision-making is critical. It is easily the one skill that will not become obsolescent, no matter what technological changes occur in the future. So the use of simulations that get at the decision-making process will become increasingly important in a vocational training program.

Decision making is an important item which can be taught in a simulation program. Zimmer 14 states that this

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quality is important in leadership capacities. Teachers should encourage students to accept responsibilities by giving them a great deal of practice in this area. Travis\textsuperscript{15} indicates that even though class decisions may be relatively simple, the mental exercise required helps the students to have the ability to make decisions when they are faced with more difficult problems.

Students must be able to think and make decisions. Crawford and Kinzey\textsuperscript{16} state that the business teacher should be able to develop students who can think critically and who can make sound judgments.

Simulation also offers students a chance to gain skill in developing interpersonal relations. This aspect is extremely important in the simulation developed for the College of Eastern Utah. This is often difficult to accomplish in other courses. Kirk\textsuperscript{17} indicates that most workers are terminated from their jobs because they fail to get along with people. Another study was conducted in


\textsuperscript{16}Don L. Crawford and Vera G. Kinzey, "Preparing Office Clerical Workers...Through Teaching Based on Business Experience", Business Education Forum (Feb., 1967), Vol. 21, pp. 6-7.

\textsuperscript{17}Beverly Clem Kirk, "Preparing Office Clerical Workers... Through Role Playing in the Secretarial Block Class", Business Education Forum (Feb., 1967), Vol. 21, p. 8.
which Erickson\textsuperscript{18} found that 90\% of the jobs he analyzed consisted of interpersonal relations. No other basic component occurred as frequently as communicating with others. It is extremely important to interact and work in harmony with other office workers.

Simulation gives the instructor the freedom to teach many affective aspects. Jacobson\textsuperscript{19} states that in the traditional classroom, methods are limited to single areas of training. The laboratory seeks to train in all areas which are important in the business world. Voyles\textsuperscript{20} indicates that one of the goals of business educators is to prepare students in areas which will enable them to be competent employees.

Shinn\textsuperscript{21} adds:

The intensive business office laboratory program must make certain of full duplication of those actual business concerns, even to the degree that grade requirements are equal to actual entry-job requirements.

Smith\textsuperscript{22} indicates that work experience as well as


instruction can be offered in a classroom that operates as an actual simulated office. Iannizzi\textsuperscript{23} states that students must be trained to have the "requisites for success."

Scope of study

This study attempted to develop a banking simulation in which the work flow was patterned after local banking operations. Its scope was confined to the following:

1. Identification of necessary student stations with established objectives for each position;
2. Development of employee manuals for nine office positions which contained a welcome letter, office guidelines, technical banking procedures, and flow charts;
3. Development of a resource file which contained dictation problems, telephone problems, customer concerns, and other pertinent problems;
4. Collection of forms from local banks for use in the simulation program;
5. Development of teacher's manual to aid the instructor.

Because of the lack of computer availability at the College of Eastern Utah, this study did not attempt to utilize sophisticated equipment of this type. All

of the work is completed manually by students using checks and money marked "non-negotiable".

The materials developed are being used to operate a banking simulation that meets ten hours each week for a duration of approximately nine weeks (one quarter).

Definition of terms

Simulation - A program designed to give students realistic office experience outside the actual office. These experiences will help bridge the gap between classroom theory and the business office.

Non-negotiable instruments - Currency, coins and checks used in the simulation as a medium of exchange.

Local banking institutions -
Helper, Utah: Helper State Bank
Price, Utah: First Security Bank

Walker Bank and Trust Company
Carbon-Emery Div. of Zion's First Natl.

Flow chart - A chart which shows the flow of paperwork from one position to another in the simulation.

Hardware - Items used in the simulation such as desks, equipment, file cabinets, etc. This would not include any paper products.

Tickler file - A file used by the Teller which shows all loans which have been issued by the bank. This file indicates the date each of these loans is due.
Unprotected plan - A loan plan whereby the customer receives no insurance coverage.

Protected plan - An installment loan plan whereby the customer receives insurance coverage if he desires. This coverage can be in the form of life insurance or life insurance with accident and health benefits. The customer pays extra for this coverage, and the premium is included in the monthly payment. This plan is used only if the customer desires this added protection.
CHAPTER II
REVIEW OF LITERATURE

The business curriculum should be designed to prepare a student for an office job. Tribbey\textsuperscript{24} states that the primary goal of office education is to help meet the needs of the nation by developing the potentials of the persons who follow an office career. It should seek to serve both the individual and the society. The traditional method of classroom teaching has been the process most widely used to accomplish this goal. However, during the past several years, many business educators have successfully used simulation as a tool to accompany the traditional method of classroom instruction.

Simulation is not a new idea. Church\textsuperscript{25} states that it has been used many times by a person before he enters school as a youngster. Children play fireman, nurse, merchant and mommy in their backyards when they are very young.


small. Astronauts simulate their activities before they make their flight in outer space. Doctors and nurses practice giving shots to grapefruit before they test their skills on a person. Everybody plays-acts before they actually enter their future roles.

Poland & Haines state that the concept of simulation is based on the well-known psychological premise transfer of training, that is:

...identical elements in two situations will provide for links in action by the individual who experiences both situations. Knowledges, skills, and attitudes which are encountered and learned in one situation will have a tendency to reassert themselves whenever enough elements of the learning situation occur again. When transfer of training is the basis on which learning is to be constructed, as it is in the task integration-simulation approach, the teacher tries to create learning situations in which the student will be expected to perform previously-learned skills within a larger construct. 26

Research indicates that simulation is used extensively at the present time for educational purposes. Hanson and Parker 27 state that simulation came into use in the classroom in the late 1950s. It is widely used by career education teachers throughout the United

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States. According to Uthe, simulation bridges the gap between "theory" (cognition of a concept or process) and "performance" (successful utilization of a concept or process).

According to Nelson, there are some basic objectives business educators have for using simulation programs in their schools.

The first objective is that the instructor is trying to provide experiences for his students which will help to develop skills sufficiently to meet the business and office requirements.

A second objective is that of "occupational intelligence". Only a cooperative program, actual job experience, or effective simulation program can give the students a 'feeling' for the job. Twelker indicates that this is a major purpose of the simulation experience. He states: "a prime objective of simulation is to enable the learner to operate as though he were in a real-life situation so that he will perform in the real-life situation adequately."

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29 Nelson, *loc. cit.*

There are many advantages in using simulation in business education. It has proven very effective in preparing students for entry-level office occupations. Conover\(^{31}\) states that simulation provides a very dynamic dimension to the occupational preparation of students. The values are many because experiences are brought into the classroom which will likely be encountered on an initial job.

One very important advantage is the fact that office simulation improves interpersonal relations. Wunsh\(^{32}\) suggests that students in a conventional classroom setting are denied the opportunity to experience meaningful interpersonal relations. In 1973, he conducted a study to measure the behavioral change in interpersonal relations resulting from participation in a newly developed model office simulation. The following conclusions were reached:

1. Simulation students were generally more receptive of support than the traditional office practice students;

2. Students in the traditional class were generally more prone to doing things which were socially correct;

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\(^{31}\) Hobart H. Conover, "Realism in the Classroom", *Sincerely Yours* (April, 1972), Vol. XVI, No. 32, p. 4.

3. Students in the traditional class were more inclined to achieving recognition because of the competition which this type of setting usually encourages. Simulation students, on the other hand, were encouraged to work together as a team and collective success was usually achieved;

4. Simulation students were more independent than those in the traditional class. They were free to make their own decisions;

5. Students in traditional office classes were more benevolent toward others. However, it was suggested that certain personality conflicts existed between students enrolled in the simulation program;

6. Simulation students were generally more inclined toward leadership responsibilities. The organization of the simulation clearly indicated certain roles of leadership.

Hanson and Parker suggest that one of the most important results of a simulation experience is learning to work with others in a working environment. Simulation experiences seem to emphasize group learning. Mosich points out that the possession of skills, knowledge, and understanding do not alone give employees

\[\text{33}\text{Hanson and Parker, "Simulation".}\]

the assurance that they will succeed on the job. They must be able to perform their work in association with other people. Problems and crises arise when people work together toward a common goal. The most common problems seem to develop as a result of interpersonal relations rather than the inability to perform a task. According to Nelson, numerous studies have been conducted which indicate that lack of certain positive personality abilities create difficulties in enabling a person to hold a position. A study by Perkins indicates that lack of interest, personality faults and lack of skill, in that order, are the primary reasons for job failure.

The second advantage to using simulation as a learning experience is fast feedback. Sabin indicates that simulation can shorten the time factor so students can see very quickly the consequences of their actions. If the feedback is undesirable, students can correct their errors. For example, if an employee on the job sends a purchase order out with incorrect information, it may be weeks before he can see the consequences.

35 Nelson, loc. cit., p. 31.


37 Sabin, loc. cit.
However, during a simulation, this error will probably be realized the same day or, at the most, the next day. Wingo\textsuperscript{38} states that mistakes can be made by students without serious consequences during a simulation program. Students learn from their errors and do not have the threatened feeling of job insecurity.

Sabin\textsuperscript{39} continues by indicating that a simulation minimizes the consequences of failure. New employees often have a fear of personal failure when they enter the business office for the first time. Simulation helps to alleviate this problem, because students realize that an initial failure will not cost them their own self-esteem. Wingo\textsuperscript{40} stresses that this concept alone should enable office workers to move from their classroom experiences to the business office with confidence, ease, and success.

A third advantage to a simulation program is the cost factor. Sabin\textsuperscript{41} suggests that simulation is less expensive than the usual on-the-job training experience for new employees. Oftentimes a simulation will be the exact experience students need to help them determine

\begin{itemize}
\item \textsuperscript{38} Rosetta Wingo, "Simulation with Movement", \textit{The Balance Sheet} (Sept., 1971), Vol. 53, pp. 10-12.
\item \textsuperscript{39} Sabin, \textit{loc. cit.}
\item \textsuperscript{40} Wingo, \textit{loc. cit.}
\item \textsuperscript{41} Sabin, \textit{loc. cit.}
\end{itemize}
the type of future employment they would desire. Radding indicates that through experimentation in the classroom, the student may be much more selective when accepting a permanent position.

A fourth advantage is that of motivation for the students. Freer believes that this is perhaps the most important advantage of all. Students enjoy trying out their new wings. Attitudes often change drastically. Students who have never worked before often take a sudden interest in their work. The relationship between a teacher and student changes to that of an employer-employee. The work involved in a simulation program can challenge the students and provide motivation for them. It is the responsibility of the teacher to provide these important aspects. However, as Stahl points out, we as teachers must not confuse the word "challenging" with a "greater quantity of work". Herzberg states that the only way to motivate people is to give them challenging work which requires responsibility.

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A fifth advantage simulation has is the opportunity it provides for the students to make their own decisions. Travis\textsuperscript{46} indicates that decision making is an important quality in enabling people to become leaders. However, intelligent followers must also be able to make decisions for themselves. Teachers can give students the opportunity and practice necessary in making decisions. A simulation experience offers the type of atmosphere conducive to mature thinking. Students who are mentally lazy learn quickly that if they can delay awhile, another student will very likely provide them with the answer they are seeking. Simulation requires on-the-spot decisions with a certain amount of pressure involved. Students learn that a decision must be made, and teachers soon realize the challenging aspects involved in this type of teaching.

Developing a simulation program is an arduous and time-consuming task. Church\textsuperscript{47} states that pre-employment training for students is dependent on the methodology, innovation, knowledge and skill of the individual instructor. Wingo\textsuperscript{48} suggests that some materials used in simulation courses merely consist of projects which require the use of different skills to bring the task to

\textsuperscript{46}Travis, loc. cit.
\textsuperscript{47}Church, loc. cit.
\textsuperscript{48}Wingo, loc. cit.
a successful completion. This can be completed by a student without interaction with other office personnel or outside annoyances. This approach is merely a haphazard method of mixing skills rather than blending the skills with experience in office work and office behavior.

Archer states that a model office can sometimes turn out to be just a fancy and expensive way to accomplish routine activity. He suggests that teachers must stress the following activities in order to have a successful simulation program:

1. The students must realize that work flows from one station to another before it is completed. Students in a simulation program are not working in isolation. They depend upon others to complete their work;

2. Tardiness and absenteeism definitely cause problems and confusion throughout the organization;

3. Students should be aware that careless habits often cause waste and unnecessary expense;

4. Students must become aware of the importance of productivity, proper use of time, and customer goodwill;

5. A personal responsibility must be shared by all employees to check work carefully and accurately. A worker who discovers an error at a prior work station

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must take proper action in getting the work returned and corrected at the proper work station;

6. It is extremely important that all workers follow instructions carefully in order for the simulation to move smoothly. Steps omitted and duplicated cause delay and confusion.

Gentzel\(^{50}\) suggests the following sequence be used for a teacher who desires to develop an office simulation program:

1. Survey the business offices in the community and decide on a theoretical business;

2. Establish objectives for the program;

3. Based on the objectives of the theoretical business, the physical facilities of the school, and the needs of the students, develop individual work stations;

4. Prepare job descriptions for each station relating the functions of each to the other and to the business;

5. Establish a flow of work;

6. Prepare job instruction manuals for step-by-step work performance for each station. Include a list of all equipment and supplies needed for each station;

7. Prepare a contingency list of activities to vary or interrupt the daily routine;


Other writers have indicated their preference and ideas for the establishment of a simulation program also.

\(^{50}\)Gentzel, loc. cit., p. 6.
Wingo suggests the following rules:

First, performance objectives must be identified by the individual instructor. These objectives must contain the appropriate elements which accomplish the desired outcome of a particular simulation experience.

Second, an office must be set up which accomplishes the objectives which have been identified. Selection of tasks must be made which will be meaningful to all students involved. Whatever the office situation happens to be, all of its elements and interpersonal relationships must be within the framework of the goal to be achieved.

Third, personalities and work objectives of each individual employee must be described. Movement of work within the simulation is a necessity. Levels of authority need to be understood and the work for each employee should be designed so as to impinge on the work of others within the organization. Social relations among office personnel are also extremely important. Coffee breaks could be a means of accomplishing this relationship.

Finally, the stage must be set for the employees before they begin their simulation experience. The head of the organization, the instructor, must create the background environment by describing to the employees the functions and purposes of the organization.

