PROJECT SCROLL · A SERIES IN THREE PARTS

# The Studebakers

From a blacksmith shop of 1852 to the biggest wagon works in the world, and the day in 1963 the line stopped.

1. Five brothers and a blacksmith shop
2. The biggest wagon works in the world
3. The day the line stopped

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THE STUDEBAKERS · PART 1

# Five brothers and a blacksmith shop

DISCOVERY · 6 NEW FINDINGS › UPDATED 20 MIN READ

In February 1852 two brothers opened a blacksmith shop on Michigan Street in South Bend with sixty-eight dollars and two forges. A third made his stake building wheelbarrows in the gold fields. This is the family that made the Studebaker name.

By Michael Urbanski · Project Scroll · First published 26 October 2026 · Updated 27 October 2026 · 20 min read




H. & C. Studebaker, South Bend, 1856, in A. R. Erskine, History of the Studebaker Corporation (1918). Library of Congress copy, Internet Archive. Public domain.

### The short version

The Studebakers were wagon makers in Pennsylvania before the Revolution. John and Rebecca Studebaker moved their family to Ohio in 1835 and to South Bend about 1851, and in February 1852 their sons Henry and Clem opened H. & C. Studebaker with $68 and two forges.

Their brother J. M. went to California in 1853, made wheelbarrows for the miners at Placerville, and came home to buy Henry's share. With Peter and Jacob, the five brothers incorporated in 1868. Their parents were Dunkards; Henry went back to farming and later joined his parents' church.

Read the whole story ›

✦ NEW FINDING 6 new findings in this story. **See what's new ›**

In 1912 an old man stood in the town square of Placerville, California, a gold-rush town the miners had once called Hangtown, and told the people of the town how he had come there, as the company's history of 1918 records it. "We were more than five months on the road," said John Mohler Studebaker, "and landed right here on this square in August, 1853, and I had but fifty cents in my pocket."

"

> *"We were more than five months on the road, and landed right here on this square in August, 1853, and I had but fifty cents in my pocket."*

He had come back as the chairman of one of the biggest vehicle makers in the world. He had left as a wheelbarrow maker. Between those two moments stands a family of blacksmiths, a shop on Michigan Street in South Bend, and five brothers who built it, a wagon at a time, into the name that went on wagons, carriages and cars across the world. This is the first of three parts: the family.

HOW TO READ THIS PAGE DOCUMENTED READING ✦ NEW FINDING

29 documented · 5 readings · 6 new

? What the marks mean

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| | |
|---|---|
| DOCUMENTED | A source says so, and you can read it yourself. |
| READING | Our interpretation of the sources, kept separate from the facts. |
| ✦ NEW FINDING | Something we found in the record that we have not found in any earlier telling. |

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**John Mohler Studebaker (J. M.)**
"Wheelbarrow Johnny," who reached Placerville with fifty cents in 1853 and came home to buy Henry's share.

**Rebecca Mohler Studebaker**
The brothers' mother, once of the Ephrata community; she and John had thirteen children.

**Clem Studebaker**
Co-founder of the shop in 1852, later president and public face of the company; built Tippecanoe Place.

**Israel Hoge**
Outside partner of 1854–55, when the firm was Studebakers & Hoge.

**Otho Winger**
Brethren historian whose 1917 book shows Henry was not a church member until at least 1869.

**Peter Everst Studebaker**
Salesman who became a partner in 1864 and opened the first branch, at St. Joseph, Missouri.

**Henry Ives Cobb**
The Chicago architect who designed Tippecanoe Place.

**John Studebaker**
The brothers' father, a Pennsylvania wagon maker and blacksmith who moved the family to Ohio and then South Bend.

**Henry Studebaker**
The eldest brother, co-founder of H. & C. Studebaker, who left the firm in 1858 to farm.

**Henry Smyser**
Outside partner admitted in 1853, when the firm became Studebakers & Smyser; he retired the next year.

**H. L. Hines**
The Placerville wagon maker who hired J. M. to make wheelbarrows; later superintendent of the Studebaker works.

**Emma, Henry's daughter**
Henry's daughter, born in 1853, baptized in 1869, who prayed for her parents to join the church.

**Jacob Franklin Studebaker**
The youngest brother, a salesman from 1870 who ran the carriage department.

**E. M. Morris**
Bought Tippecanoe Place in 1941 and gave it to the city.

PART I

# Wagon makers from the start

DOCUMENTED The family reached Philadelphia on 1 September 1736 on the ship *Harle* from Rotterdam. Among its passengers were Peter, Clement and Henry "Studebecker," and, as the company's own history of 1918 put it, "the last part of the name, 'becker,' was afterwards changed to 'baker.'" The trade came early too: a tax list of 1798–99 for Huntingdon Township in York County, Pennsylvania, names a Peter Studebaker senior and junior as wagon-makers, "which trade later became the foundation of the family fortune." Which of them was John Studebaker's father is disputed: the company histories say Peter (1918) or Peter Jr. (1924), and the family's genealogists (1927, 1976) say Clement, as does The History Museum in South Bend today.

DOCUMENTED John Studebaker, the father of the five brothers, was born in Pennsylvania on 8 February 1799, by Chapman's account in York, and by Erskine's in what became Adams County. At fifteen he was apprenticed to his brother-in-law, "a wagon-maker and blacksmith." On 19 October 1820 he married Rebecca Mohler of Lancaster County, who had been a member of the Ephrata community before her marriage. They had thirteen children.

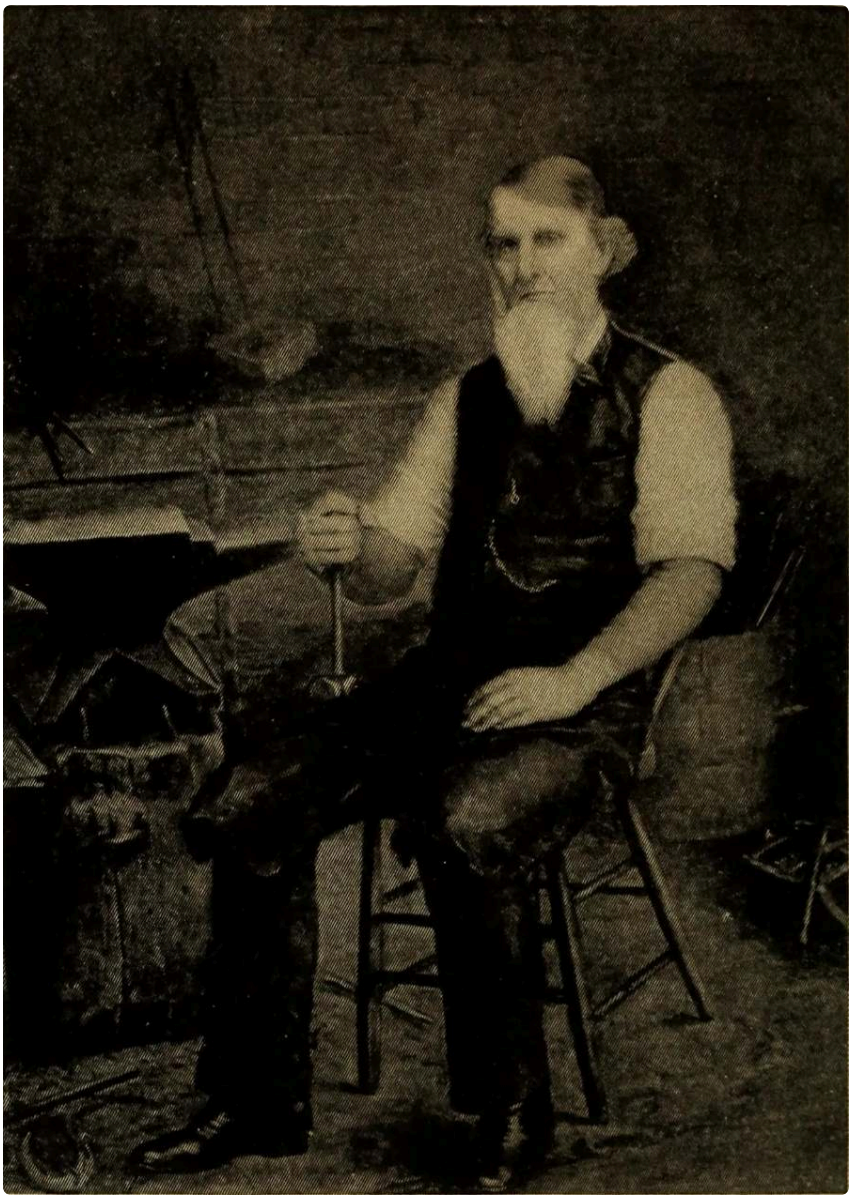


The Studebaker shop and home at Ashland, Ohio, 1835. Albert R. Erskine, *History of the Studebaker Corporation* (1918), p. 2. Library of Congress copy, Internet Archive. Public domain.

DOCUMENTED John kept a farm in Adams County and ran a wagon and blacksmith shop beside it. In 1835 he sold up, and in wagons of his own making crossed the mountains to Ohio. Erskine says the family went in three wagons, “one of Conestoga pattern, drawn by four horses,” to Ashland, in what was then Wayne County. Over the door of the new home and shop, says the historical marker there, John put the legend “Owe no man anything but love one another.” Chapman gives the year as both 1835 and 1836; most sources say 1835.

DOCUMENTED Ohio did not go well at first. Before leaving Pennsylvania, Chapman says, John “had endorsed for a friend,” and when the note came due he had to pay it, and “the whole of his little property was swept away.” The family remembered the hard years in detail. Pay often came, the youngest brother recalled, in “what was called ‘store pay’: butter, eggs, and other country productions.”

DOCUMENTED They also remembered his door. Chapman says John would “fill his beds and cover his floor” with families heading west, so that “the little inn at the four corners had to close on this account.” He and Rebecca joined the German Baptist Church, the Dunkards, in 1829, and his own father’s parting words to him, Chapman says, were “John, remember the poor.”



John Studebaker (1799–1877), the brothers' father, in a blacksmith shop. Albert R. Erskine, *History of the Studebaker Corporation* (1918), p. 10. Internet Archive. Public domain.

PART II

## The move to South Bend

DOCUMENTED In 1848 John rode west on horseback to look for a better place. He settled on South Bend, Chapman says, "the excellent water-power being the main attraction." The family moved there about 1851. South Bend was then a village of about 1,200 people, and two wagons, made by John and his boys, carried everything they owned, including "two sets of tools for wagon-making." He bought a shop for fifty dollars. Anderson's history of 1901 says the family spent the winter of 1851 in a log house four miles south of the town.

DOCUMENTED Two of the sons came a little ahead. Henry and Clem went to South Bend about 1850 by Anderson's and Erskine's accounts, and Clem taught school for a time, two terms by Anderson's account, and worked at blacksmithing, Erskine says, "for 50 cents per day." His sketch in Goodrich and Tuttle's state history of 1875, written in his lifetime, puts it a little later: "at the age of twenty," which for a man born in March 1831 means 1851 or early 1852, he "came west and stopped at South Bend with only two dollars as his worldly capital," and taught school on Palmer's Prairie. J. M.'s sketch in the same book says, "In 1851, he came with the family to South Bend."

DOCUMENTED ✦ NEW FINDING The census agrees with the later date. When the enumerators went through St. Joseph County in the late summer of 1850, they found no Henry or Clem, and no household of John and Rebecca. Apart from a young family listed as Studybaker, John, 27, and Mary, 25, with two small daughters, the only Studebakers in the county were two young women, Susannah, 20, and Catherine, 15, living with Winger families in Portage Township.

READING Susannah was very probably the Susan Studebaker, daughter of the pioneer Samuel Studebaker, whom Henry married soon after.

DOCUMENTED In February 1852 the two of them went into business together as H. & C. Studebaker, blacksmiths and wagon builders, with "a capital of sixty-eight dollars and two forges." The shop stood on Michigan Street near Jefferson.

DOCUMENTED ✦ NEW FINDING Two histories of 1875 give the day, and they differ by four days. The county atlas of 1875, in its history of the company, says the shop opened on "the 12th of February," and that "the first entry in their books was made on the 16th of February. It was a debit against A. R. & J. H. Harper, then the leading merchants and millers of the city." Goodrich and Tuttle's history of the same year gives 16 February as the day the brothers "opened their shop." The Smithsonian Libraries use 16 February 1852.

DOCUMENTED The first year was small. Erskine and Carlisle say they built two wagons, "one of which was in constant daily use for thirty-three years"; Chapman says five, besides repair work. That first winter, Anderson writes, the youngest working brother, John Mohler, "made the wood work of a wagon and his brothers, Henry and Clem, ironed it."



Rebecca Mohler Studebaker (1802–1887), the brothers' mother, at her spinning wheel. Albert R. Erskine, *History of the Studebaker Corporation* (1918), p. 12. Internet Archive. Public domain.

DOCUMENTED ✦ NEW FINDING The firm did not stay in the brothers' hands alone. The 1875 atlas, the only history we have found that records it, says: "In 1853 Henry Smyser was admitted as a partner, and the firm name was changed to Studebakers & Smyser. The following year Mr. Smyser retired, and the name of H. & C. Studebaker was resumed. Soon after, however, and in 1854, Mr. Israel Hoge became associated with the brothers, and the style of Studebakers & Hoge was adopted. In 1855 Mr. Hoge went out, and the firm name became, for the third time, H. & C. Studebaker."

