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Floyd H. Stark

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ORAL HISTORY

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DATE 8.10.84

Floyd W. Stark
(Signature - Interviewee)

Ceredo Bank
(Address)

DATE 10 Aug 84

[Signature]
(Signature - Witness)

FLOYD STARK
August 10, 1984
HISTORY OF CEREDO
WVC-C-11

Don: First of all, would you please state your full name?

Floyd: Floyd B. Stark.

Don: And that's spelled S-t-a-r-k?

Floyd: That's correct.

Don: And now are uh, what is your position here at the bank?

Floyd: President.

Don: Uh, you have been president here at the bank for quite some time. How long exactly has that been?

Floyd: Well, I've been in the bank about 35 plus years, but uh, as president about 3 years.

Don: Three years (mmm-nmm). Your family has been involved with this bank for quite some time. Can you tell me a little bit about your family? And ...and the banking business here.

Floyd: Well, the bank was established in 1891. Uh, and it was established my...by my mother's father and her uncle and my great-uncle, and they rounded the bank. And since that time, there have been a Stark in the bank as president. After my mother's father and uncle, came my father and my brother and then myself. (mmm) So it's been over a period of uh, 96 odd years.

Don: Ninety odd years. That's ...that's a long time.

Floyd: Uh...yes, it is.

Don: Uh, the relationship that your family has to the community, how would you describe that? Or the past relationship and the present relationship of your family to the community?

Floyd: Well, I think that uh, the bank itself has established us as leaders in the community and as far as development in the community whether that's earned or not, that's ...uh, that's a peculiarity of banking that's a uh, uh, I once heard an examiner, a bank examiner say that you could tell what type of bank was in the community by the community itself so, we feel that the bank has been instrumental in making the community a nice place to live and work.

Don: That's certainly true. Uh, in your family or for you personally, who were the...or were there any dominant figures that really had an impact on you as an individual?

Floyd: Well, probably my father or my grandfather and great-uncle died when I was an early age so as far as uh, impact, my father would have ...would have been practically more than any other individual. (mmm-nmm)

Don: In what respect...did he pass on certain family values or characteristics or

Floyd: No, his love for the community and unselfish development of the community, irrespective of his position and treating the bank as a part of the community and not as a uh, strictly a profit-maker but as a developer of the community. And I think that his uh, involvement with the community certainly passed over to me, and I've enjoyed it and uh, probably his leadership there was important to me in pursuing it.

Don: Hmm-hmm. Uh, your family of course obviously has been involved in the banking business during these 90 odd years. How else, or now other occupations have your family been involved with or other businesses?

Floyd: Well, uh, farming, uh, my father was instrumental in bringing jersey cows in (uh, really?) the community, 'into the area. We have promoted through the years a Wayne County Fair, which was one of best in the probably the state at the time. Now that hasn't been for some time but the location where the bank now stands use to be a multiple use for...a multiple use area, really. At one time it was a nine-hole golf course. Prior to that it was briefly...there was dog racing here. And from that developed the facilities for the fair. (mmm) Uh, it's been a recreation area. It's practically been the focal point through the years for the community itself. Uh, many community activities have been held on this particular property. (mmhmm)

Don: That's really interesting, you said about jersey cows. I'm from a farming background myself and I...the one thing that I remember is that I've never forgotten the taste of jersey milk. I've always liked it, the thick cream and everything.

Floyd: That was in the late '20's or the early '30's.

Don: Uh, you yourself are an intricate part of this community. What other activities outside the bank, are you connected with concerning the community? Or are you connected with anything...uh, Kiwanis, Kiwanna's, things of that nature.

Floyd: Well, frankly I'm not a joiner. Uh, I guess I'm too much of an individualist and too impatient to belong to community organizations that ...are socially oriented to a degree. My whole life is the community and the uh, the bank and my family.

Don: Uh-huh. Do you...now are you able to avoid participating community life considering that you're not a joiner, you're an individualist, are you still able to participate and how are you able to do that?