\footnote{Wingo, loc. cit.}
In a final report which was performed pursuant to a government grant with the Office of Education, Hanson outlines his ideas for a simulated office:

1. **Step 1. Simulation Must Simulate Something** - In order for simulation to produce the best results, it must simulate a true office in action. An office should be selected which represents the type of work you desire your students to do;

2. **Step 2. Define the Limits** - The teacher must decide what is to be accomplished through the use of the simulation. After these objectives have been set, the limitations must be recognized. These limitations include the amount of time to be used for simulation each day, the number of weeks in the year to be used for simulation, the classroom facility, and the size of the classroom office with its relationship to the normal classroom;

3. **Step 3. Select Student Stations** - These stations should function so that each student can meet the objectives set for him by the instructor;

4. **Step 4. Define Basic Routines** - The basic routines must be defined for each position so that a certain amount of routine can be established for each position;

5. **Step 5. Prepare Job Description Manuals** - Job description manuals serve the same function in the simulation as they do in the real office. They contain a complete operational procedure for each function performed in the office;

6. **Step 6. Develop a Basic Script** - As the students rotate through the office, they will be performing basically the same procedures at each position. These tasks need to be outlined in the form of a script so the Administrative Assistant can initiate the input as it is needed;

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7. **Step 7. Add a Contingency List** - This list or file is developed so the teacher can place variable conditions into the simulated office. This file could consist of a series of telephone, dictation, payroll, and employee situations;

8. **Step 8. Establish Evaluation Procedures** - The objective of the simulated office is to help office occupations students meet selected objectives. A system must be established to see if these objectives have been met. This means grading procedures;

9. **Step 9. Conduct Debriefings** - When a learning situation occurs, the simulation should be stopped and this situation discussed.

Moskovis\(^5\) lists three factors which he believes are extremely important in preparing simulation experiences:

1. **Classwork must be relevant to office work.**
   If there is no relevance, the idea of simulation is merely academic;

2. **Classwork must appear real to the learner.** The simulation can be a highly motivating activity if the students realize that the work in the classroom is relevant to the actual office work;

3. **Classwork must demand meaningful effort and thought.** Office tasks should not deal with trivia or require a great deal of repetition on elementary tasks.

Ruhl\(^4\) lists her recipe for a successful simulation program in a Typewriting II course:

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Begin with one standard typewriting practice set. 
Add a dash of creativity. 
Blend with an office atmosphere. 
Mix with business standards of quality and quantity. 
Season with enthusiasm (both on the part of the teacher and the students). 
And serve "hot" to a Typewriting II class.

McGill,\textsuperscript{55} in her Master's thesis, established the following guidelines for use in developing a simulation program:

1. The person or persons involved in the simulation program should develop a philosophy to guide the program. Objectives in terms of desired outcomes should be clearly stated to guide the planning, implementation, and evaluation;

2. School factors should be considered before implementing a simulation program. Will there be adequate cooperation from administrators? Are facilities, equipment and supplies adequate or available? These questions should be answered in the affirmative before pursuing the program development;

3. The advice of an Advisory Committee should be sought. The committee should provide direction for the program. The committee should include seven to twelve people;

4. The simulation should be planned to be compatible with the local community needs. Students in a simulated office are often employed by businesses in the local area. A survey of businesses is often helpful. A follow-up of graduates could also be a means of assessing local needs;

5. An organized classroom will need to be established. It is important that the experiences are representative of the modern office;

6. A business survey must be made to determine the actual procedures, forms and equipment used in the business. There are two ways to accomplish this survey. The first is to actually go into the business selected and study what happens there. The second is to research the available working materials;

7. Select facilities, equipment and supplies to implement the simulation;

8. Develop a course outline to establish what students need to know before entering the actual work experience. Skills should be classified into necessary learning, incidental learning, and acquaintanceship levels. Arrange and organize the items in a logical sequence;

9. Develop actual working papers and projects for use in the class. Forms must be duplicated. Problems which include decision making, obtaining information, performing duties to complete a job, self-research,
creativity and skill should be established. Routine deviations should be created and used in the data bank of materials;

10. Develop a Policies and Procedures Manual for employees. This will eliminate most of the organizational chaos. This should provide the student with a knowledge of office procedures;

11. Students should be selected for the program. Once they are chosen, a rotation schedule should be established;

12. Inform the public of the advantages and goals of the program. All communication media should be utilized. Newspapers, newsletters, business periodicals, end-of-the-year reports, and contacts with parents will help boost the program;

13. Evaluation procedures should be established. On a program of this nature, subjective appraisals of the employees is predominant. Several types of instruments can be used which include:
   a. Self-evaluation
   b. Peer-evaluation
   c. Teacher-evaluation
   d. Standardized tests
   e. Individual projects and group projects;

14. The program should be reviewed and evaluated periodically. A follow-up study should be made.
complete formal review every five to seven years should be made;

15. Develop supplementary programs. These programs should be designed to provide added work for fast students. Some suggestions include in-service clinics and a clerk-program-based club. Provide only enough guidance to see that these programs are handled in a satisfactory manner.

Ringeisen\textsuperscript{56} lists her ideas on the procedures to use in developing a model office:

1. Collect raw data from the world of work;
2. Convert the data into forms which are usable and realistic to the student;
3. Develop job positions essential to the functioning of the model;
4. Define the basic functions for each position;
5. Define the routine basic for each position;
6. Prepare a flow chart to portray relationships of jobs;
7. Prepare a job description and a job manual for each position;
8. Prepare a company manual giving background, setting, and general procedures.

Once a simulation has been successfully developed and students have completed the course, evaluation becomes a necessary part of the program. Jones\textsuperscript{57} states that evaluation in simulation is indeed a complex process.


The techniques used should be very similar to those used in business. Teachers need to develop those procedures which will best suit the needs of their students and the program they are using.

A simulation office can be an exciting climax to any student's experience. Church\textsuperscript{58} states that from coast to coast, teachers are now bringing the "job to the student" when it is very often impossible to send the student to the job. Simulation can provide all students the opportunity to become employees and apply their skills and knowledge to a job. It often helps them to discover if their expectations of the office environment has been realistic.

Ringeisen\textsuperscript{59} indicates that simulation places students in a setting which requires application of all their capabilities. It gives them the opportunity to recall many of the past experiences they have previously learned.

Hanson and Parker\textsuperscript{60} point out that simulation has been around for a long time, but until recently, it has not been available to a great number of people. The future of business education is exciting. Teachers should rise to the occasion and provide the best programs possible at all levels of learning.

\textsuperscript{58}Church, loc. cit.
\textsuperscript{59}Ringeisen, loc. cit.
\textsuperscript{60}Hanson and Parker, "Simulation"
Karsner states:

There are a number of things students learn from books; there are a great many things students learn from a teacher. But there are some things they learn only by working with others, by assuming responsibility for completeness and correctness of work done, and by meeting deadlines.

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CHAPTER III

PROCEDURES

The procedures used in conducting this study began with a visit to four banks in Price and Helper, Utah. These banks included First Security Bank, Zion’s First National Bank, Walker Bank and Trust Company, and Helper State Bank. Arrangements were made during those visits to return at a later time to interview employees.

It was necessary to interview employees in the banks to help identify necessary simulation stations, equipment for each station, flow of paperwork, and the tasks involved at specific working stations. The following positions were involved in the interviews: Assistant Vice President; Loan Officer; Operations Manager; Secretary; Teller; Receptionist and New Accounts. Specific questions regarding each position were asked, and the conversations were recorded (Appendix I). This information was analyzed to determine the necessary stations, tasks, and equipment necessary to establish a simulation banking program. During the interviews, forms and materials were collected for use in the program.

Following the interviews, it was necessary to establish a room at the school for instruction of the program.
A room was assigned and funds were made available to hang drapes, carpet, and purchase the necessary equipment for the course. Office desks were purchased and a telephone system was donated to the college for the simulation. Several files were completed containing the necessary information and forms to operate the simulation.

A job manual was developed for each station. These stations include: Vice President; Administrative Secretary; Administrative Officer; Loan Officer; Loan Secretary; Payroll Clerk; Receptionist and New Accounts; Savings Teller; and Teller (Chapter IV). A cover page was made for each manual identifying each position. A welcome letter was composed and office guidelines were established and included. Flow charts were made, and a responsibility section was developed which lists procedures used in accomplishing each task at each station.

A teacher's manual was developed for use in instructing the course (Chapter V). This manual includes information necessary to establish filing systems, a listing of necessary equipment, suggested rotation schedules, dictation and telephone situations for a resource file, forms needed to conduct the course, a suggested time schedule, and suggested evaluation procedures.

A Pilot Program was taught during the Spring Quarter, 1975. This procedure was used to evaluate the materials which were developed for the course. Nine students were
involved in the program. This was necessary to determine the work load for each station and to determine the relevancy of each assigned task. Employees from the four banks were invited to visit the simulation program to evaluate the techniques and to offer suggestions for improvement.
CHAPTER IV
PRESENTATION OF STUDENT MANUALS

The individual job manuals which were developed for each work station are presented in this chapter. The order of presentation is as follows:

Vice President
Administrative Secretary
Administrative Officer
Loan Officer
Loan Secretary
Payroll Clerk
Receptionist and New Accounts
Savings Teller
Teller
VICE
PRESIDENT
Dear Employee:

Welcome to the GOLDEN EAGLE BANK!

May I take this opportunity to say how pleased I am that you have been appointed to this position. I hope you will enjoy your work with our staff.

As you begin your work with us, you will undoubtedly have many questions. If I can be of any assistance to you in your employment experience, please let me know.

It is our hope that your employment here will be a rewarding and profitable experience for you, as well as for the other employees at Golden Eagle Bank.

Sincerely,

Mrs. Faye Torgerson
President

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OFFICE GUIDELINES

While you are employed at the Golden Eagle Bank, you should be aware of the basic guidelines our office follows:

1. You will be expected to record on your timecard the times you enter or leave the office. The timeclock will print this time for you.

2. Customers are always given priority over all other work. Whenever a customer comes to you, stop whatever you are doing and assist them.

3. When writing letters, any acceptable letter form is used. Always use the current date.

4. A carbon copy and envelope are made of all correspondence.

5. All materials you complete will be placed in your OUT basket for filing and distribution. All materials which come to you will be placed in your IN basket.

6. Interoffice correspondence is distributed to all personnel. This is placed in the employee's IN basket.

7. The Vice President will sign all correspondence and return any unmailable materials to you for correction and completion.

8. Any work you do not complete in one day will be completed the following day along with your regular daily duties.

9. There will be a 10-minute break for all employees during your working day. You are encouraged to take advantage of this time.

10. Be sure your desk is left in an orderly manner at the conclusion of each working day.
RESPONSIBILITIES

Your duties as Vice President of the Golden Eagle Bank will be extremely important. You will be over the activities of the entire bank. You will have the final word about many of the functions in the bank.

Proofreading

One of the most important duties will be the proofreading of all forms and correspondence which leave our bank. If a piece of correspondence comes to you with an error on it, return it to the typist for correction or retyping. If the correspondence is mailable, sign the original copy only and place the correspondence, carbon copy and envelope in your OUT basket for mailing and filing procedures.

Signing checks

You will be responsible for signing all checks used in processing loans. Be extremely cautious in checking the amounts carefully before signing. These checks must always be typed. After a check has been signed, place the loan information and the check in the receptionist's IN basket. She will call the customer and conduct the final transaction.

Signing loan applications

The criteria for signing a loan are listed on the following page.
1. A man must be 21 years of age or married.
2. A woman must be 18 years of age.
3. An applicant's paying habits must be good. Check with the Loan Officer to determine if the local credit bureau has been contacted. The list of businesses on the application also serves as an excellent source for credit investigations.
4. The amount of money a person is asking for must be in proportion to the price of the item he wishes to purchase with the money.
5. The maximum amount a person can borrow from the Golden Eagle Bank is $25,000.

If the above criteria are satisfactorily met by the applicant, you will approve the loan. After you have signed the loan application form, place it in the Loan Officer's IN basket for further action.

Dictation

You will be required to dictate letters to your secretary. If your secretary does not take shorthand, you will dictate the letters into the dictating machine for your secretary to type at a later time. When you are ready to dictate to your secretary, call her on the telephone and ask her to come to your desk to take the dictation. Always ask her to read the letter back to you when the dictation is completed.
Job interviews

It will be your job to interview all persons who come to our bank seeking employment. If there is a typewriter available, have the applicant fill out the application at the typewriter. Following this, you will be expected to conduct a thorough interview.
Dear Employee:

Welcome to the GOLDEN EAGLE BANK!

May I take this opportunity to say how pleased I am that you have been appointed to this position. I hope you will enjoy your work with our staff.

As you begin your work with us, you will undoubtedly have many questions. If I can be of any assistance to you in your employment experience, please let me know.

It is our hope that your employment here will be a rewarding and profitable experience for you, as well as for the other employees at Golden Eagle Bank.

Sincerely,

Mrs. Faye Torgerson
President
OFFICE GUIDELINES

While you are employed at the Golden Eagle Bank, you should be aware of the basic guidelines our office follows:

1. You will be expected to record on your timecard the times you enter or leave the office. The timeclock will print this time for you.

2. Customers are always given priority over all other work. Whenever a customer comes to you, stop whatever you are doing and assist them.

3. When writing letters, any acceptable letter form is used. Always use the current date.

4. A carbon copy and envelope are made of all correspondence.

5. All materials you complete will be placed in your OUT basket for filing and distribution. All materials which come to you will be placed in your IN basket.

6. Interoffice correspondence is distributed to all personnel. This is placed in the employee's IN basket.

7. The Vice President will sign all correspondence and return any unmailable materials to you for correction and completion.

8. Any work you do not complete in one day will be completed the following day along with your regular daily duties.

9. There will be a 10-minute break for all employees during your working day. You are encouraged to take advantage of this time.

10. Be sure your desk is left in an orderly manner at the conclusion of each working day.
ATM SECRETARY

Receive pre-recorded dictation belt

Type letters and envelopes

Receive stop-payment request information

Prepare stop-payment request

VICE PRESIDENT

Dictate letters

Correct?

RECEPTIONIST

file cc

Mail letter

TELLER

CUSTOMER

Receive stop-payment request

Receive stop-payment request

Receive stop-payment request
RESPONSIBILITIES

Your responsibilities at this position are very important because you are the head secretary in our organization. You will have several different tasks to perform. Your direct supervisor is the Vice President, but you may be asked to complete work for some of the other employees as well.

Transcribing machine

Each day you will receive pre-recorded dictation to transcribe. Work on this whenever you have spare time. There will be several letters for you to complete each day, so it will be necessary to work on this whenever possible.

Dictation

Periodically throughout the day, you will be asked to take dictation from the Vice President. Be sure to have a shorthand notebook available for this purpose. If you do not take shorthand, you will type the dictation from the transcribing machine along with your other daily transcription. However, the dictation from the Vice President has priority over your other letters. Try to complete it as soon as you finish taking the dictation or as soon as you receive a recorded tape.

