

TITLE

"WHY NOT WARSAW"

Prepared for:

Kosciusko Leadership Academy

April 26, 1984

Prepared By: David W. Heeter.
Robert G. Sanders

"WHY NOT WARSAW!"

Why Warsaw?

Warsaw doesn't have what I'm looking for! Warsaw is too small! There is no shopping! There is no entertainment! There is inadequate housing! Have you heard these statements before? This paper is dedicated to the people from whom these statements came. Through our research, we have found these statements not applicable to our Warsaw.

Our research consisted of personal interviews with representatives from four separate facets of our business community. The industries included were financial intermediaries, the private sector (private industry), residential home builders and area Realtors. The interviews consisted of five questions which produced various comments and answers. The following will help you answer the question, WHY NOT WARSAW?

The first question in the interview was: What do you feel attracts people to our area?

It is first important to show that Warsaw is indeed attracting people. According to a publication distributed by the Greater Warsaw Chamber of Commerce, the population in 1940 for Warsaw and Wayne Township was approximately 8,800 and by 1980 this figure had grown to over 20,000, (See Exhibit A), for a definite increase of over 230%. Another factor to consider in proving that people are moving to the area is the amount of deposits on hand at our local financial institutions.

For the year of 1982, the deposits on hand increased a total of \$21,243,682.00 which is an 8.46% increase. When we look at 1983, we see an increase of \$36,332,051.00 which is an increase of 13.35%.

The most consistent answer we received from the question of why people are being attracted to our area was that of employment. The unemployment rate which we have enjoyed averaged 6.23% throughout the entire year of 1983. (See Exhibit B).

The second question asked of our participants was similar to the first question, but produced some very different results. The question was: What are the reasons for people moving into the area?

Although again the most consistent answer was that of employment, there was another answer which also seemed very popular. The "quality of living" here in Warsaw was extremely good. "Quality of living" can be defined by each of you differently.

To sight one example we have found, let us talk about housing costs. Again, according to a publication distributed by the Greater Warsaw Chamber of Commerce, 30% of the homes in our community appraised at \$30,000.00 or less, an additional 40% of all of our homes fell between \$30,000.00 and \$50,000.00. To help substantiate these figures, the average selling price of a home in our area over the past years has been \$43,000.00. (See Exhibit C). What this indicates is that there is an abundance of available housing at or below the \$50,000.00

For the year of 1982, the deposits on hand increased a total of \$21,243,682.00 which is an 8.46% increase. When we look at 1983, we see an increase of \$36,332,051.00 which is an increase of 13.35%.

The most consistent answer we received from the question of why people are being attracted to our area was that of employment. The unemployment rate which we have enjoyed averaged 6.23% throughout the entire year of 1983. (See Exhibit B).

The second question asked of our participants was similar to the first question, but produced some very different results. The question was: What are the reasons for people moving into the area?

Although again the most consistent answer was that of employment, there was another answer which also seemed very popular. The "quality of living" here in Warsaw was extremely good. "Quality of living" can be defined by each of you differently.

To sight one example we have found, let us talk about housing costs. Again, according to a publication distributed by the Greater Warsaw Chamber of Commerce, 30% of the homes in our community appraised at \$30,000.00 or less, an additional 40% of all of our homes fell between \$30,000.00 and \$50,000.00. To help substantiate these figures, the average selling price of a home in our area over the past years has been \$43,000.00. (See Exhibit C). What this indicates is that there is an abundance of available housing at or below the \$50,000.00

price range (70% to be exact). More about housing a little later.

The third question in our series of five was: What kind of people are moving into our area?

It is nearly impossible to categorize types of people. The best chance we have is by the types of jobs which they perform. In the sample of individuals which we interviewed, there seemed to be three basic groups of people which we could decipher. The first being the unskilled-untrained worker. This group primarily has been attracted to this area because of the healthy employment picture at many of our broad base of industrial businesses.

The next group of people being technically skilled or trained in specific areas. These people are sought by many companies for their expertise using a particular machine or for performing a particular job.

The last main group of people we are attracting to our area is the young professional. These people are formally trained for a specific type of job or profession. Young professionals are actively sought by many of our companies through recruitment activities. The young professional category would include engineers, marketing people, doctors, lawyers and dentists.

Another point which was made by several of the people we interviewed was that one of the things which made our area unique was not only the various large companies we have, but the many and various small companies. This is testimony to the strong entrepreneurial spirit which abounds in this community.

The fourth question in our series of five was: What is the area's competition and how do we compete?