Floyd: Oh, through different uh, ad-noc organizations that are set up for particular things that are set up to accomplish and then disbanded. However, through the years, for different purposes

I've been on different committees but they've always been for useful in my opinion, for useful purposes and progressive purposes, such as the Ceredo beautification. Uh, I was the first president of that and have been with it since it was formed. Uh, when Mose Napier went in as Mayor of Ceredo, he asked me to take that over and that's been 12, 15 years ago and I think we've made considerable strides and innovative moves to fund that. And I think it's basically uh, been a very good thing for Ceredo.

Don: That's certainly true because Ceredo in my opinion, and the opinion of many people as a nice looking town. Uh, your family is especially you, certainly, are professionally orientated. Has uh, formal education played a big part in that? What I guess what I'm saying is what value has your family placed on formal education?

Floyd: I'm not sure that I understand the question. Uh...now important do we think formal education is?

Don: Well, for example, (or what have we done to improve formal education within the community?)I guess uh, both of those questions are really pertinent. I can understand what you're saying you don't understand. Uh, for example, did your father encourage you to go on to higher education in college and uh, what impact did he have within the community on the education at the, say, high school level?

Floyd: Well, he was the president of the Board of Education for many years and uh, back when we had a district uh, board opposed to county wide uh, Ceredo-Kenova High School was uh, I've heard it said that the probably the best in the state. Because we could centralize our funds and we had teachers with masters and doctors and it's not prevalent now. (that's true)

Don: You certainly have a good football team down here. Uh...

Floyd: And that was probably, sports was probably instrumental in me, my...I guess it was just assumed that I would continue my education but sports were the thing that kept me going at that stage. (mm-mm)

Don: Did you play football?

Floyd: Well, I played football and basketball in high school, went on to Greenbrier military and played both sports and went to WVU on a basketball scholarship.

Don: Somebody told me you were a good hoop player.

Floyd: Yeah, in the war. (in the war)

Don: Uh, what military experience did you have in the war?
You talking about World War II or the Korean War?

Floyd: No, what he referred to was the big war, I guess. Uh, I went on a ...I was uh, had some uh, it was a limited not sure how

to say this, anyway, I was, had limited restrictions. I had a bad elbow and also my eye so I was always in the states. Uh, thought when the war was over I was going over for occupation in Japan but that didn't materialize and it was about 2 1/2 years of service, but all unlimited service bases primarily in the military police. (oh)

Don: What criteria do you personally place or what is your definition of success? Would it be financial, educational, occupational or social? If you were going to define that, for you yourself, for your family, what kind of criteria would you use?

Floyd: I think it's accomplishment for the community and the area has been my big satisfaction.

Don: The uh, community of Ceredo as we've said before and we were talking awhile about how it is defined uh, is a nice little town. Well, it's not that little really. It's still growing. What would you say would be the central focus of the community?

Floyd: Well, I think we're...I don't think there's any one central, I think that people from outside the area look on us at a sports oriented and we are at that degree, and we've had a great deal of success. Uh, little league basketball, uh, now primarily football uh, I've felt like I've played a great part in that, especially in the early stages. I was founder of the little league. I headed up revising uh, rebuilding the football stadium and it was gratifying that that first year we completed it, we won the first state championship. We, I coached junior high basketball and after uh, the ones that I coached ended up winning two state championships in high school. And that was the first they'd done and the last they'd done so...uh, I felt a part of the sports community because I've always enjoyed sports and know the value that comes from sports. And I guess in that respect I don't agree with the new regulation on the C average. I think there've been a lot of people that have been successful, that haven't made good grades in high school but have participated in sports and that is uh, encouraged them to do other things. And they have blossomed after high school, as far as grades are concerned. So I don't agree with that, but that's...beside the point I guess. The other thrust of the community, I think, again, is from the outside standpoint. We've won the all West Virginia city for 5 years, and we were the West Virginia City for one of those years. And we feel that basketball played a part in that. We feel that the development of the Ceredo Plaza played a part in that. And we think that the plaza here is for a city of our size, is uh, high quality, very attractive and we think that's because we encouraged the developers to do it that way, rather than do it in a strictly economy-basis. (right) Uh...

Don: Okay, there we go.