Stopping payment on checks

A customer may request that you stop payment on a check. Obtain a stop payment request from the files. There are
three copies you must fill out—one for our files, one for the Teller, and one for the customer. Be sure to obtain the customer's signature on these forms. There is a stop payment fee of $5 for all stop payment requests. Distribute the copies to the appropriate places.

**Letter composition**

During your secretarial experience, you may have to compose some letters. If so, type these letters and have them signed by the person who made this request.
ADMINISTRATIVE OFFICER
Dear Employee:

Welcome to the GOLDEN EAGLE BANK!

May I take this opportunity to say how pleased I am that you have been appointed to this position. I hope you will enjoy your work with our staff.

As you begin your work with us, you will undoubtedly have many questions. If I can be of any assistance to you in your employment experience, please let me know.

It is our hope that your employment here will be a rewarding and profitable experience for you, as well as for the other employees at Golden Eagle Bank.

Sincerely,

Mrs. Faye Torgerson
President

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3. When writing letters, any acceptable letter form is used. Always use the current date.

4. A carbon copy and envelope are made of all correspondence.

5. All materials you complete will be placed in your OUT basket for filing and distribution. All materials which come to you will be placed in your IN basket.

6. Interoffice correspondence is distributed to all personnel. This is placed in the employee's IN basket.

7. The Vice President will sign all correspondence and return any unavailable materials to you for correction and completion.

8. Any work you do not complete in one day will be completed the following day along with your regular daily duties.

9. There will be a 10-minute break for all employees during your working day. You are encouraged to take advantage of this time.

10. Be sure your desk is left in an orderly manner at the conclusion of each working day.
RESPONSIBILITIES

This position is extremely important during your work experience at the Golden Eagle Bank. Your individual initiative will enable you to play many roles and to make many decisions. You will be evaluated on how well you can control these situations.

Each day the President will give you several cards containing specific instructions for you. These cards involve either a telephone call or a personal visit to an employee in the organization. These cards will be placed in your IN basket periodically throughout the day.

Money

At the beginning of each class period, you will be in charge of giving the Teller and Savings Teller their money. Take them several different denominations and some coins. This should be done at the beginning of the class period.

Personal visit

When you make a personal visit, check the materials you will need to take with you. If the business transaction involves money, take some currency or a completed check along. Go to the receptionist and explain to her who you are and what your business transaction will involve. She will then introduce you to the person who can help you. Observe carefully the employee's reactions to your questions. Remember that you represent a customer and
will be unable to assist the employee in any way with the transaction. When you have completed your business, return to your desk and fill out an evaluation form on the employee. Place the completed form in the President's IN basket.

**Telephone call**

Whenever an employee calls you about a business transaction, you must play the role of any person he or she desires you to be. Use your best judgment in responding to these situations.

The atmosphere of the office will depend upon you!! You are encouraged to use your imagination at all times and play the role as best you can. The success of the simulation will depend on how well you conduct your business relationships with each employee.

You will often be asked to assist the President with the simulation. How well you can follow instructions will determine your success as an administrative officer.
LOAN
OFFICER
Dear Employee:

Welcome to the GOLDEN EAGLE BANK!

May I take this opportunity to say how pleased I am that you have been appointed to this position. I hope you will enjoy your work with our staff.

As you begin your work with us, you will undoubtedly have many questions. If I can be of any assistance to you in your employment experience, please let me know.

It is our hope that your employment here will be a rewarding and profitable experience for you, as well as for the other employees at Golden Eagle Bank.

Sincerely,

Mrs. Faye Torgerson
President
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1. You will be expected to record on your timecard the times you enter or leave the office. The timeclock will print this time for you.

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3. When writing letters, any acceptable letter form is used. Always use the current date.

4. A carbon copy and envelope are made of all correspondence.

5. All materials you complete will be placed in your OUT basket for filing and distribution. All materials which come to you will be placed in your IN basket.

6. Interoffice correspondence is distributed to all personnel. This is placed in the employee's IN basket.

7. The Vice President will sign all correspondence and return any unmailable materials to you for correction and completion.

8. Any work you do not complete in one day will be completed the following day along with your regular daily duties.

9. There will be a 10-minute break for all employees during your working day. You are encouraged to take advantage of this time.

10. Be sure your desk is left in an orderly manner at the conclusion of each working day.
RESPONSIBILITIES

While you are at this position, you will be issuing loans to prospective customers. There are two different types of loans at the Golden Eagle Bank--installment and term.

If you receive an approved loan application in your IN basket during the day, you are ready to process it. If a customer comes to you directly, you must fill out a loan application in ink before processing it. Information is easier to get from a customer if you interview him. Therefore, be sure that you always write the information on the application form.

When the loan application is completed, you must determine if it can be approved. Study the criteria below in making this determination. If a loan cannot be approved, you must contact the customer and give the reasons for rejection. If it is approved, it should have the signature of the Vice President on it. Do not process a loan without this signature.

Criteria for approving loans

1. A man must be 21 years of age or married.
2. A woman must be 18 years of age.
3. An applicant's paying habits must be good. Call the local credit bureau for this information. If they do not have this information, contact the individual businesses listed on the application.
4. The amount of money a person is asking for must be in proportion to the price of the item he wishes to purchase with the money.
5. The maximum amount a person can borrow from the Golden Eagle Bank is $25,000.

Processing an installment loan

1. Obtain an Installment Note form from the files and fill it out. These should be typed.

   A. Assign a loan number. Begin your first loan with #101.
B. Refer to the payment chart booklet. Determine if the customer desires an unprotected or protected plan. The booklet gives the amount of the monthly payment, finance charge and all other necessary information.

2. Type a check for the amount of the principal shown on the application. Do not sign the check.

3. Attach the completed check, installment note form and loan application together. Place them in your secretary's IN basket for further action.

Processing a term loan

1. Obtain a form for processing this type of loan from the files and fill it out. Type the information in the appropriate blanks.

   A. Assign a loan number. Begin with #1001 for single-pay notes.

   B. Figure the amount of interest to be paid on the loan. All loans are granted at the rate of 8% interest. Use the formula:

      \[ I = PRT \]  
      \[
      \frac{360}{360}\text{-day year}
      \]

      When the loan is to be paid in a specified number of months, figure interest according to the following formula:

      \[ \text{Interest} = \text{Principal} \times \text{Rate} \times \text{Time (months)} \]

      12 months

   C. Add the amount of interest to the principal to find the total amount due at the maturity of the loan.

2. Type a check for the amount of the principal shown on the application. Do not sign the check.

3. Attach the check, application for loan and term note together and place them in your secretary's IN basket for appropriate action.
Loan extensions

Follow the guidelines listed below in completing this task:

1. Find the tickler card for the person who desires an extension.

2. Figure the amount of extra interest needed. Find the new due date and the amount due.

3. Put the extension notice on the tickler card with a paper clip. Place them in the receptionist's IN basket for further action.
LOAN
SECRETARY
Dear Employee:

Welcome to the GOLDEN EAGLE BANK!

May I take this opportunity to say how pleased I am that you have been appointed to this position. I hope you will enjoy your work with our staff.

As you begin your work with us, you will undoubtedly have many questions. If I can be of any assistance to you in your employment experience, please let me know.

It is our hope that your employment here will be a rewarding and profitable experience for you, as well as for the other employees at Golden Eagle Bank.

Sincerely,

Mrs. Faye Torgerson
President

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OFFICE GUIDELINES

While you are employed at the Golden Eagle Bank, you should be aware of the basic guidelines our office follows:

1. You will be expected to record on your timecard the times you enter or leave the office. The timeclock will print this time for you.

2. Customers are always given priority over all other work. Whenever a customer comes to you, stop whatever you are doing and assist them.

3. When writing letters, any acceptable letter form is used. Always use the current date.

4. A carbon copy and envelope are made of all correspondence.

5. All materials you complete will be placed in your OUT basket for filing and distribution. All materials which come to you will be placed in your IN basket.

6. Interoffice correspondence is distributed to all personnel. This is placed in the employee's IN basket.

7. The Vice President will sign all correspondence and return any unmailable materials to you for correction and completion.

8. Any work you do not complete in one day will be completed the following day along with your regular daily duties.

9. There will be a 10-minute break for all employees during your working day. You are encouraged to take advantage of this time.

10. Be sure your desk is left in an orderly manner at the conclusion of each working day.
RESPONSIBILITIES

While you are at this position, most of your work will come directly from the Loan Officer. You will act as his or her personal secretary.

Interest computation for term notes

1. Figure the amount of interest to be paid on the loan. All loans are granted at the rate of 8% interest. Use the formula:

\[ I = \frac{PRT}{360} \]  
\[ I = \text{Principal} \times \text{Rate} \times \text{Time} \]  
360-day year

The above formula represents the ordinary-interest method.

When the loan is to be paid in a specified number of months, figure interest according to the following formula:

\[ \text{Interest} = \frac{\text{Principal} \times \text{Rate} \times \text{Time}}{\text{months}} \]  
12 months

2. Add the amount of interest to the principal to find the total amount due at the maturity of the loan.

3. To find a monthly payment for installment loans, add the amount of interest to the principal and divide by the number of monthly installments.

Processing a loan

You will receive loan notes in your IN basket each day. These will come directly from the Loan Officer, who is your supervisor.

When you receive a note, carefully compute the interest on term notes to be sure it is correct. Use the formulas described above. Look at the amount on the check to be sure it has been typed correctly and has been written out for the amount of principal shown on the note.

Make a tickler card for the new customer. Type the necessary information and place the tickler card in the Teller's IN basket.
Forward the loan application and the completed check to the Vice President for approval.

Send a copy of the form letter to the customer thanking him for his business.

Coupon books

Shortly following the approval of an installment loan, you will receive coupon books for each customer. Send the coupon book to the appropriate person along with a letter of appreciation for his business. Use the form letter for this purpose.

Confidential information

You may be asked at various times during your rotation to give out confidential information to other firms or businesses. Most of the time, this questioning will be done over the telephone. Sometimes you may receive a letter requesting this information. Never give out the amount of money a customer has borrowed from the Golden Eagle Bank. However, you can give information about his payment practices. This information should be given only to reliable firms who will use it for credit purposes.
Enclosed you will find your payment booklet. It contains a coupon for each installment due on your loan.

When you pay an installment each month, a coupon should also be included. If you pay in person, bring your payment booklet with you. If you prefer to mail your payment, enclose the proper coupon with your check or money order.

We are happy to have you as a customer. If you have any questions concerning your loan, please let us know.

Sincerely,

(your name)
Loan Secretary

Enclosure
This letter is to inform you that your loan at the Golden Eagle Bank has been approved.

It is our hope that you will enjoy your business relationship with us. We feel that our bank has many services and facilities to offer our customers.

If you will stop at our office within the next day or two, our receptionist will give you your check.

We look forward to having you as a customer. Feel free to call us when you have any questions.

Sincerely,

(Your name)

Loan Secretary
PAYROLL

CLERK
Dear Employee:

Welcome to the GOLDEN EAGLE BANK!

May I take this opportunity to say how pleased I am that you have been appointed to this position. I hope you will enjoy your work with our staff.

As you begin your work with us, you will undoubtedly have many questions. If I can be of any assistance to you in your employment experience, please let me know.

It is our hope that your employment here will be a rewarding and profitable experience for you, as well as for the other employees at Golden Eagle Bank.

Sincerely,

Mrs. Faye Torgerson
President
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3. When writing letters, any acceptable letter form is used. Always use the current date.

4. A carbon copy and envelope are made of all correspondence.

5. All materials you complete will be placed in your OUT basket for filing and distribution. All materials which come to you will be placed in your IN basket.

6. Interoffice correspondence is distributed to all personnel. This is placed in the employee's IN basket.

7. The Vice President will sign all correspondence and return any unmailable materials to you for correction and completion.

8. Any work you do not complete in one day will be completed the following day along with your regular daily duties.

9. There will be a 10-minute break for all employees during your working day. You are encouraged to take advantage of this time.

10. Be sure your desk is left in an orderly manner at the conclusion of each working day.
PAYROLL INFORMATION

The Golden Eagle Bank employs the following persons:

President (Instructor)
Vice President
Loan Officer
Administrative Officer
Payroll Clerk
Savings Teller
Loan Secretary
Receptionist & New Accounts
Teller
Administrative Secretary

Some employees are paid on an hourly basis while others receive a monthly salary. While you are at this position, you will pay both the hourly and salaried employees before the final day of your rotation. Work quickly and plan your time well.

Before you begin your activities, you should call all employees for the following information:

1. Full name
2. Social Security number
3. Number of exemptions
4. Marital status

Hourly employees

These employees are paid according to the amount of time recorded on their timecards. At the beginning of your employment, you will be given two timecards for each hourly employee. You will need both of these cards to compute their wages. Overtime is paid at the rate of one and one half times the regular rate for any hours worked over eight a day.

When you receive the timecards, proceed in the following manner:

A. Total the hours on the timecards. Be sure to total both cards together for each employee. The office hours are from 8 a.m. to 6 p.m. each day.
B. As you compute the totals, any clock-in or clock-out time within 10 minutes is not considered. For example: If Miss Teller clocked in at 7:55 a.m. and clocked out at 11:53 a.m., you would consider her hours from 8 a.m. to 12 noon.

C. Compute overtime for each employee. For ease of computation, always consider overtime in 15 minute intervals. For example: If Miss Teller had 20 minutes overtime, you would consider it as 30 minutes. If she had 33 minutes overtime, you would consider it as 45 minutes overtime. Always move forward to the next 15 minute interval.

D. Figure the Gross income for each employee.

E. Refer to the correct withholding table for the Federal tax.

F. State tax is 16 percent of the Federal tax.

G. FICA (Social Security) is 5.85 percent of the Gross income.

H. Bonding insurance is $2.50 for each employee per week.

I. Record your totals in the payroll book.

**Monthly employees**

Compute the monthly salary for all salaried employees. Use the percentage method to do this.

Deduct $62.50 for each exemption.

State tax is 16 percent of the Federal tax.

FICA (Social Security) is 5.85 percent of the Gross income.

Record your earnings in the payroll book along with the hourly salaries.

**Employee's record**

When you complete your payroll book, record the completed information on each employee's record sheet. Each employee
must have an individual record. Check the files carefully to see if the records have previously been made.

Posting

When you have computed the earnings of each employee and recorded them in the payroll book and the employee's record, post this information on the payroll register.

Each person must have an individual register. Check the files before posting to see if they have already been made.

Paying employees

Prepare payroll checks for each employee. Distribute the checks to each person when you complete this task. These must be typed. The Vice President must sign these checks.

Reporting the payroll

When you have completely finished your payroll duties, type a memo to the President reporting the total amount of money used for this pay period. Make a notation including all of the deductions, along with the earnings.