READING Who were they? Henry Smyser was very probably one of a family that had come the same road as the Studebakers, from Adams County, Pennsylvania, to Ashland County, Ohio, and on to St. Joseph County: the obituary of his brother Cornelius, who came to

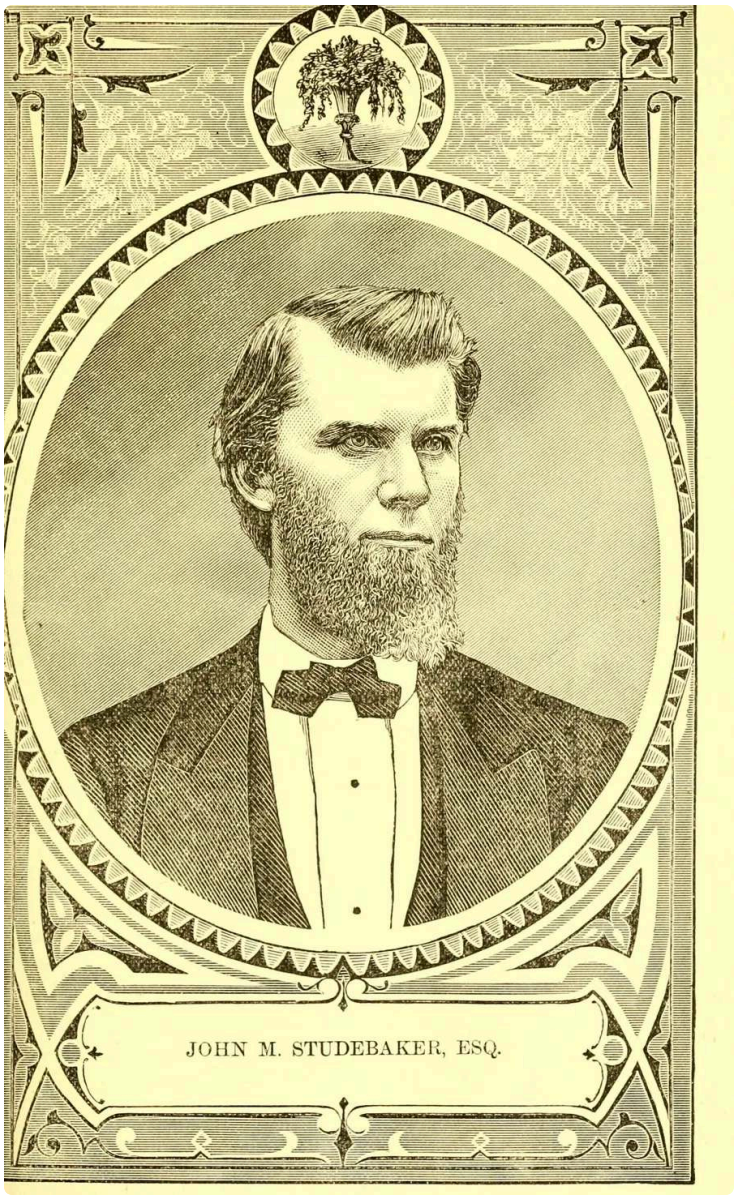
Mishawaka in 1853, calls J. M. “a great friend of Mr. Smyser since youth” and lists a surviving brother, Henry Smyser of Horton, Kansas. A Henry Smyser was a lieutenant in the 138th Indiana in 1864. No document names him as the wagon partner, and Israel Hoge we have not identified.

PART III

## Wheelbarrow Johnny

DOCUMENTED John Mohler, called J. M., did not stay. In the spring of 1853 a company formed in South Bend to go overland to California, and J. M. paid his way by giving the company his wagon and his work. The party broke up on 31 August 1853, after five months on the road. Their leader, both Anderson and Howard say, had died of a scorpion sting and was buried in Carson Valley.

DOCUMENTED J. M. walked into Placerville with fifty cents. A man in the square told him a wagon maker needed help: “Take that job and take it quick.” The wagon maker, H. L. Hines, did not want wagons. “He wanted me to make wheelbarrows for the miners,” J. M. remembered, “and arranged to pay me ten dollars each … I stuck to the job, made many wheelbarrows, and put my money in the bank.” Anderson’s version is a contract for twenty-five wheelbarrows at fifteen dollars each; J. M.’s sketch of 1875 says he “commenced making wheelbarrows at twelve dollars apiece.” No account written at the time says how many he made.




J. M. Studebaker as Indiana's state history pictured him in 1875: De Witt C. Goodrich and Charles R. Tuttle, *An Illustrated History of the State of Indiana* (Indianapolis, 1875). Allen County Public Library copy, Internet Archive. Public domain.

DOCUMENTED After five years he came home by sea, through the Isthmus of Panama, with his savings, by Erskine's account "sewed in a leather belt." The sums told vary: $8,000 in Erskine, $7,000 in the Studebaker National Museum's account, and $3,000 in a wire obituary of J. M. from South Bend in 1917. What all agree on is what he did with it: he bought out his brother Henry's half of the business, for $4,000 in gold coin by Anderson's account and $5,200 by Howard's, and the firm became C. & J. M. Studebaker. Clem did the iron work and J. M. the wood.

DOCUMENTED Placerville never forgot him. In 1912 J. M. went back and gave a dinner for the old settlers, and the town still holds a John M. Studebaker Wheelbarrow Race; a newsreel of

the race at the El Dorado County Fair in 1950 survives. Hines, the man who hired him, later became a stockholder of the Studebaker company and superintendent of its works.

PART IV

## Henry goes back to the farm

DOCUMENTED Henry Studebaker left the firm in 1858, the year given by the county atlas of 1875, written in his lifetime (Chapman says 1857), when it was worth about $10,000, and bought a farm of two hundred acres. Why he left depends on who tells it. Howard and Chapman say his health failed. Erskine says he was "discouraged and preferring a rural life." The Brethren historical archive, drawing on the family's own genealogy, says Henry was the only brother who stayed a Brethren member all his life, and that he left over contracts "to supply the U.S. Army."

READING The last explanation is the most interesting and the hardest to fit. The great Army orders came in 1862–64, years after Henry left. A smaller Army job of 1857, a subcontract for wagons for the Utah expedition that the Smithsonian Libraries describe, would fit the dates, but we have not found that subcontract in the nineteenth-century histories. George Milburn of Mishawaka did build wagons for the government in the Utah War, by a 1901 sketch of his partner Adolphus Eberhart; that Studebakers took part of the work is said only by later historians: the earliest we have found is the company's centennial history, Stephen Longstreet's *A Century on Wheels* (1952), which has the brothers build a hundred of the wagons for Milburn, and Thomas Bonsall (2000) ties it to Henry's conscience. A modern guide to Mishawaka puts Milburn's own Utah order at 400 wagons.

DOCUMENTED ✦ NEW FINDING One record makes the conscience story harder to tell. The Brethren historian Otho Winger, writing in 1917 of Henry's daughter Emma, born at South Bend on 7 January 1853, says that "Emma's parents were not members of the church"; she was baptized in 1869, and "for years she prayed for her parents and was finally rewarded by seeing both of them unite with the church before their death." Her mother died in 1871. If Winger is right, Henry was not a member until at least 1869, eleven years after he left the firm.

READING Health, farming and conscience may all have played a part; a man raised among the Dunkards could share their views without being a member.

DOCUMENTED Henry ended his life in the Brethren church. Howard says he "took especial delight in entertaining the brethren and elders at his home." He married Susan Studebaker, a daughter of the pioneer Samuel Studebaker, in 1852 or 1853 (a family genealogy of 1936 sets

"the Henry Studebaker 160 acres" beside "the 160 Wenger acres"); after her death in 1871 he married Priscilla Krieghbaum. ✦ NEW FINDING He died on Saturday, 2 March 1895: the *Indianapolis Journal*'s report from South Bend that day says he "died at 2:30 o'clock this afternoon ... after an illness of two years." Howard's "March 12" is a slip. The Studebaker National Museum says he was buried in South Bend's Bowman Cemetery.

DOCUMENTED Howard says Henry bought "a large tract of land adjoining South Bend." A tract marked "H. Studebaker" also appears on the 1875 atlas map of Warren Township, near Crum's Point; whether it was his is one of the questions in our story of Crumstown (projectscroll.com/news/crumstown/).

PART V

## Five brothers

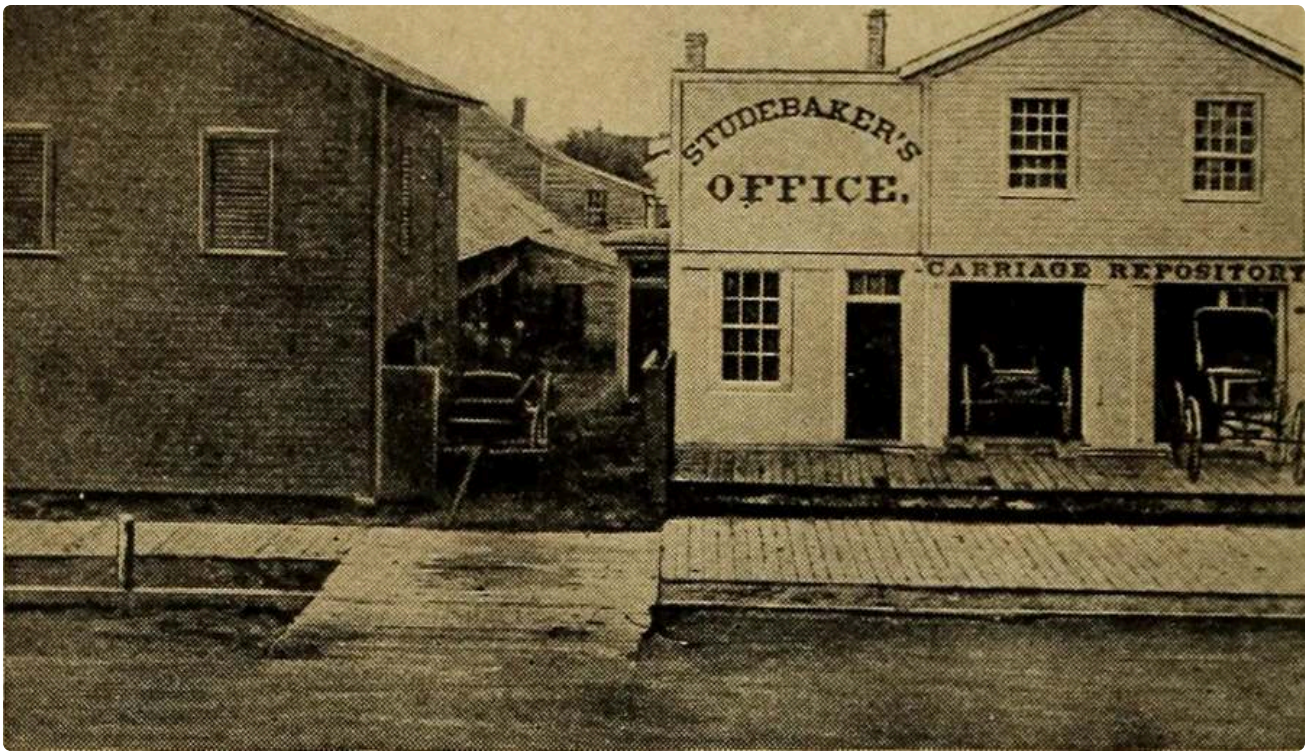


The five brothers, left to right: Henry (1826–1895), Clem (1831–1901), John Mohler (1833–1917), Peter Everst (1836–1897) and Jacob Franklin (1844–1887). Albert R. Erskine, *History of the Studebaker Corporation* (1918), pp. 14–22. Internet Archive. Public domain.

DOCUMENTED By the 1860s all five sons were in the business or near it. Clem, born in 1831, was the president and the public face. J. M., born in 1833, kept the shop floor and the money. Peter Everst, born in 1836, had clerked in a store for fifteen dollars a month and then peddled goods; from Goshen he began selling his brothers' wagons in 1860, became a partner in 1864, and opened the company's first branch, at St. Joseph, Missouri. Chapman dates his move there to January 1865, and his sketch of 1875 says he went west at once on becoming a partner in 1864 and stayed at St. Joseph "until 1871"; Erskine's photograph of the branch building is dated 1870.

DOCUMENTED Jacob Franklin, the youngest, born in 1844, studied at the old South Bend seminary and at Notre Dame, joined as a salesman in 1870, and ran the carriage department. Peter, speaking to the workmen in 1880, put the family's story in one breath: "Workmen, I

know what it is to be poor, I know what it is to work for fifty cents a day and board myself ... to live week in and week out on mush and milk."




H. & C. Studebaker, South Bend, 1856: the office and carriage repository on Michigan Street. Albert R. Erskine, *History of the Studebaker Corporation* (1918), p. 28. Internet Archive. Public domain.