Floyd: Well, to continue what...the discussion has been...the question was what I consider the main...thrust or how Ceredo is known and I've given you what outsiders think. And I think the

inside is the ability to work together without uh, political friction, even though uh, some outsiders would consider that we do not have a two-party system so to speak, we through our effort to work together, I think we've accomplished a great deal without the ...the changing of uh, administrations every two years and we've continually accomplished things. And I don't think that's all bad.

Don: Are there any one dominant groups, or dominant figures in the community and is there a lot of clash between groups? You were saying you know, you work together, and that's certainly important. Has there been any clashes in the past?

Floyd: Well, they've been minor but uh, not friction enough to endafter those who've died down, we've had controversy but it's always came out best and an example would be the vote on the having the liquor store in town. We had a debate, we had various discussions uh, the pros won by about 29 votes, with the largest voting that we'd ever had in town of Ceredo, and yet uh, no uh, permanent lesion was after it was over, we came back together.

Don: ~~uhmm~~. That's certainly important that you can work together. A lot of communities don't...they're always split. Um, who lives here in Ceredo? Are there any strong ethnic groups or are they just good ole country boys, appalachia?

Floyd: No, we, of course there's no black, I guess there's no minorities at all in Ceredo, and that's certainly not uh, due to any bias on our parts. Uh, it's just been a matter there haven't been uh...they have chose not to come, not us. (uhmm-uhmm) Now I can't answer that, just towhy that would be. But uh, we're strictly mostly uh, native Wayne Countians. (uhmm-uhmm)

Don: The uh...

Floyd: And I guess that would one of our faults, would be that we don't have the ...the influx of new people coming in to there. But again, that's because of the, we don't have the space to build.

Don: Is space becoming a problem here in town?

Floyd: Well, there's no available lots at all. Of course, I think the, one thing that we did settle years ago, less than 15 but within that period of time is to some nice apartments have been built in Ceredo and that has a tendency to bring diverse ideas and diverse people into the area. A lot of people who come in to work for Asnland Oil live here. We have some nice apartment buildings, and I think that's tended to help the community itself and their overall difference of views.

Don: Has Ceredo's growth in the past been gradual or has it been quick? Has there been any quick spurts?

Floyd: No, it's been mostly gradual, based on the availability of land. I guess the ...we've had um, two or three different housing on a small scale, developments um, and all of 'em have been small scale but on a gradual basis. And it's been a planned basis, to a large degree. Then of course, we have the hundred and one apartment high rise out here for the elderly. That was quite an accomplishment for the town, I think. And brought people back in that by necessity were living away from town and also it brought new views in, too.

Don: Um, did ...

Floyd: It's been very controlled.

Don: Purposely or just by definition of...

Floyd: Well, I don't consider it purposely but I think availability of land and the ones who um, without authoritarian rule, I think it's been we have no zoning, so we have had people (inaudible)...responsible that have looked out for the community rather than doing it by mandate.

Don: And that also goes along with those working together (correct) and I can see where that'd be a plus. What important institutions does Ceredo, the area of Ceredo-Renova, have like um, landmark churches, um, libraries, important stores, parks, things like that?

Floyd: Well, Ceredo beautification made an effort to put signs by historic places indicating the importance of 'em. Um, I guess the most dominant or churches, two churches are very old and I think have nice architecture. One being the congregation upon the corner that my great-uncle designed. (mmm-mmm) But what we're doing now and that is a um, by produce so to speak of the beautification some time ago, we wanted to make a particular home in Ceredo a member of the historical society, Jack L. ... Alan Jordan have been instrumental in bringing that fruition. Um, it's been approved and been worked on and it's gonna become a um, kind of a focus point for Ceredo in the future. It's on B-Street and it's the oldest house left standing in Ceredo. It's been restored, um, they say how true it is, that is was the underground railroad in the Civil War (mmm), and there's indications that may be true but I don't it's ever to have been documented.

Don: I noticed at the um, library's getting an uplift, too.

Floyd: In Renova, yes.

Don: Is that a Ceredo-Renova project? Or just a Renova project?