The most popular answer was Fort Wayne and South Bend. Why we asked? First of all Fort Wayne is only 45 minutes away to the southeast, and it has large shopping centers and malls, fine restaurants, and ample housing in the \$70,000.00 to \$100,000.00 range. Again, South Bend is only 1 hour away to the northwest; it also has large shopping centers and malls, fine restaurants, and ample housing.

Another answer is the culture that Fort Wayne and South Bend offer, such as theaters (both movie and live performances), zoos, public libraries, and museums.

In our questioning, we found that the executive or young professional coming to the Warsaw area are having a hard time finding housing in the \$70,000.00 to \$100,000.00 reange. While coming from large cities such as Chicago, New York, etc., they are accustomed to traveling 45 minutes to 1 hour to and from their place of employment, so therefore the drive from Fort Wayne or South Bend is no different than what they are leaving.

The second part of our question "and how do we compete". First, let's look at what Warsaw has to offer.

Location--Warsaw is as we have talked about only 1 hour from South Bend, 45 minutes from Fort Wayne, approximately 2½ hours from Indianapolis, 2 hours from Chicago, so we can safely say that living in a small community and having the large city advantages are close at hand. Warsaw has three lakes within the city limits that are known as Center Lake, Pike Lake, and Winona Lake. These three lakes offer outdoor sports such as fishing, boating, camping, hunting, and swimming. This in

itself is a plus for Warsaw.

Shopping can be accomplished at any of nine shopping areas or centers in Warsaw, plus numerous businesses located at individual sites throughout Warsaw, ranging from hardware to cut glass.

Warsaw has shown a sincere commitment to the future education of its community through expanded services and newly renovated facilities. Four elementary schools have been renovated or constructed, and plans are set for a new elementary school, and at present the construction of a new Freshmen High School with approximately 72,500 square feet, the High School has just undergone an addition of approximately 40,000 square feet. With renovation and additions and the new construction of the Warsaw schools, we can see the evidence and proof of the economic and educational soundness of the school system. To further emphasize quality of the school system, we need to point out some of the basic programs that are provided.

An emphasis is put on learning basic reading and mathematical skills in the elementary schools along with the introduction of newly purchased computers, which help the elementary student to gain computer awareness at an earlier age. We find a great deal of emphasis in the secondary education system is placed on career development for continuing to higher educational levels of schooling or an occupation. Warsaw has several parochial and private schools along with day-care and pre-school. Also available for continuing adult education is the North Central Indiana Vocational College or IVY Tech with course studies in business science, trade and technical, health occupations, graphic

and media. Complete graduate and undergraduate degree programs can be obtained by attending Indiana-Purdue University at Fort Wayne only 45 minutes southeast of Warsaw.

Warsaw, like South Bend and Fort Wayne, has its own police force which give the residents a secure feeling, and keeps the crime rate at virtually non-existent levels. Warsaw can also boast of having a first rate fire department with full time firemen, supported by volunteers who can respond quickly and effectively from two modern stations with the latest equipment.

Warsaw has over 70 churches of most denominations that continue to exert a positive, stabilizing effect on the community life; also nearby Winona Lake is the headquarters for the Fellow Grace Brethren Church and the Free Methodist Church, and several other denominations which attract Christians from all over the world to meet and share experiences to further the Warsaw culture.

Culture can be found in Warsaw. The Wagon Wheel Playhouse provides a summer stock of hit Broadway plays and is one of the most popular and professional theaters in the Midwest. Also available in the near Warsaw area is the Enchanted Hills Playhouse located in Syracuse of which also delights its audiences with top notch plays. The Warsaw Community High School provides programs and plays for the community's enjoyment throughout the school year. The Kosciusko County Historical Museum is located in Warsaw at the site of the Old County Jail and displays artifacts from centuries of Kosciusko County life. Nearby Mentone is host to the Bell Memorial Museum which houses the accomplishments of Lawrence P. Bell, Inventor. The Warsaw area has 6 indoor and

outdoor theaters which show movies a week after their release.

Warsaw industry and the community have been able to create a close working relationship to such a high degree of employee contentment, which has created a very stable labor-management relationship, low absenteeism, and long length of employment, which in turn has helped to create a stable economy.

The final question in our interview was: What kind of incentive and/or improvement can be made to bring people to our area?

Throughout the spectrum of answers we received, the underlying current was the need for improvement of and availability of higher priced homes and more exclusive apartments.

Many of the professional people who do move or are considering moving to Warsaw are finding it difficult to replace the home they are leaving.

The average executive moving to our area is moving from a home with an average worth of \$100,000.00. Therefore, creating a demand for housing of comparable price and size. Many of the answers indicate a desire for several speculative homes to be constructed.