*"Workmen, I know what it is to be poor, I know what it is to work for fifty cents a day and board myself ... to live week in and week out on mush and milk."*

DOCUMENTED On 26 March 1868 the brothers incorporated as the Studebaker Brothers Manufacturing Company, with a capital of $75,000 paid in by Clem, J. M. and Peter in equal thirds; the 1875 histories date the joint-stock company to 1869. Clem was president, J. M. treasurer and Peter secretary, each at $2,000 a year. The firm's sign carried a motto: *Labor omnia vincit*, work conquers all. How it grew from there is the subject of the second part of this series.

PART VI

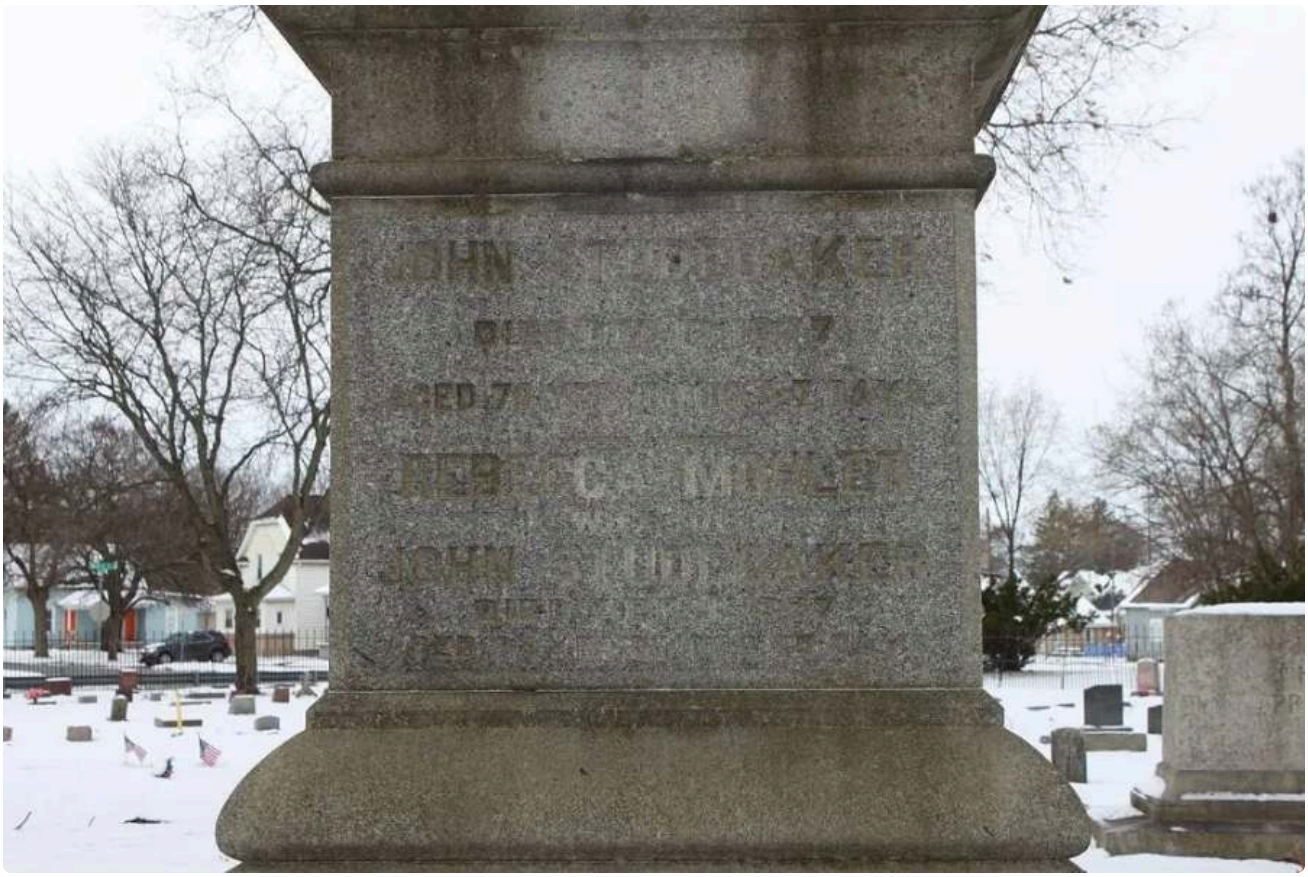
# Different churches, one family

DOCUMENTED The father and mother were Dunkards to the end, and John made the long trips to the Brethren's great annual meetings, where, Chapman says, he also took orders as his sons' agent. Henry, not a member until after 1869, ended in that church. Clem became a Methodist, a delegate to the church's general conferences and a trustee of DePauw University, and after his death his widow built St. Paul's Memorial Methodist Church in his memory. The family is a small history of how the plain German churches of the frontier gave way to town congregations in a prosperous industrial city.

DOCUMENTED John Studebaker died on 15 December 1877, and Rebecca on 1 April 1887, at eighty-four; the *Chicago Tribune*'s report counted "thirteen children, forty-three grandchildren, and forty-one great-grandchildren."

DOCUMENTED ✦ NEW FINDING Their monument still stands in the South Bend City Cemetery, a granite shaft lettered for John Studebaker and for Rebecca Mohler, photographed there in November 2022.

READING A monument is not proof of a grave, but nothing we have found says that John and Rebecca were among the Studebakers moved to Riverview in the 1930s.



John and Rebecca Studebaker's monument in the South Bend City Cemetery, November 2022. Photograph by engineerchange, via Wikimedia Commons. CC BY 2.0.

PART VII

## Tippecanoe Place

DOCUMENTED Clem's house shows how far the family had come from the log house of 1851. Designed by the Chicago architect Henry Ives Cobb and built of glacial boulders from the South Bend area with Bedford limestone trim, it was begun in 1886 and ready in February 1889. Anderson in 1901 said the house bore the name Tippecanoe "in memory of the famous Indian treaty which history records as having taken place on the grounds"; Howard in 1907 more cautiously wrote that it was "said to have taken place."



Tippecanoe Place, Clem Studebaker's house on West Washington Street. Photograph by Carol M. Highsmith, 2016. Library of Congress, Prints and Photographs Division. Public domain.

DOCUMENTED The family lost the house in 1933. In 1941 E. M. Morris bought it and gave it to the city; it served as Red Cross headquarters in the Second World War and then as a school for disabled children. It was listed on the National Register on 2 July 1973 and named a National Historic Landmark on 22 December 1977. A restaurant opened in it in 1980 and closed for good on 5 January 2026.

PART VIII

## Story or record? Play along

Now that you have read the record, try these six. For each claim, make your call: true, false, or no record either way. Then see what the record says.

"The Studebaker empire began with sixty-eight dollars and two forges."

**TRUE**

"J. M. Studebaker made his gold-rush stake building wagons."

**FALSE**

In February 1852 Henry and Clem opened H. & C. Studebaker with "a capital of sixty-eight dollars and two forges."

The wagon maker who hired him in Placerville wanted wheelbarrows for the miners, not wagons.

"The five brothers ran the firm alone from the start."

**FALSE**

The 1875 atlas records two outside partners: Henry Smyser in 1853 and Israel Hoge in 1854–55.

"Henry left the firm because his church objected to Army contracts."

**NO RECORD**

Only later accounts say so. The great Army orders came years after he left, and Winger shows he was not a church member until at least 1869.

"J. M. came home from California with eight thousand dollars."

**NO RECORD**

Erskine says $8,000, the museum $7,000 and a 1917 obituary $3,000. No account written at the time gives the sum.

"Placerville still holds a wheelbarrow race in J. M.'s name."

**TRUE**

The town still holds a John M. Studebaker Wheelbarrow Race, and a newsreel of the 1950 race survives.

PART IX

## Questions we answered

**1** answered

**ANSWERED**

**Henry's death** Did Henry Studebaker die on 2 March or 12 March 1895?

The *Indianapolis Journal* report from South Bend says he died on Saturday, 2 March 1895; Howard's "March 12" is a slip. Answered 27 October 2026

The whole series as one PDF › (projectscroll.com/data/studebaker-series.pdf)

PART X

## A timeline

**1736** The Studebeckers land at Philadelphia, 1 September

63 YEARS LATER

**1799** John Studebaker born, 8 February

21 YEARS LATER

**1820** John marries Rebecca Mohler, 19 October

15 YEARS LATER

**1835** The family moves to Ashland, Ohio

16 YEARS LATER

**1851** The family settles at South Bend

**1852** H. & C. Studebaker opens on Michigan Street, 12 or 16 February

**1853** Henry Smyser joins the firm; J. M. reaches Placerville with fifty cents, August

**1854** Israel Hoge joins the firm, until 1855

**1858** J. M. buys Henry's share

**1868** Studebaker Brothers Manufacturing Company incorporated, 26 March

**1877** John Studebaker dies, 15 December

**1889** Clem moves into Tippecanoe Place

**1895** Henry Studebaker dies, 2 March

PART XI

## If you go

DOCUMENTED The Studebaker National Museum, at 201 South Chapin Street in South Bend, tells the family's story with its wagons, carriages and cars. Tippecanoe Place stands at 620 West Washington Street and can be seen from the street.

✦ NEW FINDING **WHAT'S NEW HERE**

The earliest sources we have found for the founding day of H. & C. Studebaker are two of 1875: the county atlas's history of the company, which says the shop opened on 12 February 1852 and the first entry in its books, a debit against A. R. & J. H. Harper, was made on 16 February; and Goodrich and Tuttle's state history, which gives 16 February as the opening day. The date was otherwise known only from the Smithsonian Libraries' online timeline.

*Found by Michael Urbanski [redacted], Project Scroll, 27 October 2026.*

▼ What we searched

Chapman (1880), Anderson (1901), Howard (1907), Erskine (1918, 1924), the 1927 reunion booklet, the Smithsonian Libraries timeline, the Studebaker National Museum.

The 1850 census of St. Joseph County, Indiana, lists no Henry or Clem and no household of John and Rebecca, which counts against the histories' "about 1850" for Henry and Clem and supports 1851; apart from a young Studybaker family, the only Studebakers in the county were Susannah, 20, very probably Henry's future wife, and Catherine, 15, with Winger families in Portage Township.

*Found by Michael Urbanski [redacted], Project Scroll, 27 October 2026.*

▼ What we searched

Anderson (1901), Erskine (1918, 1924), Goodrich and Tuttle (1875), Howard (1907), the Studebaker National Museum.

John (d. 1877) and Rebecca Mohler Studebaker (d. 1887), the brothers' parents, have their monument in the South Bend City Cemetery (photographed November 2022), not at Riverview, where the rest of the family was moved in the 1930s.

*New documentation · Found by Michael Urbanski [redacted], Project Scroll, 27 October 2026.*

▼ What we searched

The Studebaker National Museum; the City Cemetery National Register nomination; Wikipedia; Find a Grave was not reachable.

The early Studebaker firm had two outside partners: Henry Smyser in 1853–54 (Studebakers & Smyser) and Israel Hoge in 1854–55 (Studebakers & Hoge), recorded only in the 1875 county atlas, p. 28.

*Found by Michael Urbanski [redacted], Project Scroll, 27 October 2026.*

▼ What we searched

Chapman (1880), Anderson (1901), Howard (1907), Erskine (1918, 1924), the 1927 booklet, the Studebaker National Museum, Wikipedia, web searches.

Henry Studebaker died at South Bend on Saturday, 2 March 1895 (*Indianapolis Journal*, 3 March 1895), settling the conflict between Anderson (2 March) and Howard (12 March).

*Found by Michael Urbanski [redacted], Project Scroll, 27 October 2026.*

▼ What we searched

Anderson (1901), Howard (1907), Erskine (1918), the Studebaker National Museum, Chronicling America for March 1895.

Henry and Susan Studebaker were not members of the Brethren church when their daughter was baptized in 1869, eleven years after Henry left the firm, and joined only later (Winger, 1917): a difficulty for the story that his faith made him leave.

*Found by Michael Urbanski [redacted], Project Scroll, 27 October 2026.*

▼ What we searched

The Brethren Historical Library (Miller, 2017), the Studebaker National Museum, Bonsall (2000), Chapman (1880), Howard (1907), web searches.

A **new finding** is a fact found in a primary source that we could not find in any published history, article or website we searched. Credit: Michael Urbanski, Project Scroll. If you know of an earlier publication, tell us and we will say so here. All our discoveries › (projectscroll.com/discoveries/)

Sources


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**▾ CORRECTIONS: NONE**

First published 26 October 2026; last updated 27 October 2026. Like all our pages, it is expanded from time to time with new records, pictures and features. No factual corrections have been needed so far.

## ABOUT THIS RESEARCH

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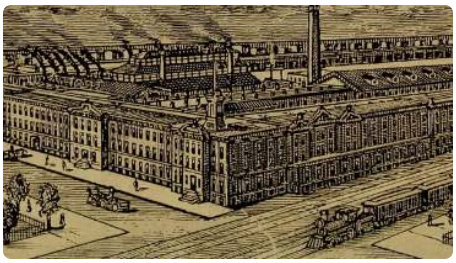
THE STUDEBAKERS · PART 2

# The biggest wagon works in the world

DISCOVERY · 3 NEW FINDINGS › UPDATED 17 MIN READ

Two fires, an Army's worth of wagons, carriages for presidents, the first electric runabout and then the trucks of the Second World War: how the Studebaker works grew to cover a hundred acres of South Bend.