Floyd: No, it's a...most all things like that, for instance, the health clinic down here, that was a Ceredo-Renova project through the cooperation of the businesses, individuals um, the two towns and same thing with the library. Um, that's been a joint effort. The War Memorial Building down there was a joint effort and that

was ...that's one that I've been on ever since it was formed and that's been well over 25 years ago. Uh, and it's served a good purpose within the community and probably the best shape of any community building of that type that hadn't deteriorated any at all, and it's kept it's usefulness. And it's been a great focal point for the two communities. But uh, a lot of those type of things are joint efforts within the citizens of both communities, and the cooperation of the...the town councils or city councils.

Don: What type of businesses are in the Ceredo area? Are they primarily corporation, large corporation, such as Ashland Oil, or are they man and paw?

Floyd: Well, uh, of course the railroad has always played a part, a large part in Ceredo-Kenova. At one time, the N & W, their main line went through Kenova and C & O main line and the B & O terminated there, so it's, the employment of the community, communities has been I would say, in the past lately, uh, through the railroad industry. The uh, through the years, that's uh, gradually changed. The largest uh, employer now is American National Rubber's uh, been in Ceredo about 25 years. It's been very successful and become more and more of a community shopping center and office center, uh, uh, uh. The uh, the shopping center of course has been a great employer. Harts, Big Bear and the various businesses associated with that, union concrete pipe is a unique business for this particular area. They make the large pipes for the construction of roads and that type of thing. It's the only one in a 50 mile radius, at least.

Don: Are the owners mostly local people?

Floyd: Yes, they are. Uh, we find more and more of the homeowned, Hammer Lumber was a, has a great heritage in the cities of Ceredo and Kenova. They sold out and now it's been sold out an additional two times but it's still a ...a good employment business for the community and still contributes to the overall welfare of the communities uh, that was probably one the most successful businesses, locally owned and since sold. American National Rubber's owned locally, Union Concrete's owned locally. Of course, Ashland Oil is you know, they play a little part in actual physical presence in the community but employment is great. Amco is great. Inco is great. Uh, but I'd say by and large, it's as you expressed it in mom and pop businesses and that's good. As far as I can recall, I think Hammer Lumber is the only business in the community that has been purchased by a uh, a nationally known corporation, Jim Walters Corp. originally purchased it.

Don: Have...now have business practices changed that you have seen, say in the last well, say in the 30 years you have been here at the bank? You know, not just necessarily at the bank here but in the entire community? Has technology played a big part in that?

Floyd: Well, I think the bank is probably a good illustration...

END OF SIDE 1

SIDE 2

Floyd: ...and most businesses until the last 3 or 4 years when the regulations started and of course, we've been burdened with government forms and government regulations as all businesses have. I think that has eased off somewhat. But uh, I think the regulation of trucking, railroad, airlines and now the financial community is the greatest change that has come over in the last 10 years. It's becoming more and more prevalent in the banking business and it's a cause for concern from many aspects. And certainly it's more difficult now to be a banker than it was as recent as 10 years ago.

Don: mmh. (there's certainly more challenges) More challenges, more difficult, the more demanding the job. (right) I kind of what to ask...I see Ceredo well, I'm gonna include Ceredo in Kenova, here as a small community, a nice place to live, uh, but on either side of you you've got well, which in this area, the tri-state area, would be called large metropolitan areas like Huntington and Ashland, is uh, can Ceredo be considered a suburb of Huntington or Ashland? Are you dependent upon them economically? Without them, would you be hurting?

Floyd: (pause) Well, that's a tough question to answer. As you have posed it, certainly our communities that have uh, our size that have survived very well in other areas without being a suburb so to speak. Uh, I once wrote an essay in college about Ceredo being Utopia. And I think from that standpoint, it is. We have the advantages of a small town, yet we have the closeness of a metropolitan areas that we can uh, get culture in other things that are close by. Uh, certainly from uh, the banking standpoint, we wouldn't be the size that we are without being in the SMA that we're in. Uh, we find that the rivers are barriers. We don't do much business in Kentucky, we don't do much business in Ohio. But uh, the...east of us, in Huntington, certainly we wouldn't uh, have been successful, as successful as we have been without being adjacent to metropolitan areas such as Huntington, metropolitan as it is.