<table>
<thead>
<tr>
<th>EMPLOYEE</th>
<th>SALARY</th>
</tr>
</thead>
<tbody>
<tr>
<td>President (Instructor)</td>
<td>$2500 per month</td>
</tr>
<tr>
<td>Vice President</td>
<td>2000 per month</td>
</tr>
<tr>
<td>Loan Officer</td>
<td>1750 per month</td>
</tr>
<tr>
<td>Administrative Officer</td>
<td>1200 per month</td>
</tr>
<tr>
<td>Administrative Secretary</td>
<td>4.00 per hour</td>
</tr>
<tr>
<td>Payroll Clerk</td>
<td>3.00 per hour</td>
</tr>
<tr>
<td>Savings Teller</td>
<td>2.75 per hour</td>
</tr>
<tr>
<td>Loan Secretary</td>
<td>2.50 per hour</td>
</tr>
<tr>
<td>Receptionist &amp; New Accounts</td>
<td>2.30 per hour</td>
</tr>
<tr>
<td>Teller</td>
<td>2.20 per hour</td>
</tr>
</tbody>
</table>
RECEPTIONIST & NEW ACCOUNTS
Dear Employee:

Welcome to the GOLDEN EAGLE BANK!

May I take this opportunity to say how pleased I am that you have been appointed to this position. I hope you will enjoy your work with our staff.

As you begin your work with us, you will undoubtedly have many questions. If I can be of any assistance to you in your employment experience, please let me know.

It is our hope that your employment here will be a rewarding and profitable experience for you, as well as for the other employees at Golden Eagle Bank.

Sincerely,

Mrs. Faye Torgerson
President
OFFICE GUIDELINES

While you are employed at the Golden Eagle Bank, you should be aware of the basic guidelines our office follows:

1. You will be expected to record on your timecard the times you enter or leave the office. The timeclock will print this time for you.

2. Customers are always given priority over all other work. Whenever a customer comes to you, stop whatever you are doing and assist them.

3. When writing letters, any acceptable letter form is used. Always use the current date.

4. A carbon copy and envelope are made of all correspondence.

5. All materials you complete will be placed in your OUT basket for filing and distribution. All materials which come to you will be placed in your IN basket.

6. Interoffice correspondence is distributed to all personnel. This is placed in the employee's IN basket.

7. The Vice President will sign all correspondence and return any unmailable materials to you for correction and completion.

8. Any work you do not complete in one day will be completed the following day along with your regular daily duties.

9. There will be a 10-minute break for all employees during your working day. You are encouraged to take advantage of this time.

10. Be sure your desk is left in an orderly manner at the conclusion of each working day.
RECEPTIONIST AND NEW ACCOUNTS

Request for new checking account
  → Prepare signature card
  → Prepare deposit ticket
  → Prepare order form for checks

Request for new savings account
  → Prepare signature card
  → Prepare new account deposit ticket

Receive letters, carbon copies and envelopes
  → File cc

Check office inventory
  → Yes
  → Prepare purchase order
  → No

Collect materials in employee's OOT baskets periodically throughout the day

TELLER

Receive money and deposit ticket
RESPONSIBILITIES

The major area of your work will involve meeting persons who enter the Golden Eagle Bank. You will make introductions and direct persons to the area where they can obtain help. You will open new accounts and file all correspondence. Be sure to read your manual carefully to complete all the necessary tasks in the most efficient and expeditious manner.

Introductions

You must greet any person who comes through the door at the Golden Eagle Bank. Introductions must be made, and the person directed to the area where service can be obtained. Customers are given priority over all other work. Be sure they are met as soon as they enter the bank.

Opening new accounts

You will be required to open two kinds of accounts—checking and savings. The following information will be helpful to you as you complete this task:

Checking Accounts

Fill out all the necessary forms in ink for a new checking account. These forms include:

Signature card (Individual or Joint) - If a couple desires a joint account but only one person opens the account, you must make out a temporary signature card for your files. Send the joint signature card with the person to obtain the second signature. Tell him to return the completed card to the bank. Destroy the temporary card when this has been accomplished.

Deposit ticket Give duplicate to customer. Forward original to Teller along with the money.

Order form for checks

Review with the customer the types of checks and checkbook covers available. Have the customer choose the type he or she would desire. File the signature card. Mail the order forms for all checking accounts together at the end of each working day.

Savings Accounts

Fill out all the necessary forms in ink for a new savings account. These forms include:
Signature card (Individual or Joint) - For joint accounts with only one available signature, complete a temporary signature card for your files. Follow the steps outlined in the Checking accounts section on the preceding page.

New Account Deposit ticket Forward original and money to the Teller. Give duplicate to customer.

After you have completed these forms, place the signature card in the Savings Teller's IN basket for processing. When the Savings Teller processes the account, the form will be returned to you. File it in the appropriate file.

Transferring money from savings account to checking

Sometimes a customer may prefer to take money from his savings account and place it in a checking account. If the customer does not have a checking account, proceed with him in the same manner as you would if he were opening a checking account.

Filing

You will be in charge of all the filing in the office. Periodically throughout the day, collect all the materials in the employee's OUT baskets and distribute them to the appropriate person.

You will receive a carbon copy of all correspondence which goes out of the office. File these copies alphabetically in individual folders. If you have more than one letter for an individual, the letter with the most current date is placed at the front of the folder.

Stamping envelopes

All new envelopes must be stamped with the name and address of the bank. Also the words "Thank You" are stamped on the flap of the envelope. Check the envelope supply periodically and complete this task whenever you have spare time.
Office inventory

You will be in charge of keeping all forms and inventory in stock. If forms are needed, you will be directly in charge of making sure the materials are either duplicated or that arrangements are made for duplication. Check the supplies several times during the week to complete this task.

If forms and supplies are needed, send a purchase order to the President which lists these deficiencies. You will find forms for this job in the file.
Dear Employee:

Welcome to the GOLDEN EAGLE BANK!

May I take this opportunity to say how pleased I am that you have been appointed to this position. I hope you will enjoy your work with our staff.

As you begin your work with us, you will undoubtedly have many questions. If I can be of any assistance to you in your employment experience, please let me know.

It is our hope that your employment here will be a rewarding and profitable experience for you, as well as for the other employees at Golden Eagle Bank.

Sincerely,

Mrs. Faye Torgerson
President

tl
OFFICE GUIDELINES

While you are employed at the Golden Eagle Bank, you should be aware of the basic guidelines our office follows:

1. You will be expected to record on your timecard the times you enter or leave the office. The timeclock will print this time for you.

2. Customers are always given priority over all other work. Whenever a customer comes to you, stop whatever you are doing and assist them.

3. When writing letters, any acceptable letter form is used. Always use the current date.

4. A carbon copy and envelope are made of all correspondence.

5. All materials you complete will be placed in your OUT basket for filing and distribution. All materials which come to you will be placed in your IN basket.

6. Interoffice correspondence is distributed to all personnel. This is placed in the employee's IN basket.

7. The Vice President will sign all correspondence and return any unmailable materials to you for correction and completion.

8. Any work you do not complete in one day will be completed the following day along with your regular daily duties.

9. There will be a 10-minute break for all employees during your working day. You are encouraged to take advantage of this time.

10. Be sure your desk is left in an orderly manner at the conclusion of each working day.
Update passbook for customer → Count correct amount of money → Prepare cash-out ticket → Checking Account?

YES
Prepare deposit ticket → Receive deposit ticket and money

NO
Prepare signature card
RESPONSIBILITIES

While you are at this position, you will be in charge of all our savings accounts. You will have several tasks to perform which require a great deal of accuracy.

Processing savings accounts

Periodically throughout the day, you will receive information on customers who have opened a savings account. These will be in the form of signature cards. As you receive these materials, you will be expected to complete the necessary forms for that individual. You will also be expected to send a form letter to all new customers thanking them for doing business at the Golden Eagle Bank.

1. Each new customer must have a ledger sheet with his name typed at the top. Check the amount of money the customer deposited and post this amount on your ledger sheet. Begin numbering accounts with 101.

2. Prepare a passbook for the new customer. This is to be written in ink. Send the completed passbook to the customer as soon as possible. It should go out the day the ledgers are made up. The passbook should be accompanied by a copy of the form letter. Since approved loans will come through each day, be sure to prepare the form letter in sufficient quantity (40 copies).

3. When you have prepared the necessary materials, place the signature card in the receptionist's IN basket for further action.

Computing interest on savings accounts

Interest is compounded semiannually at the rate of five percent. You will receive instructions on the day you are to complete this task.

When the interest has been computed on all savings accounts, post each ledger with the correct amount. This amount will be deposited directly to the customer's account. Check your figures very carefully as you complete this task.

Updating the passbook

When a customer brings a passbook to you, check it with the ledger card to determine if they show the same balance.
If there is a discrepancy, try to determine the reason. Generally the reason will result from interest which has not been recorded. Be sure to use the dates of the original transaction when updating the passbook.

**Savings account deposits**

When a customer deposits money in his savings account, you must prepare accurate records of this transaction.

1. Fill out a savings deposit ticket for the amount of money a customer desires to deposit. If you receive currency, count the money very carefully. Give the customer a duplicate copy of the deposit ticket.

2. Fill out a cash-in ticket for the amount of the deposit and place it in your cash drawer.

3. Record in the customer's passbook the amount of the deposit and a new balance. If the customer has received interest since his last transaction, record this in the passbook also.

4. Post this deposit on the ledger sheet.

**Savings account withdrawals**

If a customer wishes to withdraw money from his account, you should follow the procedure outlined below:

1. The customer must always bring his passbook with him. No withdrawal can be made without it.

2. Record the amount withdrawn in the customer's passbook. If interest has been computed since the last transaction with that particular customer, be sure to record that amount in their passbook.

3. Give the customer the amount of money they desire to withdraw. Be sure to count this money very carefully.

4. Fill out a cash-out ticket and place it in your drawer.

5. The ledger should then be posted with the withdrawal amount.
Closing a savings account

Find the customer's ledger sheet in the files. Check the deposits, withdrawals and interest indicated on the ledger. Give the customer the amount of money remaining in his account. Remember that he must always bring his passbook with him. Fill out a savings withdrawal ticket.

Make a cash-out ticket for your drawer.

Indicate on the customer's signature card that the account has been closed. Post the withdrawal to the ledger.

Transfer of money from savings account to checking account

Some customers may have a desire to transfer money from their savings account to their checking account. If this occurs, proceed as follows:

1. Record on the customer's passbook the amount of money he desires to withdraw.

2. Remove the desired amount of cash from your drawer and indicate the amount on a cash-out ticket.

3. Fill out a deposit slip in duplicate and have the customer sign it. Indicate on the deposit slip that you are transferring funds from savings to a checking account. Give the customer the duplicate copy.

4. Check the files to determine if the customer already has a checking account opened. If he does, forward the original deposit slip and money to the Teller. If not, take the customer, along with original deposit slip and money to the Receptionist. She will have him sign a signature card for a checking account.

Balancing the cash

At the end of each day, you will be required to balance the cash you have handled throughout the day. If you handle each transaction correctly and carefully, there will be little problem in balancing at the end of the day.
You should fill out a Teller's Cash Summary when you balance your cash. You will find an example of this summary on pages 5 and 6 of this booklet. Study it carefully to aid you as you complete this task.

1. Record the amount of cash you received at the beginning of the day in the upper right-hand corner of the form marked "Cash From Vault".

2. Count and record the amount of money remaining in your cash drawer.

3. On the reverse side of this form, list your cash-ins and cash-outs recorded on the tickets. Find the total and record this under the Balance Proof section of the summary.

4. Check to see if you have balanced. If your drawer is in balance, place a check mark on the "Balance O.K." line.

   If you find that the amount of cash counted is less than the amount of "Cash To Vault", you are short.

   If you find that the amount of cash counted is more than the amount of "Cash To Vault", you are over.

   If you have cash over or cash short, indicate this amount under the Balance Proof section of the summary.

5. After you have completed the balancing, sign your name on the signature line. Send your summary, remaining cash, and checks to the President.
# Tellers Cash Summary

<table>
<thead>
<tr>
<th>TELLER NO.</th>
<th>DATE</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Reserve Cash</th>
<th>Counter Cash</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency Over $100</td>
<td>Currency Over $100</td>
</tr>
<tr>
<td>Currency $100</td>
<td>Currency $100</td>
</tr>
<tr>
<td>Currency $50</td>
<td>Currency $50</td>
</tr>
<tr>
<td>Currency $20</td>
<td>Currency $20</td>
</tr>
<tr>
<td>Currency $10</td>
<td>Currency $10</td>
</tr>
<tr>
<td>Currency $5</td>
<td>Currency $5</td>
</tr>
<tr>
<td>Currency $2</td>
<td>Currency $2</td>
</tr>
<tr>
<td>Currency $1</td>
<td>Currency $1</td>
</tr>
</tbody>
</table>

**Sub Totals**

**Dollars**

**Halves**

**Quarters**

**Dimes**

**Nickles**

**Pennies**

**Mutilated Currency**

**Foreign**

**Total Cash to Vault $**

**Balance Proof**

<table>
<thead>
<tr>
<th>Cash From Vault</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash - Plus or Minus</td>
<td>$</td>
</tr>
<tr>
<td>Net Balance</td>
<td>$</td>
</tr>
</tbody>
</table>

**Balance O.K.**

**Indicate**

- Over $ |
- Short $ |

**List Cash Tickets on the Back of This Form**

**Signature**
REV E RSE OF TELLER'S CASH SUMMARY

<table>
<thead>
<tr>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.00*</td>
</tr>
<tr>
<td>486.31</td>
</tr>
<tr>
<td>1.00-</td>
</tr>
<tr>
<td>26.00</td>
</tr>
<tr>
<td>16.00</td>
</tr>
<tr>
<td>20.00</td>
</tr>
<tr>
<td>52.00-</td>
</tr>
<tr>
<td>3.18-</td>
</tr>
<tr>
<td>94.21</td>
</tr>
<tr>
<td>97.00-</td>
</tr>
<tr>
<td>150.00</td>
</tr>
<tr>
<td>400.00</td>
</tr>
<tr>
<td>525.00</td>
</tr>
<tr>
<td>25.00-</td>
</tr>
<tr>
<td>85.50-</td>
</tr>
<tr>
<td>1,270.18</td>
</tr>
<tr>
<td>500.00-</td>
</tr>
<tr>
<td>291.00-</td>
</tr>
<tr>
<td>50.00-</td>
</tr>
<tr>
<td>10.00-</td>
</tr>
<tr>
<td>60.50</td>
</tr>
<tr>
<td>1,000.00-</td>
</tr>
<tr>
<td>250.00-</td>
</tr>
<tr>
<td>40.50-</td>
</tr>
<tr>
<td>31.75</td>
</tr>
<tr>
<td>35.00-</td>
</tr>
<tr>
<td>406.00</td>
</tr>
<tr>
<td>1,564.54</td>
</tr>
<tr>
<td>100.00</td>
</tr>
<tr>
<td>2,806.31</td>
</tr>
</tbody>
</table>

-6-
May we congratulate you on the fine judgment you have shown by opening a savings account at the Golden Eagle Bank. We were happy to meet with you and to tell you about the many services our bank has to offer.