By Michael Urbanski · Project Scroll · First published 26 October 2026 · Updated 27 October 2026 · 17 min read



The Studebaker works, South Bend, 1876, in A. R. Erskine, History of the Studebaker Corporation (1918). Library of Congress copy, Internet Archive. Public domain.


### The short version

Civil War orders made the Studebaker firm. Its wooden works burned on 17 June 1872, and its new works south of the railroad on 24 August 1874, when more than 2,000 finished wagons were lost; the first reports put the losses at $50,000–70,000 and $300,000 or more. The brothers refused offers to move and rebuilt in brick, and by 1879 they were building a vehicle every nine minutes.

The firm sold its first electric car in 1902 and its first gasoline car in 1904, became the Studebaker Corporation in 1911, and stopped making wagons in 1920. It went into receivership in 1933, came back under Vance and Hoffman, and in the Second World War built nearly 200,000 trucks, about 15,000 Weasels and 63,789 aircraft engines.

Read the whole story ›

✦ NEW FINDING 3 new findings in this story. **See what's new ›**

Shortly before six o'clock on the evening of Monday, 17 June 1872, the fire bell rang in South Bend. The great wooden wagon factory of the Studebaker brothers was burning, and workmen on the upper floors had to jump from the windows to save their lives.

Two years later it happened again, worse. After the second fire, cities from Chicago to Cincinnati bid for the firm, and the brothers stayed and built bigger. By 1907 the works in South Bend covered more than a hundred acres and turned out more than a hundred thousand vehicles a year. This second part of our series is the story of how a blacksmith shop became the biggest wagon works in the world, and then a car company.

HOW TO READ THIS PAGE DOCUMENTED READING ✦ NEW FINDING

20 documented · 3 readings · 3 new

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| READING | Our interpretation of the sources, kept separate from the facts. |
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▼ Who's who (13)

**C. A. Carlisle**

**Albert Russel Erskine**

Wrote in 1907 that the government gave the firm “their first great order” in 1864.

**Lord Roberts**
British commander in the Boer War who judged the Studebaker wagons “superior to any other make.”

**Gen. Frederick D. Grant**
President Grant’s son, who gave his father’s landau to the company on 2 October 1910.

**Frederick S. Fish**
Newark lawyer, J. M.’s son-in-law, most credited with the turn to the horseless carriage.

**F. W. Blees**
Of Macon, Missouri, who bought the first Studebaker electric runabout on 12 February 1902.

**Judge Thomas W. Slick**
Federal judge who placed the company in receivership in 1933 and approved its reorganization in 1935.

**Paul G. Hoffman**
Receiver who became president in 1935, and left in 1948 to run the Marshall Plan.

Company historian, president from 1915, who bought Pierce-Arrow and died on 1 July 1933.

**Benjamin Harrison**
President whose carriage was “built by Studebaker and used by President Harrison for many years.”

**Clem Studebaker**
Bought Lincoln’s barouche in 1889, now one of the treasures of the Studebaker collection.

**J. M. Studebaker**
The last of the five brothers, chairman in 1911, who died in South Bend on 16 March 1917.

**H. D. Johnson**
Of South Bend, who bought the first Studebaker gasoline car on 22 July 1904.

**Harold S. Vance**
Receiver in 1933 and chairman after the reorganization of 1935.

PART I

## The war and the wagons

DOCUMENTED The Civil War made the firm. Wagons and ambulances moved the Union armies, and the company’s own history of 1924 says the census of 1870 counted the Studebakers “a most important source of supply”; even so, they “were unable to satisfy fully the demands made upon them.” Carlisle wrote in 1907 that the government gave them “their first great order” in 1864. By 1867, Erskine says, the factory buildings covered four acres and employed 140 mechanics, with a payroll of more than $1,500 a week.



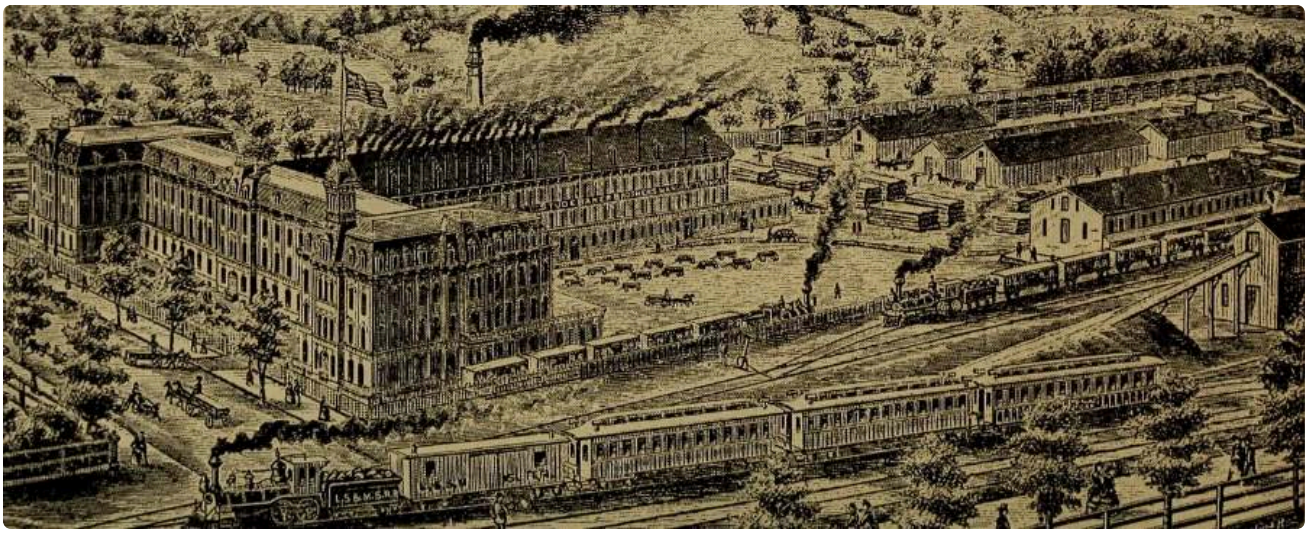

The Studebaker works, South Bend, 1868. Albert R. Erskine, *History of the Studebaker Corporation* (1918), p. 32. Internet Archive. Public domain.

DOCUMENTED When the brothers incorporated in March 1868, the business had net assets of about $223,000 and sales of about $350,000 a year. Chapman's history printed the count of farm and freight wagons built each year after that. It rose from 3,955 in 1868 to 6,950 in 1872 and 20,000 in 1879, a total of 137,440 in twelve years. The workforce grew from 190 to 800.

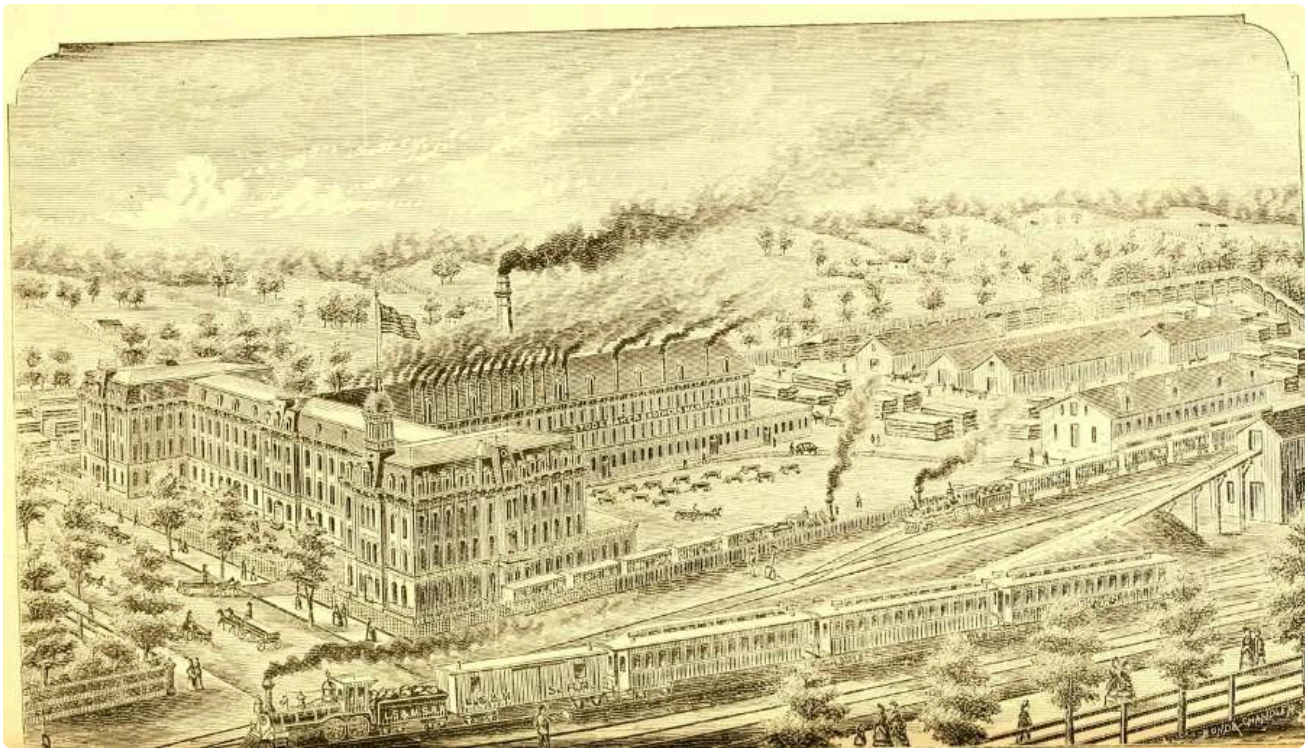
PART II

## Two fires

DOCUMENTED ✦ NEW FINDING The *South Bend Union* described the first fire two days later. The building was a three-storey wooden L, about 200 feet along Lafayette Street and 160 feet along South Street, with machinery that could turn out "the complete wood work of twenty-five wagons per day." The fire began, the paper said, from "friction engendered in the journals of the fans" that carried dust and shavings to the engine room. The roof of the Third Ward schoolhouse caught too. The paper put the company's loss at $70,000. The burned building was not the whole works. The 1875 atlas says the brothers had bought it in 1867 for their wood-working machinery, and that "in 1871 they began the erection of their mammoth wagon works south of the Lake Shore and Michigan Southern Railway"; they completed the works south of the railway in 1872–73, on the site they would keep.



The works of 1872, as the company later pictured them; Erskine's caption notes that they were destroyed by fire in 1874. Albert R. Erskine, *History of the Studebaker Corporation* (1918), p. 36. Internet Archive. Public domain.



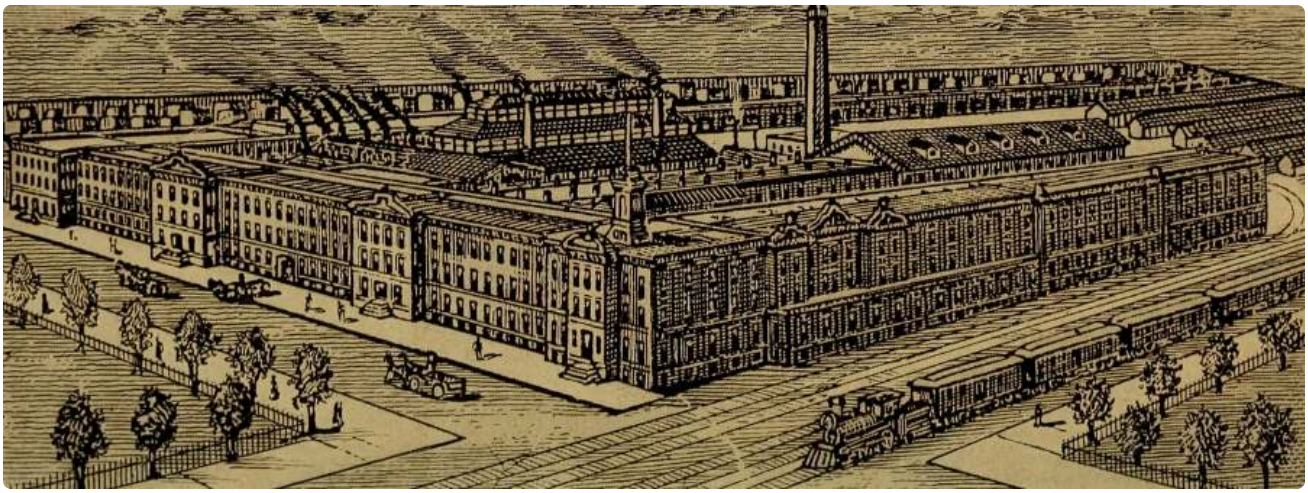
The Studebaker works as Indiana's state history pictured them in 1875, a lifetime view printed the year after the second fire. De Witt C. Goodrich and Charles R. Tuttle, *An Illustrated History of the State of Indiana* (Indianapolis, 1875). Allen County Public Library copy, Internet Archive. Public domain.