Don: What is SMA?

Floyd: Well, it's a statistical metropolitan areas as they may not be exactly the right acronym, may not be the right words but it's the same thing. And of course, that's the national, they put different areas into these different groups and uh, we are ..we go from Huntington to Portsmouth as far as our SMA is concerned. (oh, I see) And the population in that is well over a quarter of a million in population. And for instance, when they talk about the t.v. market, that's what they look at as far as uh, and another way would come into play as far as banking is concerned, if we were gonna consolidate with another bank, they would look at, as from a competitive standpoint, are we making it less

competitive because of this and then they take into consideration all the financial institutions within those SMA's.

Don: Individuals here in Ceredo that the ones that are born here, do they tend to stay in the area? Do they tend to leave? Looking for something else, somewhere...?

Floyd: I think in the past they've tended to stay. I think it's...they've become more educated and they go to college because of the lack of un, opportunities here, that they're beginning to, the young people are beginning to leave. Uh, so I guess...and that trend probably will continue unless we get some, a great deal of help from the business climate in West Virginia.

Don: Do you see this as a potential future problem? That the young people are leaving?

Floyd: Well, I think it's already a problem. I think that we'll deteriorate very rapidly if it, if the trend doesn't change. And I think the...the business climate in West Virginia is by all ...criteria and I think, is on the bottom of the list, and it has to change and hopefully we can, what I think discouraging that people want to leave West Virginia instead of staying here and trying to make it better. That's what I find, I'm critical of some of my friends who are the businesses, that the easiest way for them to do is leave and go to Kentucky or Ohio, where the business atmosphere is more conducive to them being successful, instead of trying to change it here. But I guess that's economics and can't be faulted for that.

Don: What can Ceredo do to make that change? Or what can ...what the community leaders, what steps can they take?

Floyd: Well, I've always been a believer and I don't whether it's absolutely truthful or not, but uh, instead of looking at the large picture, if you look at the each area does all they possibly can to do the things that are necessary, then the big picture will come together instead of looking at it from a hopeless standpoint and saying that it's too big a job to...for me to be involved in. If you become involved locally, then uh, that gradually goes to the big picture. And I think it's become involved politically, it's very, very important for business people. And I think we've been very reluctant to do that. And I think we've been afraid of uh, what the public uh, will say about us. And I think that's wrong, and I think we've got to take a stand and I think we've got to become involved in politics. I'd like to think we've got to learn how the legislation works. I think labor has done an excellent job in lobbying in West Virginia; businesses have done a lousy job. That's a compliment to labor but I think it's uh, to a large degree been the reason that we're in a particular situation. Not because they have lobbied but because businesses haven't lobbied and become involved. And I think it's got to change. I think it is gradually, I think it's, I think it's changing. But if it's, how long it'll take to even get back to being competitive I don't know.

Don: Business and labor, how are their relations here? In this area? Or management, I guess I should say, and labor.

Floyd: Well, that's a hard question, too, that you...I think you can only speak for what you know in, ours...we have very good relationship with our employees and I don't think that's...I think they would tell you the same. It's not be telling you that that's true, but I think that they would tell you. Because we try to get them involved and in, we try to be participatory management and I think that I've always been sympathetic to the labor movement because I think businesses in the past caused labor movement to be by necessity to protect themselves. I think that the, the understanding now of labor and businesses have come a long way and I think it was brought on primarily by the recession and need to work together. I hope it doesn't go the other way now and I hope businesses continue to in, be fair to labor and get the cooperation and I think in, at least what I've seen labor has shown an indication of wanting to meet businesses halfway. I think it has to be a mutual thing.

Don: Lately we've gone through several recessions in the last 10-15 years and that have hit us nationally and hit us hard here in West Virginia, too, and we're still coming out of that. I think as you said before, we're still on the bottom of the totem pole but things are getting a little bit better. What has been the response of business to this change in economic environment, here in this area?