Enclosed you will find your passbook. Please bring this passbook with you whenever you make a deposit or withdrawal.

We hope that you will make regular deposits in your new account. These deposits, plus the interest they will earn, could amount to a sizeable sum.

We take pride in the services and facilities that we offer our customers. If you have questions at any time, please do not hesitate to let us know.

Sincerely,

(Your name)
Savings Teller

Enclosure
Dear Employee:

Welcome to the GOLDEN EAGLE BANK!

May I take this opportunity to say how pleased I am that you have been appointed to this position. I hope you will enjoy your work with our staff.

As you begin your work with us, you will undoubtedly have many questions. If I can be of any assistance to you in your employment experience, please let me know.

It is our hope that your employment here will be a rewarding and profitable experience for you, as well as for the other employees at Golden Eagle Bank.

Sincerely,

Mrs. Faye Torgerson
President

tl
OFFICE GUIDELINES

While you are employed at the Golden Eagle Bank, you should be aware of the basic guidelines our office follows:

1. You will be expected to record on your timecard the times you enter or leave the office. The timeclock will print this time for you.

2. Customers are always given priority over all other work. Whenever a customer comes to you, stop whatever you are doing and assist them.

3. When writing letters, any acceptable letter form is used. Always use the current date.

4. A carbon copy and envelope are made of all correspondence.

5. All materials you complete will be placed in your OUT basket for filing and distribution. All materials which come to you will be placed in your IN basket.

6. Interoffice correspondence is distributed to all personnel. This is placed in the employee's IN basket.

7. The Vice President will sign all correspondence and return any unmailable materials to you for correction and completion.

8. Any work you do not complete in one day will be completed the following day along with your regular daily duties.

9. There will be a 10-minute break for all employees during your working day. You are encouraged to take advantage of this time.

10. Be sure your desk is left in an orderly manner at the conclusion of each working day.
<table>
<thead>
<tr>
<th><strong>TELLER</strong></th>
<th><strong>TELLER</strong></th>
<th><strong>CUSTOMER</strong></th>
<th><strong>PRESIDENT</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Receive money from vault</td>
<td>Prepare cash-in ticket</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Receive cash summary, cash, &amp; checks</td>
</tr>
<tr>
<td>Receive loan payments</td>
<td>Installment or term? IERM</td>
<td>Count money in drawer at the end of working day</td>
<td></td>
</tr>
<tr>
<td>Post information on installment loan ledger</td>
<td>Prepare receipt, Place ticket &amp; receipt in OUT basket</td>
<td>Prepare cash summary</td>
<td></td>
</tr>
<tr>
<td>Receive deposit tickets &amp; money for NEW acct.</td>
<td>Prepare cash-in ticket &amp; place in OUT basket</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prepare late notices on notes</td>
<td></td>
<td></td>
<td>Receive due notice</td>
</tr>
</tbody>
</table>

A

A
RESPONSIBILITIES

Being a teller is a very important position at our bank. It is estimated that Tellers conduct approximately 75 per cent of the banking business. You will come in contact with many different customers while you are at this position.

Cash drawer

Each day you will receive cash for your daily business transactions. Count the money very carefully and place a cash-in ticket in your drawer indicating the amount of money you received. Each time you receive cash from within the bank or from a customer, you should follow this procedure.

When you take money from your cash box, fill out a cash-out ticket and place it in your drawer. Indicate on this ticket the amount of money you took out. These tickets will be used at the end of each day as you balance your cash drawer and complete your Cash Summary.

Loan payments

You will receive loan payments each day in the mail. If the customer has an installment loan, a coupon should accompany this payment. Post the amount of payment on the customer's installment loan ledger. If this is a first payment, make a ledger for the customer. Attach coupon to the tickler card and file them in the section marked "Next Month".

If you receive payment for short-term loans, make a receipt for the amount of payment and attach it to the tickler card. Put it in your OUT basket.

When a customer comes to pay in person, always issue him a receipt for his payment.

Savings and checking account deposits for new accounts

When customers open a checking or savings account, they will transact their business with the Receptionist. After all the necessary information has been taken care of, the Receptionist will forward the deposit tickets and money to you. If you receive cash, be sure to make a cash-in ticket.
Stop payment requests

You will receive stop payment requests from the Administrative Secretary periodically. When you receive one, be on the alert for that particular check so you can stop it as soon as it comes through.

Tickler file

The tickler file contains cards on all customers who have loans with our bank. These cards are filed by date. The first date to appear in your file should be the first day you are at this position. For example, if today is the fifth day of the month, the date on the guide will be a "5". On the sixth day of the month, guide "5" and all the unpaid notes should be transferred to the past-due file.

The cards behind each numbered guide indicate the payments due on that particular day.

Past-due notices

At the beginning of each day, check the past-due file to find any notes that are five days overdue. Pull these cards from the file and send a past-due notice to the customer.

Will-be-due notices

Ten days before a loan is due, you must send notices to the customers reminding them of this payment. These notices should be sent only to those customers who have term loans with our bank. Check the tickler file to find cards for those customers.

Balancing the cash

At the end of each day, you will be required to balance the cash you have handled throughout the day. If you handle each transaction correctly and carefully, there will be little problem in balancing at the end of the day.

You should fill out a Teller's Cash Summary when you balance your cash. You will find an example of this summary on Pages 4 and 5 of this booklet. Study it carefully to aid you as you complete this task.
1. Record the amount of cash you received at the beginning of the day in the upper right-hand corner of the form marked "Cash From Vault".

2. Count and record the amount of money remaining in your cash drawer.

3. On the reverse side of this form, list your cash-ins and cash-outs recorded on the tickets. Find the total and record this under the Balance Proof section of the summary.

4. Check to see if you have balanced. If your drawer is in balance, place a check mark on the "Balance O.K." line.

   If you find that the amount of cash counted is less than the amount of "Cash To Vault", you are short.

   If you find that the amount of cash counted is more than the amount of "Cash To Vault", you are over.

   If you have cash over or cash short, indicate this amount under the Balance Proof section of the summary.

5. After you have completed the balancing, sign your name on the signature line. Send your summary, remaining cash, and checks to the President.
## Tellers Cash Summary

<table>
<thead>
<tr>
<th>TELLER NO.</th>
<th>RESERVE CASH</th>
<th>COUNTER CASH</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>CURRENCY OVER $100</td>
</tr>
<tr>
<td></td>
<td></td>
<td>CURRENCY $100</td>
</tr>
<tr>
<td></td>
<td></td>
<td>CURRENCY $50</td>
</tr>
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<td></td>
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<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td>CURRENCY $1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>SUB TOTALS</td>
</tr>
<tr>
<td></td>
<td></td>
<td>DOLLARS</td>
</tr>
<tr>
<td></td>
<td></td>
<td>HALVES</td>
</tr>
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LIST CASH TICKETS ON THE BACK OF THIS FORM

SIGNATURE
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CHAPTER V
PRESENTATION OF TEACHER'S MANUAL

The teacher's manual which was developed for this program is presented in this chapter. This section contains information about the following items:

Simulation overview
Flow chart symbols
Necessary hardware for implementing this program
Suggested rotation procedures
Positional overview
Organization of the office before the simulation actually begins
Organization of a resource file for the daily activities
Letter composition for the Vice President
Evaluation procedures
TEACHER'S MANUAL
<table>
<thead>
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<th>Page</th>
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<tr>
<td>Simulation Overview</td>
<td>112</td>
</tr>
<tr>
<td>Flow Chart Symbols</td>
<td>113</td>
</tr>
<tr>
<td>Schedule of Activities</td>
<td>114</td>
</tr>
<tr>
<td>Necessary Hardware</td>
<td>115</td>
</tr>
<tr>
<td>Suggested Rotation Schedule</td>
<td>116</td>
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<tr>
<td>Overview of Positions</td>
<td>118</td>
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<tr>
<td>Organizing the Office</td>
<td>119</td>
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<tr>
<td>Letter Composition</td>
<td>159</td>
</tr>
<tr>
<td>Evaluation Procedures</td>
<td>161</td>
</tr>
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</table>
SIMULATION OVERVIEW

This course has been designed for 72 hours of actual simulation experience. However, you are encouraged to use the materials provided in a manner which meets the needs of your own particular situation. Many variations can exist depending on the number of stations used and the number of days allotted for each rotation period.

It is necessary that the curriculum be arranged to allow a two-hour block of time for each class period. This allows ample time for the instruction and also gives the students a 10-minute break between the two hours.

At the Golden Eagle Bank, two hours on the job is equivalent to one day. Students rotate to new positions upon completion of eight hours at each position.

Students who enter the program must have had some typewriting training. Shorthand is also desirable but not mandatory. The beginning of the course should be devoted to pre-employment procedures. During this time students are asked to write a letter of application and prepare a personal data sheet. It is also necessary to fill out an application blank and have an interview. These experiences provide an excellent opportunity for the students to understand employment procedures and provide themselves with the necessary tools for employment opportunities following their education.
FLOW CHART SYMBOLS

Process/Annotation - Indicates that some form of action is taken.

Input/Output - Indicates material is coming in or leaving the bank.

Document - Indicates the use of a printed form.

Decision - Indicates that a decision must be made.

Offline Storage - Indicates that material must be filed.

Manual Operation - Indicates that information must be recorded in a record book.

Preparation - Indicates that a calculation must be determined.

Connector - Indicates a connection point on the chart from one point to another.
SCHEDULE OF ACTIVITIES

Listed below is a suggested schedule for teaching this program. There are many other ideas which can be incorporated depending on your particular situation.

Day one

Introduction to the course

Day two

How to write an effective letter of application

How to make a personal data sheet

Day three

How to write a thank-you letter following the interview

Effective telephone techniques

How to make proper introductions

Interview "tips"

Day four

Personal interviews

Days five through twelve

Acquaintanceship with office machines, how to read a flow chart, payroll procedures, and interest calculations

(These experiences will vary depending on the simulation facility, student experiences, and teacher preference)

Remainder of days

Simulation
NECESSARY HARDWARE

The following information is a listing of the suggested hardware for each position in the simulation:

**Vice President**
- Desk
- Dictation unit
- Telephone
  - IN and OUT basket

**Administrative Secretary**
- Desk
- IN and OUT basket
- Transcription unit
- Telephone
  - Executive typewriter

**Administrative Officer**
- Desk
- IN basket
- Telephone

**Loan Officer**
- Desk
- Telephone
- Typewriter
- IN and OUT basket
- Calculator

**Loan Secretary**
- Desk
- Telephone
- Typewriter
- IN and OUT basket
- Rol-o-dex file

**Payroll Clerk**
- Desk
- IN and OUT basket
- Telephone
- Typewriter
- Calculator

**Savings Teller**
- Desk
- Telephone
- Cash box
- Typewriter
- IN and OUT basket
- Ten-key adding machine or calculator
Teller

Desk
Telephone
Cash box
Ten-key adding machine or calculator

Tickler files (2 boxes for 3" x 5" cards)
IN and OUT basket

Receptionist and New Accounts

Desk
Telephone
Typewriter

Signature card files (2 boxes for 3" x 5" cards)
IN basket

President

Desk
Telephone

Calculator

OTHER ITEMS

It is also necessary to have the following items for the entire office:

Time clock
Spirit duplicator
Filing cabinet
Teacher's manual

Posting machine
Name plate for each position
Student manual for each position

SUGGESTED ROTATION SCHEDULE

This simulation was designed to rotate every four days. A suggested rotation schedule is shown on the following page. This chart was designed for nine students and would involve 36 days or 72 hours of actual simulation time. The following stations would be involved: Vice President, Administrative Secretary, Administrative Officer, Teller, Savings Teller, Payroll Clerk, Loan Officer, Loan Secretary, Receptionist and New Accounts.
1. Vice President
2. Administrative Secretary
3. Administrative Officer
4. Teller
5. Savings Teller
6. Payroll Clerk
7. Loan Officer
8. Loan Secretary
9. Receptionist &
   New Accounts

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<th>4 ds</th>
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<td>2</td>
<td>1</td>
<td>9</td>
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<td>7</td>
<td>6</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
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</table>

If seven students are enrolled, the simulation would involve 28 days or 56 hours of actual simulation. The positions would be as follows: Loan Officer, Loan Secretary, Teller, Savings Teller, Payroll Clerk, Administrative Officer, and Receptionist & New Accounts.

If ten students are enrolled in the program, the simulation would involve 40 days or 80 hours of simulation.
experience. The positions would be as follows: Vice President, Administrative Secretary, Payroll Clerk, Administrative Officer, Loan Officer, Loan Secretary, Receptionist & New Accounts, Teller, Savings Teller, and another Savings Teller.

Sixteen students would involve 32 days or 64 hours in the simulation facility. There would be two Vice Presidents, two Administrative Secretaries, two Loan Officers, two Tellers, two Savings Tellers, two Loan Secretaries, two Payroll Clerks, one Receptionist & New Accounts, and one Administrative Officer. The Receptionist and Administrative Officer would only stay at their positions for two days each. After the two-day period, they would exchange places.

OVERVIEW OF POSITIONS AND INDIVIDUAL TASKS

President (Instructor)

Vice President

Dictates correspondence
Proofreads and returns any unmailable letters for correction
Interviews job applicants
Approves all loan applications

Loan Officer

Fills out loan applications and interviews loan applicants
Computes interest on all term and installment loans
Types checks for approved loans
Grants extensions on loans and computes additional interest
Administrative Officer

Plays the role of the customer making personal visits and phone calls

Administrative Secretary

Completes any work under the direction of the Vice President
Takes dictation
Types pre-recorded material from dictating/transcription machine

Payroll Clerk

Computes payroll on hourly and salaried employees
Posts information
Pays employees

Savings Teller

Initiates and updates customer passbooks
Computes semi-annual interest on savings accounts
Handles withdrawals and deposits related to savings accounts
Posts information on ledger sheets

Loan Secretary

Processes all loans
Types tickler cards on each customer
Sends letter pertaining to new loans
Sends coupon books to customers who have installment loans

Receptionist & New Accounts

Opens all new checking and savings accounts
Greets customers
Files all correspondence
Takes care of office inventory

Teller

Receives all loan payments
Sends due notices on notes to customers

ORGANIZING THE OFFICE

There are several items that must be completed prior to the time of instruction. All materials should be
typed and ready for use on the first day of the simulation.