Another need is the availability of "executive type" apartments. By "Executive Type" apartments, we mean multiple-unit complexes which offer more than simply an apartment. For example the accessibility to a swimming pool, tennis courts, and club house. The executive apartments can provide new residents with an attractive and supplemental place to live while they adjust and choose a suitable site for their new home.

Throughout this paper we have tried to shed some light on the fact that Warsaw is not that bad of a place. Everyday we pick up a newspaper, or listen to the radio and hear things that are bad, or problems we are having, it is time we took just a minute and realized that Warsaw has much to offer.

WHY NOT WARSAW??

EXHIBIT "A"
POPULATION GROWTH

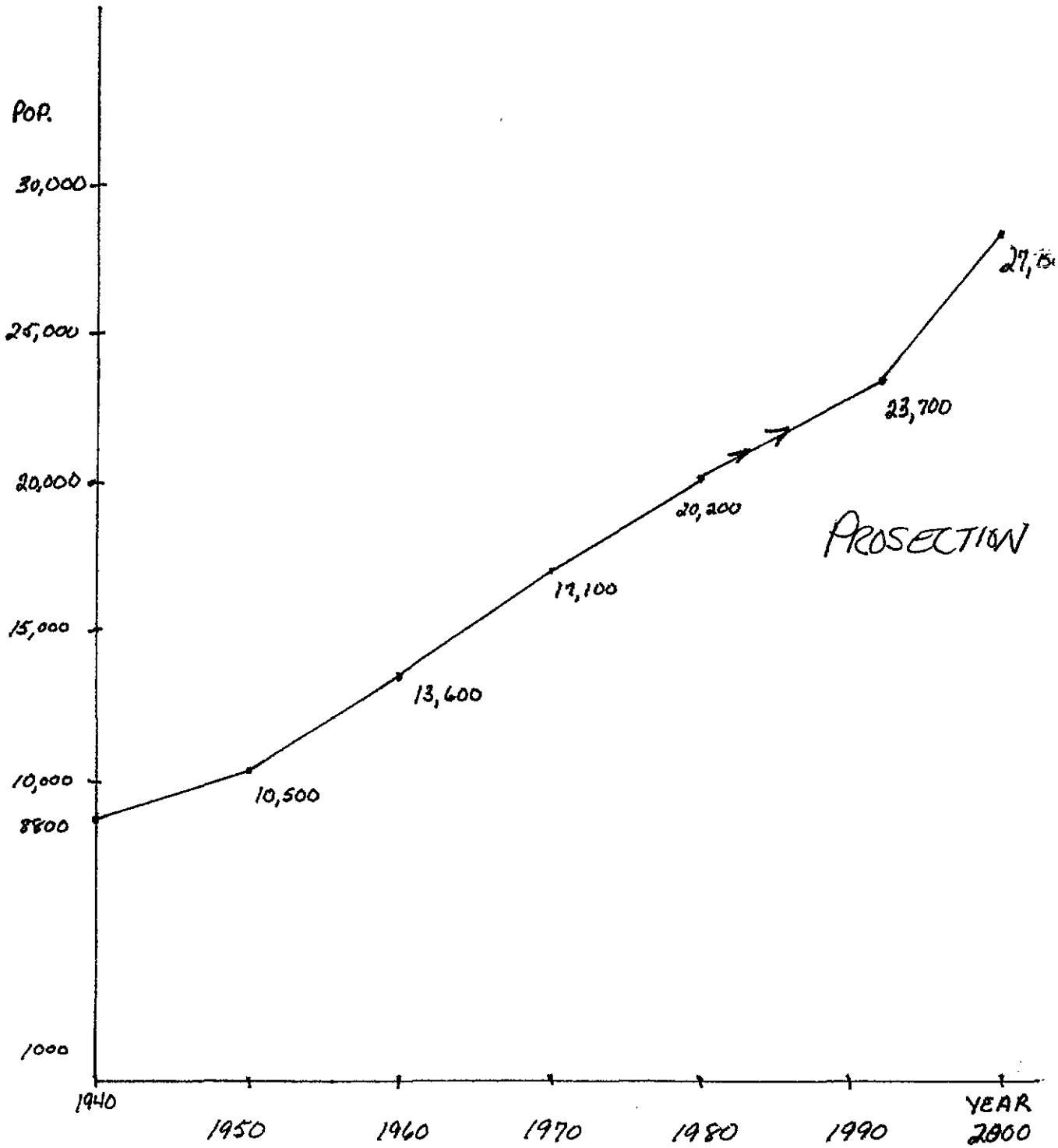


EXHIBIT "B" UNEMPLOYMENT RATE

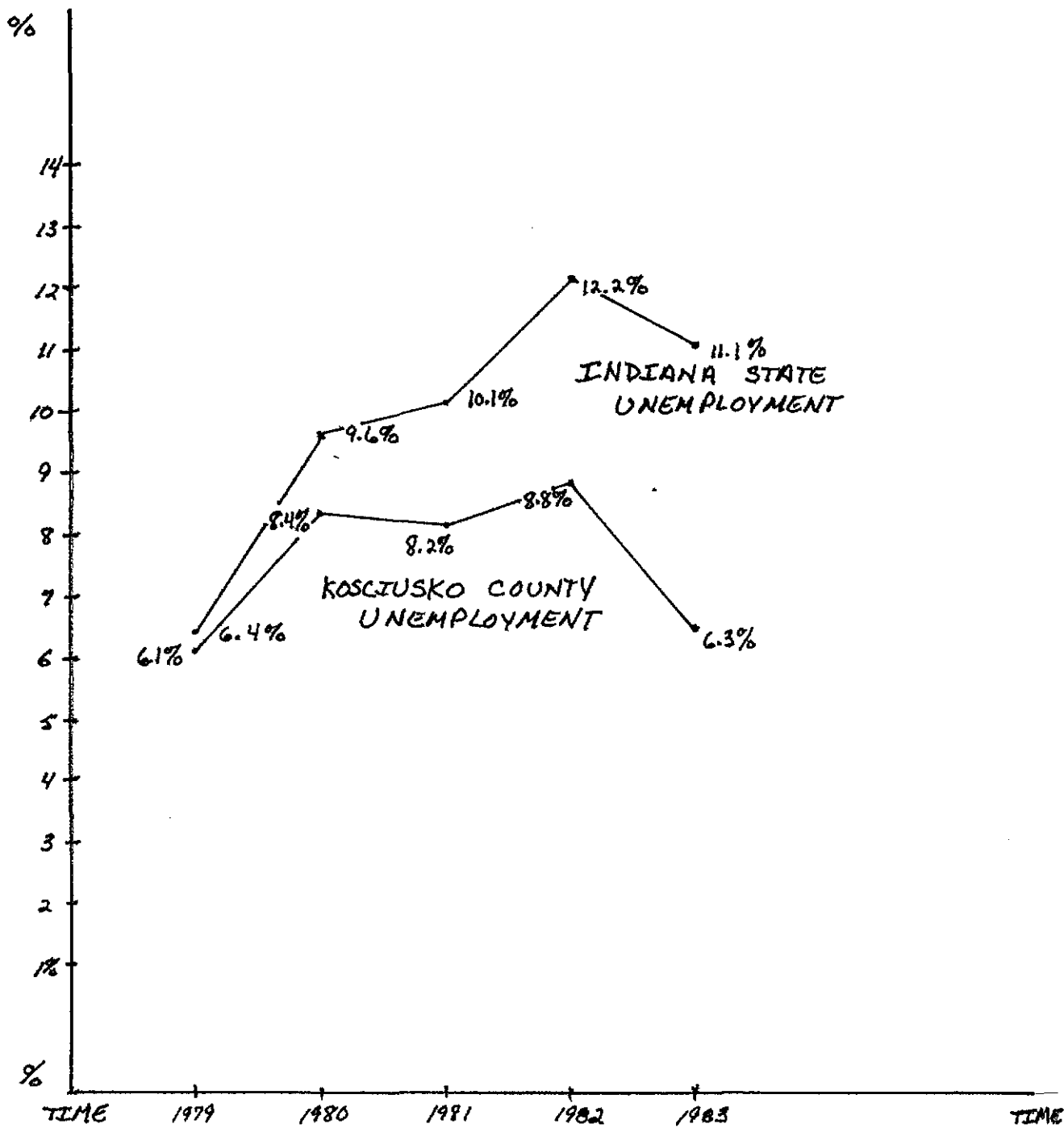
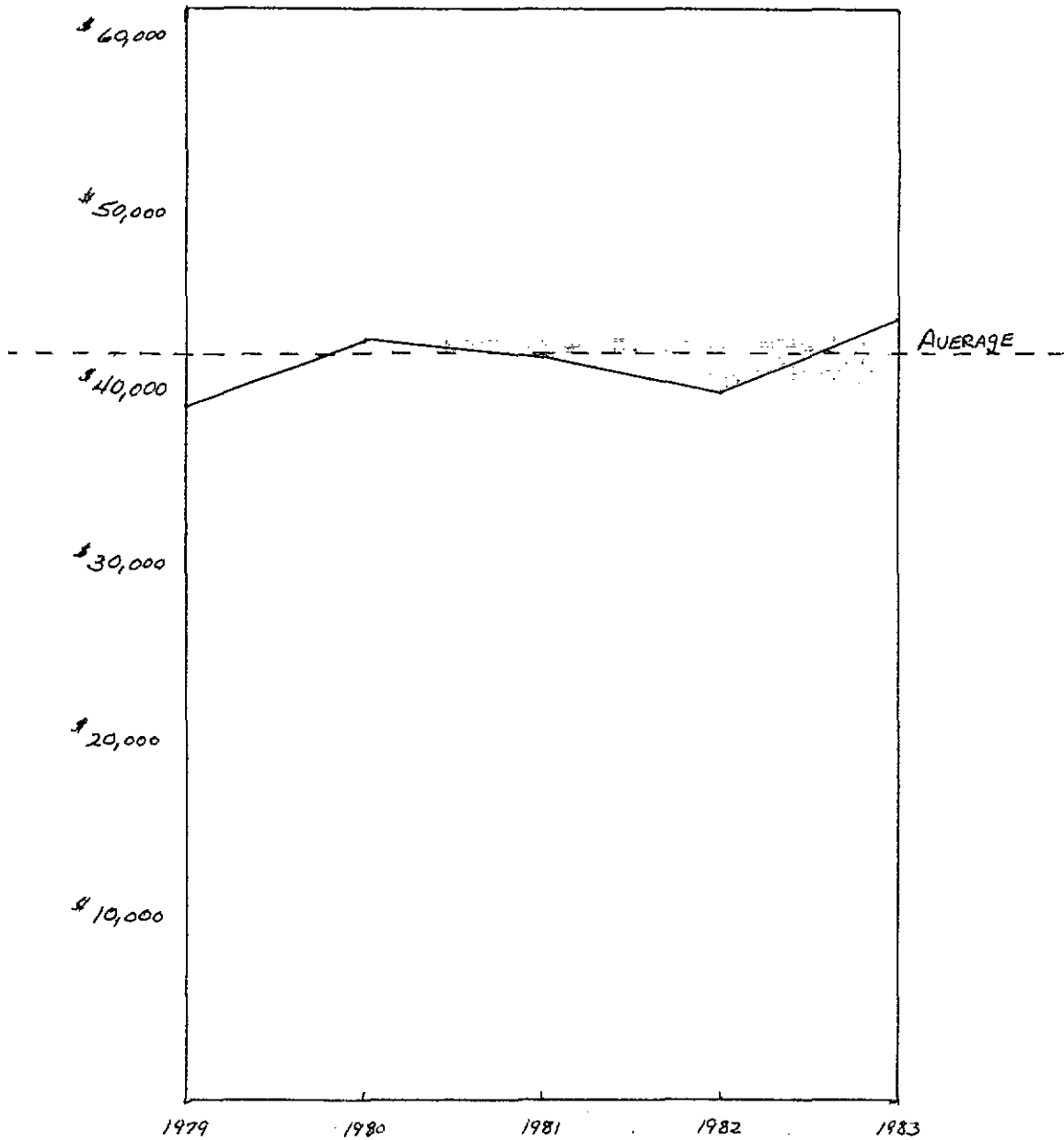


EXHIBIT (c)
AVERAGE
REAL ESTATE SALES
BY YEAR



C

A P P E N D I X

1. Greater Warsaw Chamber of Commerce
Community Audit
2. Warsaw & Kosciusko County, Indiana
Published for Greater Warsaw Chamber of Commerce
Copyright 1981
3. Greg Mitchell, Appraiser and Consultant
Warsaw Real Estate Stats
4. Indiana Employment Security Division
Labor Force Estimates
Benchmarks 1979, 1980, 1981, 1982, 1983
5. Following Organizations Supplied Interviews

Lake City Bank, Mortgage Loan Department
First National Bank of Warsaw, Mortgage Loan Department
Mutual Federal Savings Bank, Mortgage Loan Department
Shipley Area Realty
Lucas Realtors, Inc.
Kosciusko County Home Builders Association
Kosciusko County Building Commissioner
R. R. Donnelley, Inc., Personnel Department
Zimmer, USA, Personnel Department
DePuy, Inc., Personnel Department

Special Thanks to: Deborah A. Wiggins, Executive Vice President,
Greater Warsaw Chamber of Commerce.