DOCUMENTED At about a quarter to five on the morning of Monday, 24 August 1874, fire broke out again, this time in the paint rooms. The *South Bend Tribune* reported that the alarm bell in the cupola "could not be rung," and that the fire was under control by half past six. By then it had destroyed "over 2,000 finished wagons stored in the basement." The wood shops were saved.

DOCUMENTED The Associated Press report from South Bend that day gave the loss, item by item: $120,000 on the building, $50,000 in stock being made, $100,000 in finished wagons, $15,000 in machinery and $15,000 in iron and fixtures, for a total of $300,000, “thought to be rather under the loss.” About three hundred men were put out of work for the time being. The fire was put down to spontaneous combustion in the paint shop, though “a few aver that it was the work of an incendiary.” Thousands came to a mass meeting of sympathy.

READING The figures grew in the telling, though not all at once. For 1872 the *Union* said $70,000, the wire report $50,000, and Goodrich and Tuttle in 1875 “nearly one hundred thousand dollars”; Carlisle in 1907 said $80,000. For 1874 the Associated Press said $300,000, which it thought “rather under the loss,” and the county atlas of 1875 already gave “about $350,000,” the figure Carlisle repeated with 2,400 wagons. Beware, too, of the “fire of 1872” in the older South Bend histories: Anderson and Howard use that heading for Mishawaka’s great fire of that September, which had nothing to do with the Studebakers. The Smithsonian Libraries’ online timeline adds a third great fire at the works in 1885; we have found no report of one in the papers of that year, and the company’s own histories name only 1872 and 1874.

DOCUMENTED Chapman tells what happened next. “Chicago, Cincinnati and many other cities made large bids to attract the firm,” but the brothers “respectfully declined all the tempting offers from abroad.” They rebuilt once more in South Bend, on the site south of the railroad.

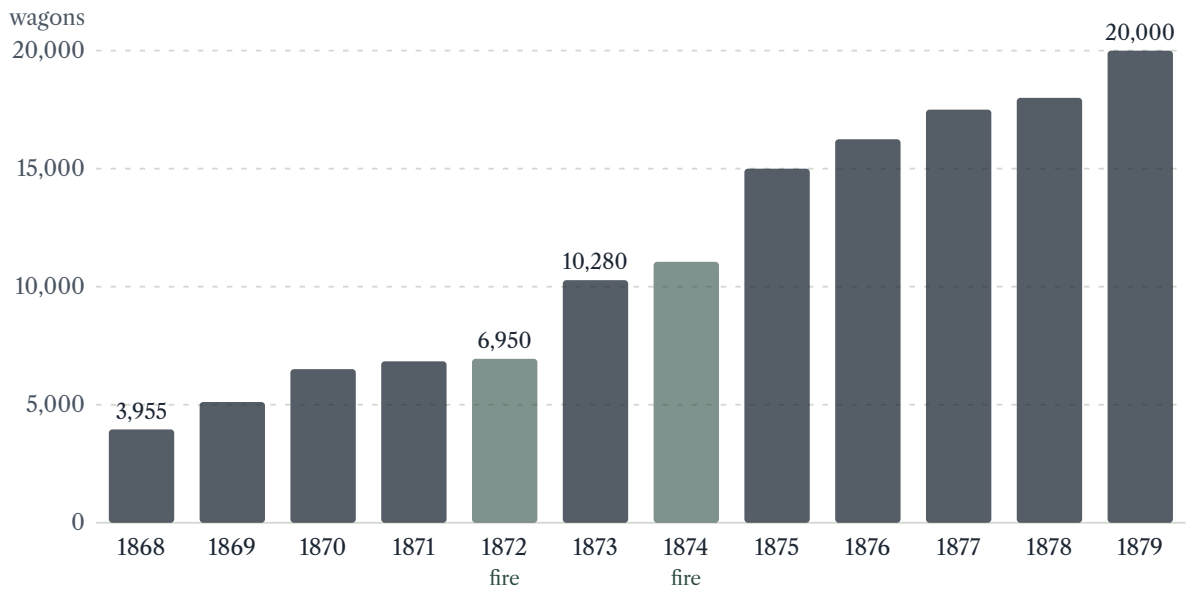


The rebuilt works, 1876. Albert R. Erskine, *History of the Studebaker Corporation* (1918), p. 38. Internet Archive. Public domain.

PART III

# One every nine minutes

DOCUMENTED By 1879 the rebuilt works were turning out vehicles at a rate that still sounds remarkable. “Last year there were 20,000 vehicles built in these works,” Chapman wrote in 1880, “thus averaging one turned out every nine minutes.” The buildings covered twenty-seven acres, ran on three miles of belting, and made seventy-five different styles of vehicle.




Farm and freight wagons built at the South Bend works each year from 1868 to 1879, 137,440 in all, from the table in Chapman’s county history of 1880 (p. 875). The two years of the great fires, 1872 and 1874, are lighter; in both the count still rose. Chapman counted “one turned out every nine minutes” by 1879.

> *“Last year there were 20,000 vehicles built in these works, thus averaging one turned out every nine minutes.”*

DOCUMENTED At the Paris Exposition of 1878 Studebaker took a silver medal. The firm had a repository in Chicago by the end of 1874, by the county atlas; by 1876 it was at 265 Wabash Avenue, in 1880 at 151 and 153 Wabash, and by 1884 at 233 State Street, its “Palace

Repository"; in 1885 it opened a great showroom, the Studebaker Repository, on Michigan Avenue; in 1898 the building became the Fine Arts Building, which it still is. By 1904–07, Carlisle wrote, the South Bend works covered "more than 100 acres," employed more than three thousand men, used more than fifty million feet of lumber a year, and made and sold "more than 100,000 vehicles ... in a single year." From 1868 to 1910 the company's sales totaled about $119 million, and Erskine counted "over one million horse-drawn vehicles of all kinds."



The Studebaker Repository on Michigan Avenue, Chicago, 1885. Albert R. Erskine, *History of the Studebaker Corporation* (1918), p. 40. Internet Archive. Public domain.




The old Studebaker Repository as the Fine Arts Building, Michigan Avenue, Chicago, about 1900. Detroit Publishing Co. Library of Congress, Prints and Photographs Division. No known restrictions.

DOCUMENTED Studebaker wagons went to war again, and far from home. In the Boer War the British commander, Lord Roberts, reported that wagons imported from the United States for trial “proved to be superior to any other make,” and named them as built by the Studebaker Brothers Manufacturing Company. The company also made harness from 1891 and set up a Studebaker Harness Company in 1906.

PART IV

## Carriages for presidents

DOCUMENTED The firm built fine carriages as well as farm wagons, and some went to the White House. The carriage of President Benjamin Harrison was, in the company’s words, “built by Studebaker and used by President Harrison for many years.” The landau President Grant used in his second term, 1873 to 1877, was built by Brewster & Co. of New York, the museum says, and was given to the company by his son, Gen. Frederick D. Grant, on 2

October 1910. The museum in South Bend also shows President McKinley's phaeton and the barouche the Marquis de Lafayette rode in on his American tour of 1824–25.




President Lincoln's barouche at the Studebaker National Museum. It was built by Wood Brothers of New York in 1864; Clem Studebaker bought it in 1889. Photograph by Carol M. Highsmith, 2016. Library of Congress, Prints and Photographs Division. Public domain.

READING One famous carriage was not a Studebaker at all. The barouche in which Abraham Lincoln rode to Ford's Theatre on 14 April 1865 was built by Wood Brothers of New York in 1864. Clem Studebaker bought it in 1889, and it is now one of the treasures of the Studebaker collection. Some accounts, including the Smithsonian Libraries' online timeline, call it "the Studebaker carriage," which is true of where it now lives but not of who made it.



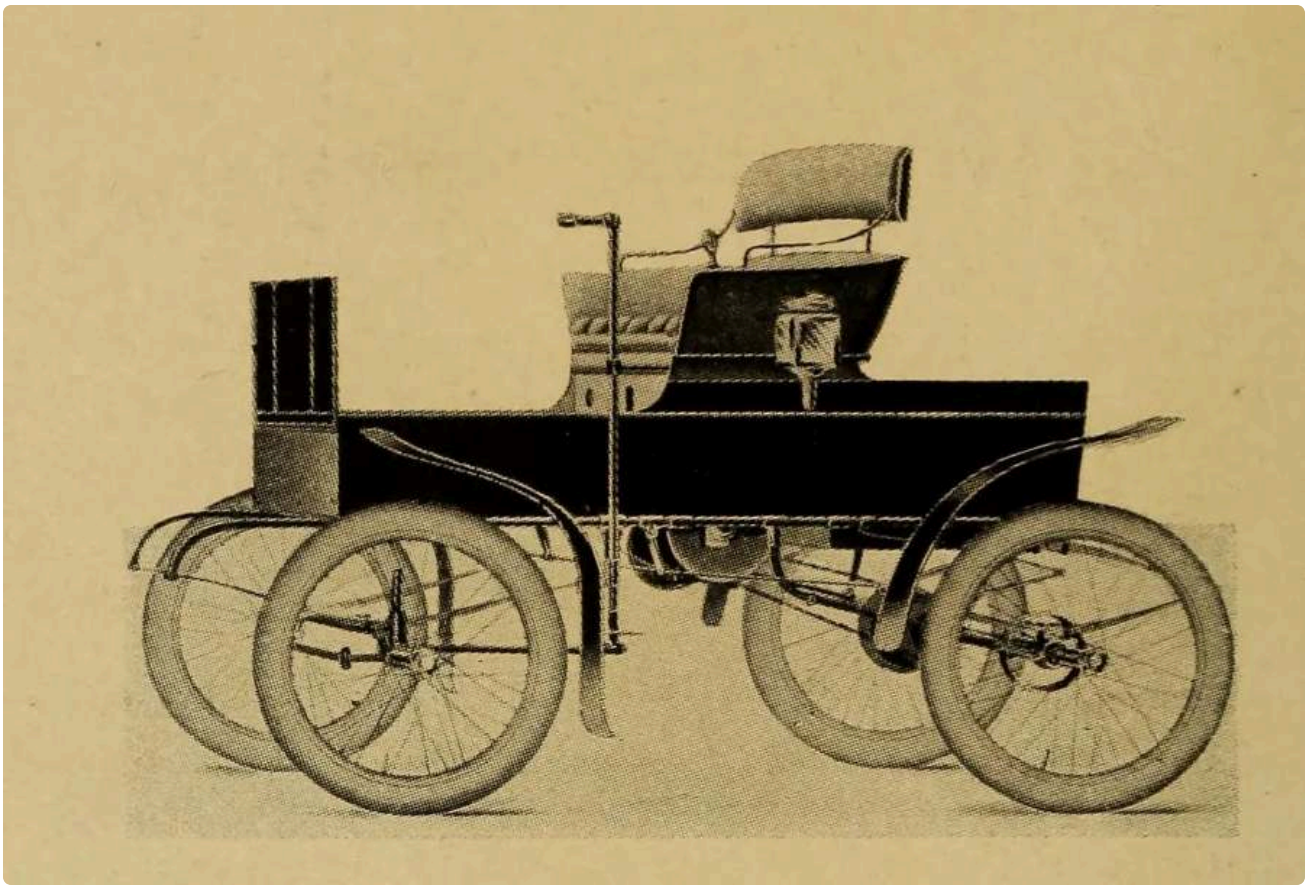

President McKinley's phaeton (left) and President Harrison's Studebaker-built brougham (right). Photograph by Carol M. Highsmith, 2016. Library of Congress, Prints and Photographs Division. Public domain.

PART V

## The horseless carriage

DOCUMENTED The family's next generation saw what was coming. In the spring of 1897, Erskine says, the directors' minutes record the building of "a 'horseless vehicle.'" The man most credited with the turn is Frederick S. Fish, a Newark lawyer who had married J. M.'s daughter Grace, joined the board in 1891, and became chairman of its executive committee when Peter died in 1897.

DOCUMENTED Studebaker began with electric cars. The first electric runabout was sold on 12 February 1902 to F. W. Blees of Macon, Missouri, and 1,841 electrics were made through 1912. The first gasoline car, a sixteen-horsepower two-cylinder machine, was sold on 22 July 1904 to H. D. Johnson of South Bend; its chassis were made under contract by the Garford company of Elyria, Ohio.