**Tickler file for Teller**

You will need two boxes designed to hold 3" x 5" cards. One should be marked "Tickler File" and the other one should be marked "Past-due File". Each box should contain 31 numbered guides. Each guide represents a day of the month. A guide marked "Next Month" should follow the guide numbered 31 in each box.

The information on the following pages should be typed on the tickler cards and filed behind the appropriate days of the month.

```
NAME: JORGENSEN, KEITH
NOTE NO: 2
ADDRESS: Huntington, Utah
DATE OF LOAN: TIME 1 year
RATE: 8
INTEREST: 160
AMOUNT OF PAYMENT: 180 DUE: OF EACH MONTH BGC
NOTE TICKLER: GOLDEN EAGLE BMI - Price, Utah
REMARKS:
```
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<th>Amt. of Loan</th>
<th>Term</th>
<th>Type</th>
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<th>Monthly Payment</th>
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<td>2,603.44</td>
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END OF DAY 1 MATERIALS
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<th>Interest</th>
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<th>Monthly Payment</th>
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<td>Term</td>
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<td>Inst.</td>
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END OF DAY 2 MATERIALS
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<td>Monthly Payment</td>
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END OF DAY 3 MATERIALS
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END OF DAY 4 MATERIALS
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<tr>
<td>Name</td>
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<td>Type</td>
<td>Interest</td>
<td>Total</td>
<td>Monthly Payment</td>
</tr>
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<td>11,124.60</td>
<td>185.41</td>
</tr>
<tr>
<td>Foote, Victor</td>
<td>10,000</td>
<td>10 yrs.</td>
<td>Inst.</td>
<td>5,000.00</td>
<td>15,000.00</td>
<td>125.00</td>
</tr>
<tr>
<td>Ford, Ben</td>
<td>7,500</td>
<td>5 yrs.</td>
<td>Inst.</td>
<td>1,875.00</td>
<td>9,375.00</td>
<td>156.25</td>
</tr>
<tr>
<td>Hobbs, Harvey</td>
<td>9,900</td>
<td>9 yrs.</td>
<td>Inst.</td>
<td>4,454.28</td>
<td>14,354.28</td>
<td>132.91</td>
</tr>
<tr>
<td>Hofman, Clyde</td>
<td>2,900</td>
<td>3 yrs.</td>
<td>Inst.</td>
<td>434.68</td>
<td>3,334.68</td>
<td>92.63</td>
</tr>
<tr>
<td>Jones, Farrell</td>
<td>4,800</td>
<td>4 yrs.</td>
<td>Inst.</td>
<td>960.00</td>
<td>5,760.00</td>
<td>120.00</td>
</tr>
<tr>
<td>Keller, Phyl</td>
<td>4,800</td>
<td>4 yrs.</td>
<td>Inst.</td>
<td>960.00</td>
<td>5,760.00</td>
<td>120.00</td>
</tr>
<tr>
<td>Lemmon, Conrad</td>
<td>4,900</td>
<td>3 yrs.</td>
<td>Inst.</td>
<td>734.72</td>
<td>5,634.72</td>
<td>156.52</td>
</tr>
<tr>
<td>Little, Blaine</td>
<td>6,000</td>
<td>6 yrs.</td>
<td>Inst.</td>
<td>1,799.76</td>
<td>7,799.76</td>
<td>108.33</td>
</tr>
<tr>
<td>Mann, Lawrence</td>
<td>7,000</td>
<td>5 yrs.</td>
<td>Inst.</td>
<td>1,749.80</td>
<td>8,749.80</td>
<td>145.83</td>
</tr>
<tr>
<td>McGarry, Vern</td>
<td>6,800</td>
<td>6 yrs.</td>
<td>Inst.</td>
<td>2,039.44</td>
<td>8,839.44</td>
<td>122.77</td>
</tr>
<tr>
<td>Name</td>
<td>Amount of Loan</td>
<td>Term</td>
<td>Type</td>
<td>Interest</td>
<td>Total</td>
<td>Monthly Payment</td>
</tr>
<tr>
<td>---------------------</td>
<td>----------------</td>
<td>-------</td>
<td>------</td>
<td>----------------</td>
<td>----------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Miner, Nick</td>
<td>$ 9,000</td>
<td>10 yrs.</td>
<td>Inst.</td>
<td>$ 4,500.00</td>
<td>$13,500.00</td>
<td>$112.50</td>
</tr>
<tr>
<td>Parken, David</td>
<td>5,500</td>
<td>5 yrs.</td>
<td>Inst.</td>
<td>1,374.80</td>
<td>6,874.80</td>
<td>114.58</td>
</tr>
<tr>
<td>Riley, Eugene</td>
<td>4,800</td>
<td>4 yrs.</td>
<td>Inst.</td>
<td>960.00</td>
<td>5,760.00</td>
<td>120.00</td>
</tr>
<tr>
<td>Smith, Egbert</td>
<td>4,900</td>
<td>5 yrs.</td>
<td>Inst.</td>
<td>1,224.80</td>
<td>6,124.80</td>
<td>102.08</td>
</tr>
<tr>
<td>Taggert, Calvin</td>
<td>3,200</td>
<td>3 yrs.</td>
<td>Inst.</td>
<td>479.92</td>
<td>3,679.92</td>
<td>102.22</td>
</tr>
<tr>
<td>Ulibarri, Donald</td>
<td>6,000</td>
<td>6 yrs.</td>
<td>Inst.</td>
<td>1,799.76</td>
<td>7,799.76</td>
<td>108.33</td>
</tr>
<tr>
<td>Yates, Kent</td>
<td>4,200</td>
<td>4 yrs.</td>
<td>Inst.</td>
<td>960.00</td>
<td>5,760.00</td>
<td>120.00</td>
</tr>
<tr>
<td>Zundel, Lloyd</td>
<td>3,000</td>
<td>3 yrs.</td>
<td>Inst.</td>
<td>540.00</td>
<td>4,140.00</td>
<td>115.00</td>
</tr>
</tbody>
</table>
File for forms

The following forms are used in the program. It is desirable to have a file for them made prior to the simulation. However, this could be completed during the first rotation.

Installment note          Signature cards (checking)
Term note                 Deposit ticket
Savings ledger            Order form for checks
Passbook                  Signature cards (savings)
Cash-in ticket            New account deposit ticket
Cash-out ticket           Payroll register
Cash summary              Payroll book
Due notice                Employee record sheet
Loan extension            Payroll check
Application form          Memorandum
Letterhead                Stop payment request
Carbon paper              Employee evaluation form
Purchase order            Coupon
Loan application          

In addition to the forms listed above, the following materials will also be necessary.

Onionskin paper           Time cards
Blank checks              Play money
Envelopes                 Receipt books
### Time Cards

Six time cards should be made prior to the simulation with the following times recorded on them:

<table>
<thead>
<tr>
<th>Position</th>
<th>Day</th>
<th>In</th>
<th>Out</th>
<th>In</th>
<th>Out</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Admin. Secretary</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monday</td>
<td>7:59</td>
<td>12:00</td>
<td>3:30</td>
<td>5:58</td>
<td></td>
</tr>
<tr>
<td>Tuesday</td>
<td>7:54</td>
<td>12:05</td>
<td>4:00</td>
<td>6:01</td>
<td></td>
</tr>
<tr>
<td>Wednesday</td>
<td>8:00</td>
<td>11:58</td>
<td>3:30</td>
<td>6:01</td>
<td></td>
</tr>
<tr>
<td>Thursday</td>
<td>7:50</td>
<td>12:30</td>
<td>3:59</td>
<td>5:58</td>
<td></td>
</tr>
<tr>
<td>Friday</td>
<td>8:00</td>
<td>12:30</td>
<td>3:30</td>
<td>6:01</td>
<td></td>
</tr>
<tr>
<td><strong>Payroll Clerk</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monday</td>
<td>7:55</td>
<td>12:30</td>
<td>4:00</td>
<td>6:01</td>
<td></td>
</tr>
<tr>
<td>Tuesday</td>
<td>8:00</td>
<td>11:55</td>
<td>3:58</td>
<td>5:58</td>
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</tr>
<tr>
<td>Wednesday</td>
<td>7:58</td>
<td>11:50</td>
<td>4:00</td>
<td>6:01</td>
<td></td>
</tr>
<tr>
<td>Thursday</td>
<td>7:55</td>
<td>12:30</td>
<td>3:30</td>
<td>5:30</td>
<td></td>
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<tr>
<td>Friday</td>
<td>7:56</td>
<td>12:01</td>
<td>4:00</td>
<td>5:58</td>
<td></td>
</tr>
<tr>
<td><strong>Receptionist &amp; New Accounts</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monday</td>
<td>7:50</td>
<td>11:59</td>
<td>3:30</td>
<td>5:58</td>
<td></td>
</tr>
<tr>
<td>Tuesday</td>
<td>7:50</td>
<td>12:01</td>
<td>4:00</td>
<td>5:58</td>
<td></td>
</tr>
<tr>
<td>Wednesday</td>
<td>7:51</td>
<td>12:02</td>
<td>4:00</td>
<td>6:01</td>
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</tr>
<tr>
<td>Thursday</td>
<td>7:55</td>
<td>12:02</td>
<td>3:59</td>
<td>6:01</td>
<td></td>
</tr>
<tr>
<td>Friday</td>
<td>8:00</td>
<td>11:55</td>
<td>3:30</td>
<td>6:30</td>
<td></td>
</tr>
<tr>
<td><strong>Teller</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monday</td>
<td>7:59</td>
<td>11:59</td>
<td>4:00</td>
<td>6:01</td>
<td></td>
</tr>
<tr>
<td>Tuesday</td>
<td>8:00</td>
<td>12:01</td>
<td>3:58</td>
<td>5:58</td>
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</tr>
<tr>
<td>Wednesday</td>
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<td>11:58</td>
<td>4:00</td>
<td>5:58</td>
<td></td>
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<tr>
<td>Thursday</td>
<td>7:59</td>
<td>12:05</td>
<td>3:21</td>
<td>6:05</td>
<td></td>
</tr>
<tr>
<td>Friday</td>
<td>7:55</td>
<td>12:01</td>
<td>4:00</td>
<td>6:30</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Monday</td>
<td>Tuesday</td>
<td>Wednesday</td>
<td>Thursday</td>
<td>Friday</td>
</tr>
<tr>
<td>--------------</td>
<td>--------------</td>
<td>-------------</td>
<td>------------</td>
<td>------------</td>
<td>-------------</td>
</tr>
<tr>
<td><strong>Savings Teller</strong></td>
<td>7:55</td>
<td>8:00</td>
<td>7:59</td>
<td>7:59</td>
<td>7:57</td>
</tr>
<tr>
<td></td>
<td>11:58</td>
<td>12:05</td>
<td>11:50</td>
<td>11:50</td>
<td>11:55</td>
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<td></td>
<td>4:00</td>
<td>3:58</td>
<td>4:00</td>
<td>4:00</td>
<td>4:00</td>
</tr>
<tr>
<td></td>
<td>6:01</td>
<td>6:01</td>
<td>5:30</td>
<td>12:02</td>
<td>5:58</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Loan Secretary</strong></td>
<td>7:55</td>
<td>7:58</td>
<td>7:59</td>
<td>8:01</td>
<td>8:03</td>
</tr>
<tr>
<td></td>
<td>12:00</td>
<td>12:01</td>
<td>12:02</td>
<td>12:55</td>
<td>12:00</td>
</tr>
<tr>
<td></td>
<td>4:00</td>
<td>4:00</td>
<td>4:00</td>
<td>3:59</td>
<td>3:30</td>
</tr>
<tr>
<td></td>
<td>6:30</td>
<td>5:58</td>
<td>5:58</td>
<td>5:58</td>
<td>6:01</td>
</tr>
</tbody>
</table>

These time cards will be distributed to the Payroll Clerk at the beginning of each rotation. Always make a time card for each hourly employee involved in the simulation. If less than nine employees are involved, eliminate those cards which pertain to unfilled positions. If more than nine employees are involved, make additional cards for them.

The Payroll Clerk will be involved in computing a payroll for a bi-weekly period of time. This time card will be used with the student's actual time card from the previous week. As a result, if nine students are involved in the simulation, the Payroll Clerk will be working with twelve time cards for the employees who are hourly--six cards which the instructor has prepared and six student cards from the previous week.
Checks and coupons

Checks and coupons should be made for the individuals listed below. A check and coupon for the same person should be attached together with a paper clip for payment purposes. Make all checks payable to the Golden Eagle Bank.

**Day 1**  
(Installment Payments)

<table>
<thead>
<tr>
<th>Name</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marvin Aston</td>
<td>$47.50</td>
</tr>
<tr>
<td>(Miss) Kathy Beck</td>
<td>35.66</td>
</tr>
<tr>
<td>Greg Cole</td>
<td>110.91</td>
</tr>
<tr>
<td>Charles Coleman</td>
<td>130.50</td>
</tr>
<tr>
<td>Bob Larson</td>
<td>120.30</td>
</tr>
<tr>
<td>Rodney Phillips</td>
<td>225.00</td>
</tr>
<tr>
<td>Delbert Thompson</td>
<td>109.25</td>
</tr>
<tr>
<td>Les Walters</td>
<td>122.27</td>
</tr>
</tbody>
</table>

**Day 2**

<table>
<thead>
<tr>
<th>Name</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Richard Atkinson</td>
<td>$120.00</td>
</tr>
<tr>
<td>Ronald Edwards</td>
<td>89.16</td>
</tr>
<tr>
<td>Dave Glass</td>
<td>141.66</td>
</tr>
<tr>
<td>Keith Jorgensen</td>
<td>178.33</td>
</tr>
<tr>
<td>Oliver Lee</td>
<td>126.04</td>
</tr>
<tr>
<td>Vernon Peters</td>
<td>191.25</td>
</tr>
<tr>
<td>Donna Randall</td>
<td>261.25</td>
</tr>
<tr>
<td>Name</td>
<td>Amount</td>
</tr>
<tr>
<td>-----------------------</td>
<td>--------</td>
</tr>
<tr>
<td>Boyd Smith</td>
<td>$220.50</td>
</tr>
<tr>
<td>Lee Underwood</td>
<td>85.70</td>
</tr>
<tr>
<td>Terry Wade</td>
<td>71.25</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>DAY 3</strong></td>
<td></td>
</tr>
<tr>
<td>Blanche Collison</td>
<td>89.16</td>
</tr>
<tr>
<td>Clyde Crown</td>
<td>141.66</td>
</tr>
<tr>
<td>Gerald Lowe</td>
<td>71.25</td>
</tr>
<tr>
<td>Weldon Snow</td>
<td>221.91</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>DAY 4</strong></td>
<td></td>
</tr>
<tr>
<td>Pauline Beecher</td>
<td>112.50</td>
</tr>
<tr>
<td>Ernest Crowther</td>
<td>138.66</td>
</tr>
<tr>
<td>George Frost</td>
<td>100.83</td>
</tr>
<tr>
<td>Loren Lewis</td>
<td>207.00</td>
</tr>
<tr>
<td>Wayne Sanderson</td>
<td>107.55</td>
</tr>
<tr>
<td>Elmer Ware</td>
<td>162.00</td>
</tr>
</tbody>
</table>

Checks only should be made for the following individuals.