Floyd: As what I've been particularly associated with, it's been increased productivity and in, that can be done many way, but I think they've tightened their belts, they've learned a lot of things, they've learned to work with labor and they've in, labor's learned to work with businesses. They've both realized the importance of each other. But I think that in, primarily to tighten their belt to be in, preserve themselves during a the times that we've been through, and I think basically, businesses in the area have done a good job. Uh, and they're beginning to come back. But of course, as you know, coal is a still a predominant major economic indicator of what West Virginia does. Huntington so indirectly very little of it directly, but indirectly that there's so many businesses that are dependent on what the coal does. And I think they have also started diversifying a little bit, rather than being completely dependent. So I think diversification, increase in productivity, and in, labor and in, management relationship is what is in, the main things, the positive things that have come out of the recession.

Don: Does uh, does this community, this area, have any I guess the word I want to use is an economic motto or another way of saying this, is what economic ideas have been nailed in this area, in this community and how have these shaped different choices in the investments uh, in activity uh, in the tax situation?

Floyd: Well, I'm not sure that I can address, I'm not sure I understand the questions to start with.

Don: Let me say it another way. Uh, does uh, Ceredo, is one of Ceredo's basic models or basic mottos that we build or we want to grow and we will do whatever we need to do, tax incentives, or whatever, try to attract...increase investment, so that we will accomplish that?

Floyd: Well, on a controlled growth, we would be for it, but by lack of lying and so on, we are limited to what we can do as far as growth is concerned. Uh, we without the state, we can't give incentives that would be meaningful to businesses, the state has to be the leader in that. Then the communities can uh, add to that but without the state's leadership, there's no way the communities can attract, opposed to other communities in other states that have more advantageous business clout. Uh, I think we've had a good relationship with both the ...with the businesses in the communities. We have a B & O tax that the business community has I don't say uh, they certainly didn't begrudge Ceredo puttin' a B & O tax on. And that's been one of the successes of Ceredo through the years, as being able to have a B & O tax to operate from. And I think that the..the businesses in the area have seen the need to contribute locally and that is the way they've done it. Uh, I don't think that Ceredo can do much, very recently they had a symposium with the business people and the other people involved. Uh, I'm not sure what benefit came out of that, but at least the wanting to cooperate with businesses and wanting to know how they can help the businesses I think was at the very least told the businesses that we appreciate 'em.

Don: Mmm. As you know, I'm primarily gathering material on Rocco's Restaurant and uh, that's gonna be the focus point at this point in time for the paper that I'm gonna be writing. Do you...you have frequented Rocco's, you've eaten there before? (on, yes) What were your impressions of the restaurant?

Floyd: (pause) Well, I guess the uh, it's attractive. I think there's a lot of people in Huntington that think they are coming to a quality restaurant to eat uh, especially in the Italian line. Uh, I think he's been a certainly an asset to the town of Ceredo, or the city of Ceredo. Uh, it's funny how those things ...we were instrumental in obtaining the Chinese restaurant and one day going to eat at either Rocco's or the Chinese we uh, which is as you know about 2 stores difference, we met a Mexican on the corner that was trying to sell jewelry, so we (laughter) had an international flavor right there within a block, a Chinese restaurant, a Italian restaurant and a Mexican selling jewelry, so

(laughs) uh, but Rocco's is uh, I would say that most of their business is from Huntington. I think they attract it because of the excellent cuisine and because of uh, the so-called quaintness of it.

Don: Uh, do you feel fortunate that Ceredo has two ethnic restaurants, the New China Restaurant and Rocco's, that are of regional note? Which is really somewhat unusual for a West Virginia town of this size.

Floyd: I think so. And it's a tribute to their quality of food and management and certainly those type of things, when we get people from Ashland and Huntington coming in to the community, to ...for lack of a better word, showing off the city of Ceredo to those people, sometimes that's the only reason that they come to the community, to eat at the Chinese restaurant or Rocco's and hopefully to come to the bank. (laughs)

Don: Certainly. Uh, Mr. Stark, that's...that's about all the questions I want to cover, and all the topics I want us to go over today, so for the most part, I'm finished. If you have any further comments you'd like to make about anything...

Floyd: I think we've covered it pretty well.

Don: Yes, sir.

Floyd: I don't think I have anything to add.

Don: Well, I want to thank you very much, then.

END OF INTERVIEW