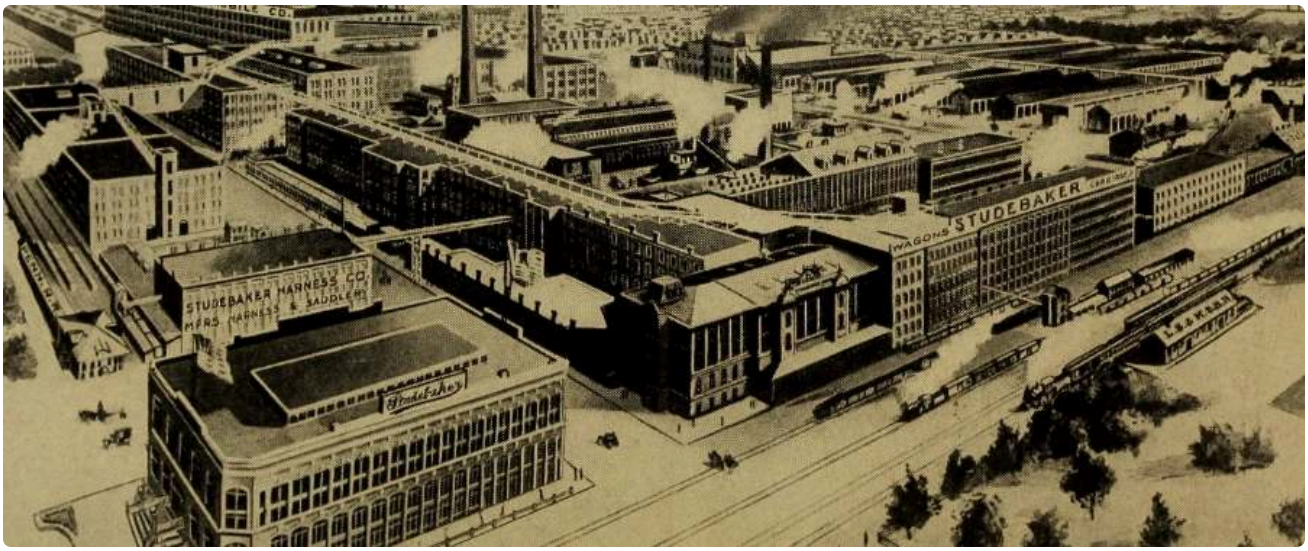


The Studebaker electric runabout of 1902. Albert R. Erskine, *History of the Studebaker Corporation* (1918), p. 82. Internet Archive. Public domain.



“Peg,” a “backward-forward vehicle” Studebaker built in 1909 for the tunnels under the Senate Office Building and the Capitol. Photograph by Carol M. Highsmith, 2016. Library of Congress, Prints and Photographs Division. Public domain.

DOCUMENTED In September 1908 Studebaker made an agreement to sell the cars of the Everett-Metzger-Flanders Company of Detroit, the E-M-F, and by 1910 it owned the company outright. On 14 February 1911 the Studebaker Corporation was incorporated in New Jersey, with J. M. as chairman and Fish as president. The last electric was built in 1912. In 1919 the corporation stopped making buggies, carriages and harness, and in 1920 the last farm wagons. The South Bend vehicle plants were turned over to car bodies and parts.




The South Bend works in 1910. Albert R. Erskine, *History of the Studebaker Corporation* (1918), p. 48. Internet Archive. Public domain.

DOCUMENTED J. M., the last of the five brothers, lived to see it. He died in South Bend on 16 March 1917, aged eighty-three. Among his gifts to the city was the land for Howard Park, whose fountain was dedicated on 21 July 1906. “Fifty-six years ago,” he said that night, “I landed in South Bend as poor a boy as stands before me tonight. The only shoes I wore were those God had given me.” The fountain was taken down in the 1940s; restored, it was rededicated in Leeper Park in 2019.

> *“Fifty-six years ago, I landed in South Bend as poor a boy as stands before me tonight. The only shoes I wore were those God had given me.”*

PART VI

## Erskine’s gamble

DOCUMENTED Albert Russel Erskine, born in Huntsville, Alabama, in 1871, joined the company as treasurer in 1911 and was its president from 1915. He moved car making to South Bend, where the six-storey Assembly Building 84, designed by Albert Kahn, went up in 1923. In 1926 the company opened a proving ground near New Carlisle, one of the first controlled testing grounds in the industry. In 1928 Erskine bought Pierce-Arrow.

DOCUMENTED Then the Depression came. Later writers fault Erskine for paying dividends the company had not earned. On 18 March 1933 Federal Judge Thomas W. Slick placed the Studebaker Corporation in receivership at South Bend and named three receivers: Harold S. Vance and Paul G. Hoffman, both vice presidents, and A. G. Bean, president of the White Motor Company.

DOCUMENTED ✦ NEW FINDING On the morning of 1 July 1933, the United Press reported from South Bend, Erskine shot himself at his home; his son found him. He was sixty-two. The contemporary report settles a date some modern accounts give as 30 June.

DOCUMENTED ✦ NEW FINDING Vance and Hoffman brought the company back. On 28 January 1935, at Fort Wayne, Judge Slick approved its reorganization under the new section 77-B of the bankruptcy law, with $5,500,000 of new money from three New York investment houses and one in Chicago, and with Vance as chairman and Hoffman as president. The United Press called it “the first time that an automobile concern ever has survived a receivership.” Hoffman left in 1948 to run the Marshall Plan.

PART VII

## The arsenal years

DOCUMENTED Passenger cars stopped in early 1942. In their place South Bend built the US6, a two-and-a-half-ton six-wheel-drive truck: 197,678 of them at South Bend from 1941 to 1945, plus more than 22,000 built under contract by REO. Most went to the Soviet Union under Lend-Lease. The company also built about 15,000 M29 Weasels, a small tracked carrier for snow and mud, and 63,789 Wright Cyclone engines for the B-17 bomber, assembled at the government plant on Chippewa Avenue.



A 1942 Studebaker Champion of the kind the armed forces used in the Second World War. Photograph by Carol M. Highsmith, 2016. Library of Congress, Prints and Photographs Division. Public domain.

READING By the end of the war Studebaker had built the trucks that carried a good part of the Red Army to Berlin, and the engines that flew a good part of the American bombers over Germany. It came out of the war with money, a famous name and a plant in good order. The third part of this series tells what happened next.

PART VIII

## Story or record? Play along

Now that you have read the record, try these six. For each claim, make your call: true, false, or no record either way. Then see what the record says.

"Lincoln rode to Ford's Theatre in a Studebaker carriage."

"In 1879 the works turned out a vehicle every nine minutes."

FALSE

His barouche was built by Wood Brothers of New York in 1864. Clem Studebaker bought it in 1889, so it lives in the Studebaker collection.

TRUE

Chapman counted 20,000 vehicles in one year, “thus averaging one turned out every nine minutes.”

“After the 1874 fire, the brothers moved the business to Chicago.”

FALSE

Chicago, Cincinnati and other cities bid for the firm, but the brothers declined and rebuilt in South Bend.

“A third great fire hit the works in 1885.”

NO RECORD

The Smithsonian Libraries’ timeline says so, but we found no report in the 1885 papers, and the company’s histories name only the fires of 1872 and 1874.

“Studebaker’s first cars were electric.”

TRUE

The first electric runabout was sold in February 1902. The first gasoline car followed in July 1904.

“Studebaker built engines for B-17 bombers.”

TRUE

It built 63,789 Wright Cyclone engines for the B-17 at the government plant on Chippewa Avenue.

PART IX

## Questions we answered

**4** answered

ANSWERED

**The new works** When were the works south of the railroad begun?

The 1875 atlas says the brothers began them in 1871, before the fire of 1872. Answered 27 October 2026

ANSWERED

**Grant's landau** Who built President Grant's landau, and how did it reach the company?

Built by Brewster & Co. of New York; given by Gen. Frederick D. Grant on 2 October 1910. Answered 27 October 2026

ANSWERED

**Erskine's death** Did Albert Erskine die on 30 June or 1 July 1933?

The United Press report from South Bend that day gives the morning of 1 July 1933. Answered 26 October 2026

ANSWERED

**The 1935 reorganization** When was the company's reorganization approved?

AP and UP reports: Judge Slick approved it at Fort Wayne on 28 January 1935, with $5,500,000 of new money. Answered 27 October 2026

The whole series as one PDF › (projectscroll.com/data/studebaker-series.pdf)

PART X

## A timeline

| | |
|---|---|
| **1864** | The government's first great wagon order |
| **1868** | Studebaker Brothers Manufacturing Company incorporated |
| **1871** | New works begun south of the Lake Shore railroad |
| **1872** | The wooden works burn, 17 June |
| **1874** | Second fire, 24 August; more than 2,000 wagons lost |
| **1879** | 20,000 vehicles built in a year |
| **1885** | The Chicago repository on Michigan Avenue opens |
| 17 YEARS LATER | |
| **1902** | First electric runabout sold, 12 February |
| **1904** | First gasoline car sold, 22 July |

| | |
|---|---|
| **1911** | The Studebaker Corporation formed, 14 February |
| **1920** | The last farm wagons |
| **1923** | Assembly Building 84 built |
| **1933** | Receivership, 18 March; Erskine dies, 1 July |
| **1935** | Reorganization approved, 28 January |
| **1941–45** | US6 trucks, Weasels and Cyclone engines |

PART XI

## If you go

DOCUMENTED The Studebaker National Museum at 201 South Chapin Street shows the presidential carriages, the wagons and the wartime vehicles. Building 84 still stands on the old works site south of downtown, part of the redevelopment called the Renaissance District. The Studebaker-Bendix Heritage Trail, a self-guided drive of about ninety minutes, links the old company sites from downtown to Bendix Woods.

✦ NEW FINDING **WHAT'S NEW HERE**

Contemporary reports date the two Studebaker fires to 17 June 1872 (a little before 6 p.m.; loss $70,000, cause the friction of dust-fan journals) and 24 August 1874 (about 4:45 a.m., in the paint shop; loss $300,000 itemized, more than 2,000 finished wagons), against the $80,000 and the $350,000 with 2,400 wagons repeated from Carlisle (1907), the latter already given by the county atlas in 1875; and the "fire of 1872" in Anderson (1901) and Howard (1907) is Mishawaka's, not Studebaker's.

*Found by Michael Urbanski [redacted], Project Scroll, 26 October 2026.*

▼ What we searched

Chapman (1880), Anderson (1901), Howard (1907), Erskine (1918, 1924), the Smithsonian Libraries timeline, Wikipedia, and Chronicling America for June 1872 and August 1874.

Albert R. Erskine died on the morning of 1 July 1933, by the United Press report from South Bend that day (*Indianapolis Times*, 1 July 1933), not on 30 June as some modern accounts give.

*Found by Michael Urbanski [redacted], Project Scroll, 26 October 2026.*

▼ What we searched

Wikipedia's article on Erskine (text and infobox disagree), Chronicling America for June and July 1933.

The Studebaker Corporation's reorganization was approved by Judge Thomas W. Slick at Fort Wayne on 28 January 1935, with $5,500,000 of new money (AP and UP reports of 29 January 1935), against the undated "1935" and the $6.8 million of modern accounts.

*Found by Michael Urbanski [redacted], Project Scroll, 27 October 2026.*

▼ What we searched

Erskine (1924), Wikipedia, Bonsall (2000), Chronicling America for 1934–35.

A **new finding** is a fact found in a primary source that we could not find in any published history, article or website we searched. Credit: Michael Urbanski, Project Scroll. If you know of an earlier publication, tell us and we will say so here. All our discoveries › (projectscroll.com/discoveries/)

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### ▾ CORRECTIONS (1)

First published 26 October 2026; last updated 27 October 2026. Like all our pages, it is expanded from time to time with new records, pictures and features. Factual corrections are listed here, with their dates.

**27 October 2026** The new works south of the railroad were begun in 1871, before the 1872 fire, and the firm had a Chicago repository by the end of 1874.

### ABOUT THIS RESEARCH

Research and reporting

**Michael Urbanski** (projectscroll.com/about/michael-urbanski/) · Project Scroll

**SOURCES** Every fact on this page is drawn from the sources listed above, and each can be checked where it is held.

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THE STUDEBAKERS · PART 3

# The day the line stopped

DISCOVERY · 3 NEW FINDINGS › UPDATED 18 MIN READ

Loewy's Starlight, the Packard merger, the Avanti, and the December day in 1963 when Studebaker left South Bend. Thousands of workers lost their pensions, and their story helped bring about the law that protects pensions today.

By Michael Urbanski · Project Scroll · First published 26 October 2026 · Updated 27 October 2026 · 18 min read



A 1963 Studebaker Avanti at the Studebaker National Museum. Photograph by Carol M. Highsmith, 2016, Library of Congress. Public domain.

### The short version

Studebaker was "first by far with a postwar car" in 1946, and its Loewy-studio designs, from the 1947 Starlight to the 1953 Starliner and the 1962 Avanti, are still admired. But the company merged with Packard in 1954 and kept losing ground.

On 9 December 1963 it announced the end of car building in South Bend; the last Larks and Hawks were built on 20 December. More than 8,500 workers lost some or all of their pensions, a case that helped lead to ERISA in 1974. The Studebaker National Museum, Building 84 and the tree sign at Bendix Woods remain.

Read the whole story ›

✦ NEW FINDING 3 new findings in this story. **See what's new ›**

On Monday, 9 December 1963, the news came out of New York. Studebaker would stop building cars in the United States. “The end of an era came suddenly for 6,000 Studebaker Corp. employes yesterday,” the Associated Press wrote from South Bend the next day; the announcement “came as a shock.”

> *“The end of an era came suddenly for 6,000 Studebaker Corp. employes yesterday”*

Eleven days later the last Larks and Hawks rolled out of the South Bend plant. A company that had begun with two forges in 1852 was gone from the city it had made. And because thousands of its workers lost the pensions they had been promised, the closing reached far beyond South Bend, all the way to a law that now protects the retirement of tens of millions of Americans. This is the third and last part of our series.