**DAY 1**
(Term Payments)

<table>
<thead>
<tr>
<th>Name</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duane Adair</td>
<td>4,320.00</td>
</tr>
<tr>
<td>Paul Bothwell</td>
<td>540.00</td>
</tr>
<tr>
<td>Michael Dudley</td>
<td>201.33</td>
</tr>
<tr>
<td>Jack Fisher</td>
<td>887.40</td>
</tr>
<tr>
<td>Name</td>
<td>Amount</td>
</tr>
<tr>
<td>--------------------</td>
<td>--------------</td>
</tr>
<tr>
<td>Russell Larsen</td>
<td>$2,784.00</td>
</tr>
<tr>
<td>Melvin Rees</td>
<td>474.00</td>
</tr>
<tr>
<td>Duane Scarle</td>
<td>181.20</td>
</tr>
<tr>
<td>Lyle Scott</td>
<td>2,552.00</td>
</tr>
<tr>
<td>Chris Thomas</td>
<td>402.67</td>
</tr>
</tbody>
</table>

**DAY 2**

<table>
<thead>
<tr>
<th>Name</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leon Fausett</td>
<td>680.33</td>
</tr>
<tr>
<td>Richard Hackett</td>
<td>3,348.00</td>
</tr>
<tr>
<td>Donald Hammond</td>
<td>7,440.00</td>
</tr>
<tr>
<td>Roger Hunter</td>
<td>561.00</td>
</tr>
<tr>
<td>Miss Julie Nelson</td>
<td>359.33</td>
</tr>
<tr>
<td>Stephen Peterson</td>
<td>909.00</td>
</tr>
<tr>
<td>Perry Sorenson</td>
<td>918.00</td>
</tr>
</tbody>
</table>

**DAY 3**

<table>
<thead>
<tr>
<th>Name</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Don Bigler</td>
<td>506.67</td>
</tr>
<tr>
<td>Darell Funk</td>
<td>805.33</td>
</tr>
<tr>
<td>Henry Holmes</td>
<td>510.00</td>
</tr>
<tr>
<td>Mrs. Evelyn Kramer</td>
<td>304.00</td>
</tr>
<tr>
<td>Ken Norman</td>
<td>300.67</td>
</tr>
<tr>
<td>Curtis Van Wagenen</td>
<td>680.33</td>
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</tbody>
</table>

**DAY 4**

<table>
<thead>
<tr>
<th>Name</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dennis Crockett</td>
<td>1,392.00</td>
</tr>
<tr>
<td>Kenneth Goff</td>
<td>1,890.00</td>
</tr>
<tr>
<td>Name</td>
<td>Amount</td>
</tr>
<tr>
<td>--------------</td>
<td>--------</td>
</tr>
<tr>
<td>Dale James</td>
<td>$408.00</td>
</tr>
<tr>
<td>Frank Quist</td>
<td>$604.00</td>
</tr>
</tbody>
</table>

**Example of Check**

Hand to the

[Handwritten amount: Two hundred sixty eight $268.49]

Donna Randall

**Example of Coupon**

College of Eastern Utah

Office

GOLDEN EAGLE BANK

To be sure of proper credit, fill in carefully and mail coupon with payment.

Name: Donna Randall

Address: East Carbon City, Utah

<table>
<thead>
<tr>
<th>(For Bank's Use)</th>
<th>Payment</th>
<th>$268.49</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>Check On</td>
<td></td>
<td>TOTAL</td>
</tr>
</tbody>
</table>

TOTAL: $268.49
Coupon books

Approximately ten coupon books should be made. Use a 3" x 5" index card for each booklet and place the words "Coupon Book" on each one. These books will be sent to customers with a copy of the form letter. This letter will be prepared by the Loan Secretary.

Rolodex file for the Loan Secretary

It is beneficial to have a master file of all customers. This file should include the name and address of each person who does business in the Loan Department of the Golden Eagle Bank. The names of these individuals can be obtained from the Tickler File. It is suggested that local addresses be used to make the simulation more authentic. In addition to the names listed in the Tickler File, the following persons have recently obtained loans from the bank and should be added to the Rolodex file.

John Grayson  Bob Adamson
Fred Johnston  Don Patterson
Alex Fredrickson  Frank Draper
Tyler Morris  Doris Curkwood (Miss)
Pearl Alexander (Miss)  Alfred Kirkwood
George Gregory

Pre-recorded dictation tapes for the Administrative Secretary

The following eight letters should be recorded for the Administrative Secretary prior to the simulation.
Mr. Kent Holt
(Use a local address)

Dear Mr. Holt:

Subject: Banking Services

Each day the Golden Eagle Bank makes approximately 15 loans to people in this vicinity. Many of these loans are issued to young couples who are buying their first home.

We offer many services to these customers:

1. Our service is fast
2. Interest rates are low
3. Easy payment plans are available

When you are ready to purchase your new home, come to the Golden Eagle Bank. Our Loan Officer will be happy to serve you.

Sincerely,

(Use the name of the Vice President)

Vice President

(Your initials)
Gentlemen:

As Vice President of the Golden Eagle Bank, I would like to express my appreciation to you for the opportunity you have given us to serve the banking needs of your company.

We take pride in the many services we can offer businessmen like yourself. Our facilities are modern and up to date.

I am certain that you will never regret opening an office in this area.

Sincerely,

(Use the name of the Vice President)

Vice President

(Your initials)
Mr. Ira Murphy  
(Use a local address)  

Dear Mr. Murphy:

A week ago you opened a savings account at the Golden Eagle Bank. We are happy that you have given us the pleasure of serving your needs.

Are you aware of the many other services that our bank has available for its customers? Some of these services include:

1. Safe-deposit boxes  
2. Checking accounts  
3. Short-term and installment loans  
4. Credit card services  
5. Traveler's checks

If you would like more information about these services, please let us know.

Sincerely,

(Use the name of the Vice President)  
Vice President  

(Your initials)
Gentlemen:

(Mr. John Doe), the President of our bank, will be in your city on Tuesday, June 10. (He) would like to meet with you for approximately one hour. (He) believes that you may be able to help (him) in working out a problem in connection with our bank's employee bonding insurance.

(Mr. Doe) will be staying at the Roadside Inn which is located near your building. (He) would be pleased to come to your office for an appointment.

Would you kindly telephone me at (637-2120, Ext. 100) to let me know when a meeting could be arranged.

Sincerely,

(Use the name of the Vice President)
Vice President

(Your initials)
Current Date

Mr. Steven Beal
(Use a local address)

Dear Mr. Beal:

Since you have a savings account with us, it is obvious that you realize the importance of giving your money the protection that our bank provides. You may be overlooking, however, another valuable part of banking protection—a safe-deposit box.

Your valuables will be safe in one of our safe-deposit boxes. Our rental fee is only a few cents each day.

Why not stop in today and investigate the possibility of renting a safe-deposit box.

Sincerely,

(Use the name of the Vice President)
Vice President

(Your initials)
Dear Mr. Ward:

Thank you for your letter. It was pleasing to open the mail and find such a pleasant message.

Nothing makes us happier than to learn that the work of our employees is appreciated. Many people give criticism, but seldom do they take the time to give compliments.

We are extremely happy to hear that you are a satisfied customer. We will do our best to provide you with this continued service.

Sincerely,

(Use the name of the Vice President)
Vice President

(Your initials)
Mr. Larry Simmons
(Use a local address)

Dear Mr. Simmons:

It was a pleasure for me to see that you have opened a new savings account at our bank. I would like to take this opportunity to welcome you once again as a savings customer.

We have appreciated your business in the past. From your own experience, I am sure you realize how fast your money can grow with regular deposits at the Golden Eagle Bank.

It is our sincere wish to serve you to your complete satisfaction.

Sincerely,

(Use the name of the Vice President)
Vice President

(Your initials)
Mrs. Lula Hansen
(Use a local address)
Dear Mrs. Hansen:

Congratulations on the birth of your new baby boy! We know that this child will be a source of happiness to your entire family.

Now is the time to open a savings account in the boy's name. If deposits are made regularly, he will have a sizable sum saved by the time he is 18 years old.

Enclosed is a certificate worth $5 which will be added to the initial deposit when you open his account.

Sincerely,

(Use the name of the Vice President)
Vice President
(Your initials)
DAILY ACTIVITIES

Each day there are several items you must do to keep the simulation functioning properly. It is helpful to type the following items on cards for easy distribution. There are many other ideas and situations which can be added to this list. Do not hesitate to use your own imagination and initiative.

Day One

The following items should be placed in the employee's IN basket prior to the beginning of class:

Loan Secretary

(1) Send coupon books to the following persons:

John Grayson          Tyler Morris
Fred Johnston         Pearl Alexander (Miss)
Alex Fredrickson

(Be sure to include five coupon books with these instructions)

Savings Teller

(1) The following persons have opened regular savings accounts:

Mr. Clyde Collins     $2,050
Mr. Leonard Farnsworth 475
Mr. Norman Fuller     1,000
Mr. Albert Griffiths   950
Mrs. Lula Hansen      500
Mr. Delmar Kent       4,080
Mr. Darrell Manning   650
Mr. Bill Reed  $12,000
Mr. Larry Simmons  8,200
Mr. Tom Wagner  4,800

(Local addresses for these customers are necessary)

(2) Just a reminder to tell you to balance your cash at the end of each day. When you have computed this amount, take your cash summary, cash-in and cash-out tickets, money and checks to the President.

Teller

(1) Just a reminder to tell you to balance your cash at the end of each day. When you have computed this amount, take your cash summary, cash-in and cash-out tickets, money and checks to the President.

(2) Would you pull the notes that were not paid yesterday and file them in the past-due file. When notes are five days overdue, past-due notices should be processed and mailed. You are to do this each day. You may want to keep this note in your basket to remind you of this duty.

(3) Would you please check the tickler file and pull those notes due 10 days from today. Process "will be due" notices and mail to the customers. This is to be done each day. You may want to keep this reminder in your IN basket to remind you of this task.

(Be sure to place checks and coupons in the IN basket for loan payments. Use those payments which are designated for Day 1.)

Loan Officer

(1) The following extensions have been granted:

George Reece  30 days
Maynard Wallace  1 month

(2) Please process the following approved installment loans:

Jack Davis  $4700  2 years  Life and A&H
Neil Thompson $5400 5 years Life only
Barry Fowler 250 9 months Unprotected
Jenny Christensen 1000 18 months Life only
Glen Davis 1900 4 years Life and A&H
Tom Taylor 3900 6 years Unprotected
Sheldon Greene 4250 18 months Unprotected
Al Olson 7100 3 years Life only
Norm Donnally 5900 6 years Unprotected
Sam White 2600 15 months Unprotected

(3) Please process the following term notes:
Eddie Jones $1000 3 months
Charles Despain 500 30 days
Miss Grace Evans 3000 3 years
Alex Gordon 8500 5 years
Mrs. Georgia Thomas 750 9 months

The following situations are to be used by the Administrative Officer in making personal visits and telephone calls:

Administrative Secretary
(1) You are Robert Faux. You would like to stop payment on a check you made out to Mr. Bob Oveson.
Check No. 203
Dated - First day of last month
Amount - $258.66
Reason - Check was lost in the mail

Teller
(1) You are Raymond Hamilton. You are calling to find out when your loan payment comes due.
Loan Officer

(1) You are John Olson. How much interest do you charge on an installment loan for $5,000 for five years?

Savings Teller

(1) You are Mr. Larry Simmons. You would like to deposit $150 to your savings account. Be sure to take your passbook and some money.

(2) You are Mrs. Lula Hansen. What is the balance of my account?

Loan Secretary

(1) You are calling from Sears. You would like some information about a customer named Roger Hunter. What kind of loan does he have with your bank? How much is the loan? When will it be paid off? Does he make his payments on time?

Receptionist & New Accounts

(1) You are Mr. Lowell Abbey. You would like to open a checking account. Take some money with you.

(2) You are Mr. Larry Evans. You would like to open a savings account. Be sure to take some money with you.

(3) You are Mr. Kent Holt. You would like to open a checking account. Take some money with you.

Day Two

The following items should be placed in the employee's IN basket prior to the beginning of class:

Loan Secretary

(1) Send a coupon book to:

Mr. Bob Adamson

(Be sure to include one coupon book with these instructions)
Savings Teller

(1) The following persons have opened regular savings accounts:

Mr. Willard Allen $6,500
Mr. Steven Beal 700
Mr. Gordon Dee 5,000
Mr. Harry Jensen 8,600
Mr. Scott Larson 3,300
Mr. Ira Murphy 3,700
Mr. Dean Parry 8,900
Miss Emily Stevens 1,000
Mr. Leo Timothy 800
Mr. Nick Vance 2,500

Loan Officer

(1) The following loan extensions have been granted:

Max Dunlap 60 days
Dale Richards 1 month
Elmer Kennedy 30 days

(2) The following persons have been approved for term loans:

John Larsen $8,900 10 years
Miss Joan Frandsen 500 6 months
Gerald Laws 6,000 5 years
Frank Fredrickson 3,850 4 years
Merlin Embley 4,175 3 years
Tom Findley 800 240 days
Receptionist & New Accounts

(1) Please call the Payroll Clerk and have her add another exemption for you. You would like to add your sister.

(2) After checking through the files, I noticed that Mr. Todd Rasmussen, (address), has not had a loan with our bank for five years. Please write him a letter indicating that we are eager to serve his needs at any time.

The following situations are to be used by the Administrative Officer in making personal visits and telephone calls:

Administrative Secretary

(1) You are Leland Morris. You would like to stop payment on a check made to Mr. Tony Carter:

   Check No. 367
   Dated - Tenth of last month
   Amount - $64.40
   Reason - Check was lost

Teller

(1) You are Scott Fletcher. You are calling to find out when your loan payment comes due.

(2) You are Lawrence Mann. You are just sick because your wife has misplaced your payment booklet. What should you do? She is so absent minded!

Loan Officer

(1) You are Miss Alyce Smith. You are calling to find out how much interest you would have to pay on a loan of $3500. You would like to pay it off in monthly installments in three years.