HOW TO READ THIS PAGE DOCUMENTED READING ✦ NEW FINDING

19 documented · 1 readings · 3 new

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| | |
|---|---|
| DOCUMENTED | A source says so, and you can read it yourself. |
| READING | Our interpretation of the sources, kept separate from the facts. |
| ✦ NEW FINDING | Something we found in the record that we have not found in any earlier telling. |

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▼ Who's who (14)

**Raymond Loewy**
Industrial designer whose firm the company retained from 1936; the postwar cars were styled in his studio.

**Robert Bourke**
Designer whose own account credits him with much of the 1953 Starliner and Starlight.

**Sherwood Egbert**
President from February 1961, whose great throw of the dice was the Avanti.

**Randolph H. Guthrie**
The chairman who confirmed in December 1963 that an announcement was coming.

**James A. Wooten**
Legal historian whose study explains how the pension losses fell.

**Leonard Woodcock**
UAW president, whose 1971 telegram gave the union's count of lost pensions.

**Clem Studebaker**
His house, Tippecanoe Place, is a National Historic Landmark; he now lies in Riverview Cemetery.

**Virgil Exner**
Styled the 1947 Starlight coupe, with its wraparound rear window, in Loewy's studio.

**James J. Nance**
Head of the Studebaker-Packard Corporation formed in 1954.

**Nate Altman and Leo Newman**
South Bend dealers who began building the Avanti II in part of the old plant in 1965.

**President Johnson**
Tried, the *Evening Star* wrote, "to soften the impact of the Studebaker shutdown in South Bend."

**Sen. Vance Hartke**
Indiana senator who introduced a pension reinsurance bill in 1964 and spoke at a Senate hearing in South Bend in 1971.

**Gerald Ford**
President who signed the Employee Retirement Income Security Act on Labor Day, 1974.

**J. M. Studebaker**
Entombed in the family mausoleum at the City Cemetery in March 1917; the museum now places him at Riverview.

PART I

## First by far with a postwar car

DOCUMENTED Studebaker came out of the war fast. It had retained the industrial designer Raymond Loewy and his firm as consultants since 1936, and its new 1947 models were among the first truly new postwar cars; the company advertised itself as "first by far with a postwar

car.” The 1947 Starlight coupe, with its wraparound rear window, was styled in Loewy’s studio by Virgil Exner, with Robert Bourke also credited.



A 1950 Studebaker Commander Starlight coupe, with the “bullet nose” of that year. Photograph by Carol M. Highsmith, 2016. Library of Congress, Prints and Photographs Division. Public domain.

DOCUMENTED The 1950 cars had the famous “bullet nose.” The 1953 Starliner hardtop and Starlight coupe, long and low, were publicly credited to Loewy but were, by Bourke’s own account, largely Bourke’s work. Collectors and designers still admire them.

PART II

## Packard and the long decline

DOCUMENTED Beauty did not pay the bills. In 1954 Packard of Detroit bought Studebaker, and on 1 October the two became the Studebaker-Packard Corporation under James J. Nance. It did not save either name. The last Packard came off the line on 25 July 1958, and that September the company ended the pension plan for its Packard workers; retirees got 85 percent of their benefits.

DOCUMENTED The compact Lark of 1959 sold more than 130,000 in its first year and bought time. In February 1961 Sherwood Egbert became president, and in 1962 the company took back the name Studebaker Corporation.

PART III

## The Avanti

DOCUMENTED Egbert's great throw of the dice was a sports car. Loewy's team, Tom Kellogg, Bob Andrews and John Ebstein, designed it on a forty-day schedule, and it was unveiled on 26 April 1962 at the New York International Automobile Show. The Avanti had no grille, a fibreglass body and a shape unlike anything else on the road. About 1,200 were made in 1962 and fewer than 4,600 in 1963. The last South Bend Avanti is said to be car R-5643: the collectors' registry gives its final assembly as 31 December 1963 and reports a note in the trunk wishing a happy new year; we have not seen the factory's production order.




A 1963 Studebaker Avanti at the Studebaker National Museum. Photograph by Carol M. Highsmith, 2016. Library of Congress, Prints and Photographs Division. Public domain.

DOCUMENTED The Avanti outlived the company. In 1965 two South Bend dealers, Nate Altman and Leo Newman, began building it again as the Avanti II in part of the old plant.

PART IV

## 9 December 1963

DOCUMENTED The decision came from the board in New York. On 9 December the Dow Jones news service reported that Studebaker would “quit auto production in the United States but continue to make cars in Canada,” and that the closing would “cut off employment for about 6,000 persons, including 5,000 hourly workers.” The chairman, Randolph H. Guthrie, confirmed that an announcement was coming; the formal press conference was set for the next day in New York.

DOCUMENTED South Bend learned it from the radio and the papers. The last Larks and Hawks were built on 20 December 1963. Production went on for a little over two years at the company’s plant in Hamilton, Ontario, and ended there on 17 March 1966. The last Studebaker built, a Cruiser sedan, is in the museum in South Bend.



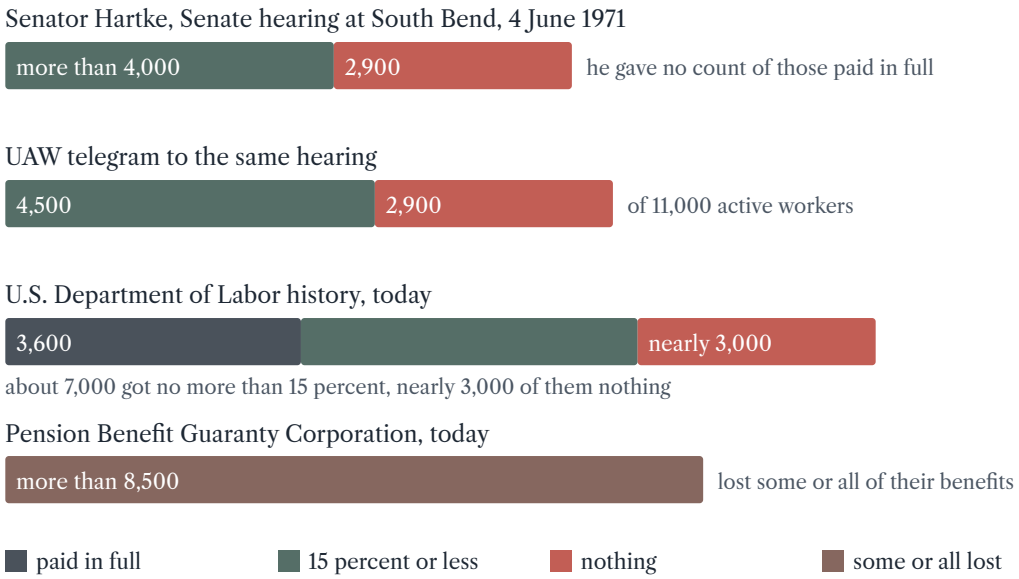

The 1966 Studebaker Cruiser, the last Studebaker automobile built. Photograph by Carol M. Highsmith, 2016. Library of Congress, Prints and Photographs Division. Public domain.

DOCUMENTED Washington tried to soften the blow. By the end of December, the *Evening Star* wrote, President Johnson "has tried hard to soften the impact of the Studebaker shutdown in South Bend": the Labor Department offered retraining, the Commerce Department tried to bring in new industry, surplus food was sent, and an Army truck program was pushed for the empty plant.

PART V

## The pensions

DOCUMENTED The worst of it was the pensions. When the plant closed, Studebaker ended its pension plan for its South Bend workers, and the plan did not have the money to pay what it had promised. The Pension Benefit Guaranty Corporation, the federal agency that now insures such plans, says that "more than 8,500 auto workers" at the South Bend plant "lost some or all of their promised pension plan benefits."




Four counts of the same loss. The bars are drawn to scale where a source gives a number, and none of the counts adds up the same way: the 1971 figures were for workers not yet retired, the federal agency's counts everyone who lost some or all, and the Labor Department's total includes the 3,600 paid in full. The sources are in the list below.

DOCUMENTED The legal historian James A. Wooten, in the fullest study of the case, explains how the loss fell. Retirees and workers aged sixty and over received their full pensions. Of the rest, "some received a lump-sum payment worth a fraction of the pension they expected; others got nothing at all." A widely repeated breakdown gives 3,600 who were paid in full, 4,000 who received lump sums worth about 15 percent of their pensions, and 2,900 who received nothing; its total does not match the federal figure. The Labor Department's own history counts 3,600 paid in full and about 7,000 who got no more than 15 percent, nearly 3,000 of them nothing. The earliest total we have found is from 1968, when the American Enterprise Institute wrote of the "pension rights of approximately 10,500 Studebaker retirees and employees"; a Brookings Institution study of 1977 described the older workers getting their full pensions and the younger "less than 15 percent" of their partially vested rights.

DOCUMENTED ✦ NEW FINDING The breakdown goes back at least to a Senate hearing held in South Bend on 4 June 1971. Senator Hartke said there that "the failure of 2,900 Studebaker workers to receive any pension payment whatsoever is wrong," and that "more than 4,000 other Studebaker employees between the ages of 40 and 59 received only 15 percent of the pensions due them." A telegram from the UAW's president, Leonard Woodcock, gave the union's count: "Of 11,000 active workers at Studebaker 2900 lost all pension

entitlements," and 4,500, of average age 52 and average service 23 years, "lost all but 15% of their pension entitlements." Former Studebaker workers testified the same day to what the closing had cost them.

DOCUMENTED The Studebaker workers became the case that reformers pointed to for a decade. Senator Vance Hartke of Indiana introduced a bill to reinsure private pensions in August 1964. A Senate staffer, Wooten records, called Studebaker "the most glorious story of failure in the business." On Labor Day, 2 September 1974, President Gerald Ford signed the Employee Retirement Income Security Act, which set standards for private pension plans and created the agency that insures them.

> *"the failure of 2,900 Studebaker workers to receive any pension payment whatsoever is wrong"*

READING It is hard to think of another factory closing that changed so many lives so far away. The men who lost their pensions when Studebaker left South Bend got little or nothing back from the law their story helped to pass. But every American with a private pension plan has, in a sense, a little of South Bend in it.

PART VI

## What remains

DOCUMENTED The company had kept a museum of its own since at least the 1920s, with the presidential carriages, the covered wagon John Studebaker built in 1830 and the buggy H. & C. Studebaker made in 1857. When the company left South Bend it gave its historic collection to the city: in 1966, by the tourism bureau's account, thirty-three vehicles. The Studebaker National Museum opened its present building at 201 South Chapin Street in November 2005, beside The History Museum.



A Conestoga wagon of about 1835 at the Studebaker National Museum, of the kind the family took west from Pennsylvania. Photograph by Carol M. Highsmith, 2016. Library of Congress, Prints and Photographs Division. Public domain.

DOCUMENTED The works themselves are mostly gone, but not all. Building 84, the six-storey concrete assembly building of 1923 designed by Albert Kahn, still stands at the heart of the Renaissance District, a redevelopment of the old works south of downtown, and the former Studebaker administration building on South Main Street is being stabilized for reuse.

DOCUMENTED West of the city, at Bendix Woods County Park near New Carlisle, the company in 1938 planted about eight thousand pine trees to spell STUDEBAKER, big enough to read from the air. The Studebaker Clubhouse and Tree Sign were listed on the National Register on 18 September 1985. An ice storm damaged the sign in December 2004, and it was replanted in 2015.

DOCUMENTED In June 2025 the Indiana Historical Bureau and the William G. Pomeroy Foundation dedicated a state historical marker, “The Studebaker Corporation,” at 1945 South Lafayette Boulevard. Tippecanoe Place, Clem’s house on West Washington Street, is a

National Historic Landmark; the restaurant that occupied it closed on 5 January 2026, and its operator said he hoped “somebody that has more resources can continue the tradition.”




The Centennial Wagon at the Studebaker National Museum. Photograph by Carol M. Highsmith, 2016. Library of Congress, Prints and Photographs Division. Public domain.

DOCUMENTED The family is in South Bend’s cemeteries. Clem was laid in the City Cemetery and later moved to Riverview Cemetery: in a mausoleum built for him in 1896, by the cemetery’s National Register nomination (other accounts say the Studebaker-Milburn mausoleum of 1884). ✦ NEW FINDING J. M. went to the City Cemetery too: on 20 March 1917, the *News-Times* reported, his funeral cortege “passed along Jefferson blvd. to the city cemetery where the body was placed in the family mausoleum.” The museum now places him at Riverview, where the family later had a mausoleum of its own. ✦ NEW FINDING The move was planned in November 1922, when his executors let a contract for a Tudor Gothic chapel at Riverview, to cost $75,000 to $100,000, whose marble sarcophagus would “hold the remains of the late J. M. and Mrs. Studebaker, now placed in the Studebaker mausoleum in City cemetery.” The rest of the family followed later: the nomination says the Studebakers in the 1884 mausoleum were moved to Riverview in 1932, and the remains in Clem’s mausoleum in

1936. The family is the largest in the City Cemetery, with more than fifty burials. The family's mausoleums at the City Cemetery were still in use in January 1931, when Clem's daughter Mrs. Carlisle was buried "in the Studebaker mausoleum at the City cemetery." When J. M. himself was moved we have not found. The City Cemetery, founded in 1831, was listed on the National Register in 2018.

PART VII

## Story or record? Play along

Now that you have read the record, try these six. For each claim, make your call: true, false, or no record either way. Then see what the record says.

"The last Studebaker car was built in South Bend in 1963."

**FALSE**

South Bend stopped on 20 December 1963, but production went on at Hamilton, Ontario, until 17 March 1966.

"Raymond Loewy himself designed the 1953 Starliner."

**FALSE**

The car was publicly credited to Loewy, but by Robert Bourke's own account it was largely Bourke's work.

"Studebaker's lost pensions helped bring about a federal pension law."

**TRUE**

The Studebaker workers became the case reformers pointed to for a decade, until ERISA was signed in 1974.

"The workers who lost their pensions were paid back under the 1974 law."

**FALSE**

The men who lost their pensions in 1963 got little or nothing back from the law their story helped to pass.

"The last South Bend Avanti was finished on 31 December 1963."

**NO RECORD**

Collectors say so for car R-5643, but we have not seen the factory record.

"There are trees in a county park that spell STUDEBAKER."

**TRUE**

In 1938 the company planted about eight thousand pines at Bendix Woods to

spell the name, big enough to read from the air.

PART VIII

## Questions we answered

**2** answered

**ANSWERED**

**The Packard merger date** When did Studebaker-Packard come into being?

The *Evening Star* of 27 September 1954 gives 1 October 1954. Answered 27 October 2026

**ANSWERED**

**The collection's gift** When did the company give its historic collection to the city?

In 1966, by the tourism bureau's account: thirty-three vehicles. Answered 27 October 2026

The whole series as one PDF › (projectscroll.com/data/studebaker-series.pdf)

PART IX

## A timeline

| | |
|---|---|
| **1936** | Raymond Loewy's firm retained as design consultants |
| **1938** | The tree sign planted at the proving ground |
| **1947** | The Starlight coupe: "first by far with a postwar car" |
| **1953** | The Starliner hardtop |
| **1954** | Studebaker-Packard Corporation formed, 1 October |
| **1958** | Last Packard built, 25 July |
| **1962** | The Avanti unveiled, 26 April |
| **1963** | South Bend closing announced, 9 December; last Larks and Hawks, 20 December |

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|---|---|
| **1964** | Senator Hartke's pension reinsurance bill |
| **1966** | Last Studebaker built at Hamilton, Ontario, 17 March; the collection given to the city |
| **1971** | Senate hearing in South Bend on the lost pensions, 4 June |
| **1974** | ERISA signed, 2 September |

31 YEARS LATER

| | |
|---|---|
| **2005** | The Studebaker National Museum opens its new building |

20 YEARS LATER

| | |
|---|---|
| **2025** | State historical marker dedicated |

PART X

## Test yourself

Ten questions from all three parts. Tap an answer to see whether you are right, and why.

1. **What did Henry and Clem open their shop with in February 1852?**

   $68 and two forges · $8,000 in gold · A wagon and a team · $4,000 in gold coin

   H. & C. Studebaker started with "a capital of sixty-eight dollars and two forges." Part 1 › (projectscroll.com/news/five-brothers-and-a-blacksmith-shop/)

2. **What did J. M. Studebaker make for the miners at Placerville?**

   Wagons · Picks and shovels · Wheelbarrows · Sluice boxes

   The wagon maker H. L. Hines "wanted me to make wheelbarrows for the miners," J. M. remembered. Part 1 › (projectscroll.com/news/five-brothers-and-a-blacksmith-shop/)

3. **Who were the firm's outside partners in 1853–55?**

   Hines and Fish · Harper and Harper · Cobb and Morris · Smyser and Hoge

The 1875 atlas records Henry Smyser in 1853–54 and Israel Hoge in 1854–55. Part 1 › (projectscroll.com/news/five-brothers-and-a-blacksmith-shop/)

4. **What is Clem Studebaker's house called?**

Howard Park | Tippecanoe Place | Bendix Woods | Riverview

Tippecanoe Place, designed by Henry Ives Cobb, was ready in February 1889. Part 1 › (projectscroll.com/news/five-brothers-and-a-blacksmith-shop/)

5. **What did the fire of 24 August 1874 destroy?**

The Chicago repository | Lincoln's barouche | More than 2,000 finished wagons | The family's log house

The *South Bend Tribune* reported "over 2,000 finished wagons stored in the basement" lost. Part 2 › (projectscroll.com/news/the-biggest-wagon-works-in-the-world/)

6. **Who built the barouche Lincoln rode to Ford's Theatre?**

Wood Brothers of New York | Studebaker | Brewster & Co. | Garford of Elyria

Wood Brothers built it in 1864; Clem Studebaker bought it in 1889. Part 2 › (projectscroll.com/news/the-biggest-wagon-works-in-the-world/)

7. **What kind of car did Studebaker sell first, in 1902?**

A steam car | A gasoline car | A truck | An electric runabout

The first electric runabout was sold on 12 February 1902; the first gasoline car followed in 1904. Part 2 › (projectscroll.com/news/the-biggest-wagon-works-in-the-world/)

8. **Where did most of Studebaker's wartime US6 trucks go?**

Britain | The Soviet Union | Canada | The U.S. Marines

Most of the trucks went to the Soviet Union under Lend-Lease. Part 2 › (projectscroll.com/news/the-biggest-wagon-works-in-the-world/)

9. **Which grille-less car, with a fibreglass body, was unveiled on 26 April 1962?**

The Lark | The Starliner | The Avanti | The Champion

The Avanti was unveiled at the New York International Automobile Show. Part 3 › (projectscroll.com/news/the-day-the-studebaker-line-stopped/)

10. **What law did President Ford sign on 2 September 1974?**

The Employee Retirement Income Security Act | The Natural Resources Act | The Marshall Plan | The Lend-Lease Act

ERISA set standards for private pension plans and created the agency that insures them. Part 3 › (projectscroll.com/news/the-day-the-studebaker-line-stopped/)

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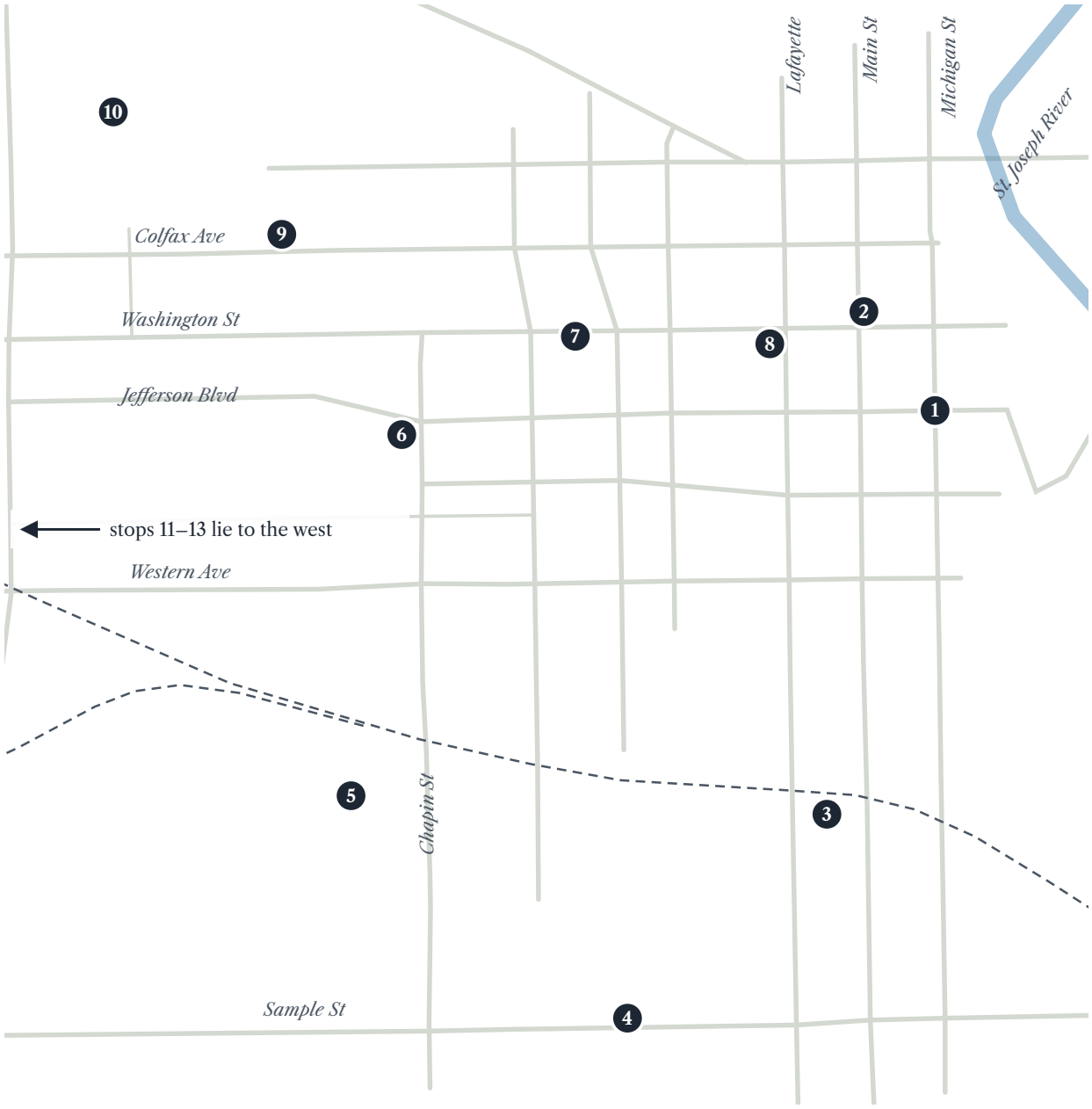
Score: **0** of 10

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PART XI

## If you go

DOCUMENTED Start at the Studebaker National Museum, 201 South Chapin Street, which shares an entrance with The History Museum. Drive past Building 84 on the old works site, and follow the Studebaker-Bendix Heritage Trail west to Bendix Woods County Park, where the trees still spell the name.




1. Blacksmith shop site, Michigan and Jefferson
2. Highway marker; JMS Building, 108 N. Main
3. Studebaker Administration Building, 635 S. Main
4. Studebaker factory site, along Sample Street
5. Oliver factory site, Oliver Court
6. Studebaker National Museum and The History Museum, 201 S. Chapin
7. Tippecanoe Place, 620 W. Washington
8. Former First Presbyterian Church, 302 W. Washington
9. St. Paul's Memorial Methodist Church, 1001 W. Colfax
10. City Cemetery, 214 Elm St.
11. Bendix Corporation headquarters, 401 N. Bendix Dr.
12. Bendix Field, now South Bend International Airport, 4477 Progress Dr.
13. Bendix Woods County Park, 56960 Timothy Rd., New Carlisle

The Studebaker-Bendix Heritage Trail, as Visit South Bend Mishawaka sets it out: thirteen stops, about ninety minutes by car with the museums. Stop 4 marks Sample Street, where the works stood, not a single building. Streets, river and railroads © OpenStreetMap contributors (ODbL); the stops placed from their addresses.

✦ NEW FINDING **WHAT'S NEW HERE**

The commonly repeated figures for the lost Studebaker pensions go back at least to the Senate hearing in South Bend of 4 June 1971: Senator Hartke's 2,900 who received nothing and "more than 4,000" aged 40 to 59 who got 15 percent, and the UAW's count of 11,000 active workers, 2,900 and 4,500.

*Found by Michael Urbanski [redacted], Project Scroll, 27 October 2026.*

▼ What we searched

Wooten (2001), PBGC, Wikipedia, the Department of Labor timeline, ASPPA (2021), web searches.

J. M. Studebaker's move from the City Cemetery was planned in November 1922, when his executors contracted for a $75,000–$100,000 Tudor Gothic chapel at Riverview Cemetery to hold his and his wife's remains (South Bend News-Times, 30 November 1922); the rest of the family followed in 1932 and Clem's remains in 1936 (the cemetery's National Register nomination).

*Found by Michael Urbanski [redacted], Project Scroll, 27 October 2026.*

▼ What we searched

The Studebaker National Museum; Wikipedia; the City Cemetery nomination; Chronicling America 1917–1931.

J. M. Studebaker was entombed in the family mausoleum in South Bend City Cemetery on 20 March 1917 (*South Bend News-Times*); the museum places him at Riverview; a later move, if there was one, is not yet documented.

*Found by Michael Urbanski [redacted], Project Scroll, 27 October 2026.*

▼ What we searched

The Studebaker National Museum, Wikipedia, Chronicling America for March 1917.

A **new finding** is a fact found in a primary source that we could not find in any published history, article or website we searched. Credit: Michael Urbanski, Project Scroll. If

you know of an earlier publication, tell us and we will say so here. All our discoveries › (projectscroll.com/discoveries/)

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**▾ CORRECTIONS: NONE**

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