(2) Use any name you desire. You would like to apply for a loan to buy a car. The car costs $4,987.50.

Savings Teller

(1) You are Mr. Delmar Kent. You would like to deposit $275. Be sure to take your passbook and some money.

(2) You are Mr. Bill Reed. You would like to withdraw $500. Be sure to take your passbook.
(3) You are Mr. Norman Fuller. You would like to make a deposit of $500. Take some money and your passbook with you.

(4) You are Mr. Clyde Collins. You would like to withdraw $250. Take your passbook with you.

(5) You are Mrs. Lula Hansen. You would like to deposit $100. Be sure to take your passbook and money with you.

Loan Secretary

(1) You are Lowell Baker. You took out an installment loan with the Golden Eagle Bank last week. Why didn't you get a coupon book?

(2) You are Boyd Smith. Could you tell me when my loan payment is due? My wife lost all our records. What about my lost coupon book?

Receptionist & New Accounts

(1) You are Mr. Wesley Stewart. You would like to open a checking account. Take some money with you.

(2) You are Mr. Carl Reid. You would like to open a new savings account. Be sure to take some money with you.

(3) You are Mr. Brent Dexter. You would like to open a checking account. Take some money with you.

(4) You are calling to find out the banking hours at the Golden Eagle Bank. Use any name you wish.

(5) Use any name you desire. You are calling to find out the name of the person or persons at the Golden Eagle Bank who issue loans to customers. You are really having a hard time making "ends" meet in your daily financial affairs. You have recently been fired from your job and your children are not receiving the proper food and clothing. You are desperately trying to find a bank where you can get some cash FAST! Try to get the sympathy of the Receptionist and convince the person at that position that he or she should talk to the Loan Officer in your behalf.

(6) You are calling to find out how much interest is charged on loans at the Golden Eagle Bank. Use any name you desire.
Day Three

The following items should be placed in the employee's
IN basket prior to the beginning of class:

**Loan Secretary**

(1) Send coupon books to:
- Don Patterson
- Frank Draper

(Be sure to include one coupon book with these instructions.)

**Savings Teller**

(1) Compute the semiannual interest on all savings accounts. When you complete this task, send me a memo indicating the total amount paid.

(2) The following persons have opened regular savings accounts:
- Miss Thelma Croft $ 250
- Miss Ruth Higbee 300
- Mr. Doug Leigh 900
- Mr. Kirk Lloyd 10,000
- Mr. Stuart Neilson 1,000
- Mr. Clyde Quinn 2,000
- Mr. Gary Russell 7,500
- Miss Marie Utley 700
- Mr. Jesse Ward 15,000

**Teller**

(Place checks and coupons in the IN basket for loan payments. Use those payments which are designated for Day 3.)
Loan Officer

(1) Please process the following installment loans:
- Alfred Ohlson $6500 5 years unprotected
- Miss Lillie James 3300 36 months unprotected
- Joseph Allred 8700 6 years Life only

Receptionist & New Accounts

(1) I received a letter of application from Miss Toni Taylor, (address). She applied for a secretarial position at our bank. Would you kindly write and inform her that I would like her to come in for an interview next Friday at 1 p.m. We will have her fill out an application at that time also.

The following situations are to be used by the Administrative Officer in making personal visits and telephone calls:

Administrative Secretary

(1) You are Mrs. Sarah Judd. You would like to stop payment on a check to Miss Lillie Kramer.

Check No. 408
Date - 25th of last month
Amount - $2.50
Check was washed in the washing machine and is not legible.

Teller

(1) Mr. Michael Dudley would like to make a loan payment today.

Loan Officer

(1) You are Mr. Edwin Fry. Could you tell me when my loan payment is due? ........ That's what I thought, but I really have a problem. I have been relieved from my job temporarily and just can't make my payment today. What should I do? ........ I could probably pay it in two months. Is there an extra charge?
(2) You are Mr. Fredrick Johnson. You were just down to the car dealer in town and you saw a new cadillac which you would like to buy. Could you take out a loan for something like this at the Golden Eagle Bank? You can only pay around $150 each month. The car costs $9850. How long would it take to pay it off? What rate of interest are you charging?

Savings Teller

(1) You are Mr. Tom Wagner. You would like to transfer $2,000 from your savings account to your checking account. Be sure to take your passbook with you.

(2) You are Mr. Darrell Manning. You would like to close your savings account. Be sure to take your passbook with you.

(3) You are Mr. Leonard Farnsworth and you are calling to find out what the balance of your savings account is today.

(4) You are Clyde Collins. You would like to transfer $1,000 from your savings account to your checking account.

Loan Secretary

(1) You are Mrs. Georgia Thomas. You came in last week to get a loan from Golden Eagle Bank. You have not received a payment booklet yet. When will you receive it?

Receptionist & New Accounts

(1) You are Mr. Robert Faux. You would like to open a checking account. Take some money with you.

(2) You are Harold Durfey. You would like to open a new savings account. Take some money with you.

(3) You are Mrs. Sarah Judd. You would like to open a checking account. Take some money with you.

(4) You are calling to find out the maximum amount of money that could be borrowed from the Golden Eagle Bank. You would like to build a new home. Use any name you desire.
Day Four

The following items should be placed in the employee's IN basket prior to the beginning of class:

**Loan Secretary**

(1) Send coupon books to:

Mrs. Doris Curkwood  
Mr. Alfred Kirkwood  
Mr. George Gregory

(Be sure to include one coupon book for each customer with these instructions.)

**Savings Teller**

(1) Compose a letter to those persons who have closed their savings accounts. Thank them for their business and invite them to save at our bank in the near future.

**Teller**

(Place checks and coupons in the IN basket for loan payments. Use those payments which are designated for Day 4.)

**Loan Officer**

(1) The following extensions have been granted:

Kenneth Goff  
2 months

Scott Fletcher  
30 days

(2) The following persons have been approved for installment loans:

John Alexander  
$9800  
10 years  
Unprotected

Fred Lund  
400  
6 months  
Life only

Frederick Wright  
2450  
18 months  
Life & A&H

Miss Phyllis Lawson  
150  
15 months  
Unprotected
Payroll Clerk

(1) I have decided to increase all hourly wages by $.50 per hour. All monthly salaries will be increased by 10%. Please type a memo to each employee indicating his or her new salary.

The following situations are to be used by the Administrative Officer in making personal visits and telephone calls:

Savings Teller

(1) You are Mr. Norman Fuller. You would like to deposit $800. Take your passbook and some money.

(2) You are Mr. Delmar Kent. You would like to deposit $550. Take your passbook and some money.

(3) You are Mrs. Lula Hansen. You would like to close your savings account. Take your passbook.

Receptionist & New Accounts

(1) You are Bruce Harris. You would like to open a savings account. Take some money with you.

(2) You are Miss Marry Guymon. You would like to open a checking account. Take some money with you.

(3) You are Mr. Leland Morris. You would like to open a checking account. Take some money with you.

LETTER COMPOSITION

Listed below are several situations which can be used by the Vice President for letter composition. There are many other ideas you may desire to incorporate into your own particular program. These problems can be distributed to the Vice President at random during the rotation.

(1) Mr. Tom Norrison, (address), has been an outstanding customer of ours for many years. However, he has not had an account with our bank for the past three years.
He closed both the checking and savings accounts on the same day. Dictate him a letter expressing our concern about this matter.

(2) The Board of Director's meeting will be held at the Viva Cafe next Saturday evening. Send letters to the following persons:

Mr. John Thompson, (address)
Mr. Alex Johansen, (address)
Mr. Tyler Mortensen, (address)
Mrs. Alyce Livingston, (address)
Mrs. Freda Jones, (address)

(3) A loan was granted to Mr. Thomas Mecham two months ago. This was a term loan in the amount of $450. It was to be paid in 30 days. We have sent him a past-due notice, but he has made no attempt to pay this bill. Dictate him a letter indicating the necessary steps we will take if this bill is not paid soon.

Mr. Thomas Mecham
(Use a local address)

(4) Mr. Harvey Baker called last week desiring information on the procedures he should use in applying for a loan with our bank. Dictate him a letter advising him on further action.

Mr. Harvey Baker
(Use a local address)

(5) A banking convention will be held in Chicago beginning the first Tuesday of next month (check date). This convention will last for one week.

John Taylorson, a good friend of yours, lives in the Chicago area. Dictate him a letter indicating your desire to meet with him during the convention week. Make all the arrangements necessary.

Dictate a letter to the Holiday Inn for reservations for the week. Indicate your arrival and departure times as well as any other information you feel is necessary.
Use the following addresses for the letters:

Mr. John Taylorson  
567 Diamondview  
Chicago, Illinois

Holiday Inn  
12245 Hamilton Blvd.  
Chicago, Illinois

(6) Mr. Vaughn Litner was a regular checking account customer of ours for approximately ten years. Suddenly he closed his account with us six months ago. No reason was given for this action. We know that he has not moved from this area. Dictate him a letter indicating our concern for this action.

Mr. Vaughn Litner  
(Use a local address)

(7) Miss Sally Jones opened a savings account with our bank two years ago. The account was in the amount of $500. She has not made any deposits or withdrawals since that date. Interest has been computed semi-annually and entered on her ledger, but those are the only transactions shown. Dictate her a letter asking if our service is satisfactory. Indicate that we would desire to serve her in any way possible.

Miss Sally Jones  
(Use a local address)

EVALUATION PROCEDURES

Several items should be taken into consideration during the evaluation process.

Punctuality and attendance become extremely important in training students to prepare for future employment. In order for the simulation to be a valid experience in preparing students, they must realize that punctuality and attendance are an integral part of any job situation. Since it is partially upon this basis
that remuneration on the job is given, this should become a part of the evaluation procedure.

The attitude of employees is an important aspect of their success. While this item is difficult to measure, it is generally easy for the instructor to detect. The evaluation of attitude is, therefore, a subjective judgment on the part of the instructor. The attitude of the student toward the job, toward the other employees and toward the supervisor should become a part of the evaluation procedure.

Quantity and quality of work should be highly emphasized. At some point in a student's education, there should arise an awareness that no longer can he get by with "one" or "two" errors. Businesses will not tolerate errors, and simulation is a good place to emphasize and demand this type of performance.

Personal appearance is an important aspect of simulation. It is often difficult to enforce any type of standard because of other student commitments throughout the school day. However, it should be stressed during the orientation process, and some type of standard can be set which students can meet.

Peer evaluation has a place in the simulation program. Many businesses use this type of procedure to determine advancement within the company. Such items as dependability, cooperation, courtesy, attitude and initiative can best be identified by other employees.
Since the evaluation of students in the simulation is based on both subjective and objective information, the most effective means of assessing effectiveness is through an evaluation conference with the student. This technique is generally the means employed by businesses in evaluating the performance of employees and, therefore, gives the students a taste of what they may expect when they are employed. This procedure also gives the instructor an opportunity to counsel with students pertaining to areas of possible improvement and helps them gain insight about their own general effectiveness as an employee.
CHAPTER VI

SUMMARY AND IMPLICATIONS

This study was undertaken to develop a simulation course for implementation at the College of Eastern Utah.

The objectives of the study were:

1. To observe and interview employees at four banking institutions to identify tasks, equipment, and software necessary to establish a simulated banking program.

2. To develop job manuals for each employee at the bank.
   a. To develop flow charts for each manual indicating the flow of paperwork throughout the bank.
   b. To establish guidelines for employees in helping them understand what is expected of them during the time they spend in the office.

3. To develop a resource file to aid the instructor in operating the simulation. This file contains dictation and telephone problems to aid in directing interpersonal experiences throughout the simulation.

4. To collect forms from the banking institutions to operate the program.

5. To develop a teacher's manual containing the necessary file materials, necessary equipment, rotation
schedule, resource file, software for conducting the simulation, suggested time schedule, and evaluation procedures.

6. To conduct an experimental simulation at the College of Eastern Utah, Spring Quarter, 1975.

7. To make the necessary adjustments necessary to incorporate the program into the regular curriculum beginning Autumn Quarter, 1975.

Implications

It was not within the scope of this study to determine the effectiveness of the simulation program as it relates to the success of students in finding related employment. It was not intended to measure the success of students during their later employment. This, however, is an area that should be explored, and it is the intent of the author to follow the success of students who have been involved in the simulation.

A further study could be continued to determine the feasibility of expanding the number of positions in the simulation which could, thus, accommodate more students in the program.

Another area of further development could be the expansion of the teacher resource file. This would provide the instructor with a greater repertoire of experiences with which to provide the students.
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APPENDIX
APPENDIX

The following questions were used in interviewing employees at the four banks involved with this study:

**General questions**

1. What are your main duties?
2. What forms do you use to complete these tasks?
3. Where does each form go when it leaves your desk?
4. What files do you use?
5. Do you use form letters?
6. Do you compose letters at your particular position? Who types those letters?
7. What pieces of equipment do you use to complete your daily activities?
8. Are you paid hourly or on a monthly basis? Do you have an opportunity to receive overtime?
9. Does your establishment use a time clock? Do you punch in and out?

**Specific questions**

1. Who takes care of your office inventory (forms and etc.)?
2. How much interest do you charge on short-term and installment loans? Do you use simple interest or amortization forms? Must all customers have a checking account with your bank?
3. How much interest do you pay on savings accounts? How often is it computed?
4. Who dictates letters to you? Do you use shorthand or machine transcription? Who signs those letters?
5. Do your employees receive a payroll check, or is their salary deposited to a checking account?
6. When is a loan payment considered overdue? Do you send out "will-be-due" notices and "past-due" notices?

7. Are your employees bonded? What fringe benefits are available?

8. What information do you consider "confidential" during a credit reference inquiry?

9. How long does it take for a loan to be approved? What specific criteria is used in determining approval of a loan?

10. Are you ever evaluated by other employees?
VITA

Faye LaDawn Torgerson

Candidate for the Degree of

Master of Science

Plan B Report: The Development of a Proposed Model Office Simulation for Implementation at the College of Eastern Utah

Major Field: Business Education

Biographical Information:

Personal Data: Born at Gunnison, Utah, February 21, 1942, daughter of Mr. and Mrs. Edwin L. Malmgren; married Robert O. Torgerson, May 15, 1965; two children: Troy and Don.

Education: Attended elementary school at Centerfield Elementary; graduated from Gunnison Valley High School in 1960; received an Associate of Arts degree from Snow College in 1962; received a Bachelor of Science degree from Brigham Young University, with a major in Business Education in 1964; did graduate work in Business Education at Utah State University during the summers of 1972, 1973, and 1975; completed requirements for the Master of Science degree at Utah State University in 1975.

Professional Experience: 1971 to present - Business Instructor at College of Eastern Utah, Price, Utah.