

FIRSTCITYBANKER

First City National Bank of Austin

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November 1983

Five More Winners

We are proud to announce that we have had five more winners in the "Reaching Further, Doing More for You and First City Bank" incentive program. Congratulations to the following cash award and coffee mug winners:

Don Lane, Accounting, submitted another idea that was implemented. He suggested that First City offer its customers pre-authorized "credit lines" which can be automatically advanced in predetermined increments to cover overdrafts on their accounts. This idea will reduce the number of waived NSF charges for "good customers" and should save the servicing officer time. The bank could realize an income of approximately \$21,000 per year as a result of this idea.

Irene Wendland, Customer Support, also was a winner with this idea: "farming out" our payroll customer base to an outside reliable data processing processor which is well known internationally. Her idea, which was implemented, would better serve our present and future customers through a more sophisticated system. This would generate income for our bank by receiving commission for new customer referrals.

Pat Barker's idea was to reevaluate the use of postage-paid, return envelopes with the intention of discontinuing or significantly reducing the use of them. The implementation of this idea will affect all areas that use these envelopes, primarily the mail tellers. Pat is a member of our Trust Operations area.

The processing of after-2:00 p.m. teller work on same day as processing of before-2:00 p.m. teller work was **Sammy Kipple's** income-producing idea which was implemented. One advantage of pursuing this project would



Irene Wendland and Don Lane

be a one-day earlier availability of all items except local and on-us items. Sammy is one of our item processing officers.

Ed Piner's cost-saving suggestion was to create a quality control effort in IPG to identify on-us checking account MICR print quality problems. This idea would conservatively result in a 50



Ed Piner, Sammy Kipple, and Pat Barker

percent reduction of rejects handled and could constitute a savings of approximately \$14,500 per year for our bank. Ed is vice president and manager of Cash Management Services.

Watch for the concluding article in the December issue recognizing the remaining winners and naming the "big \$1,000 winner."

Moving Up

Michelle Seinera has been promoted to credit administration officer. Michelle joined First City's Accounting Department in 1979 as an accounting clerk and has also worked as a commercial loan teller and credit administration assistant. She is responsible for loan conversions and credit administration reporting.

Prior to moving to Costa Rica, Central America, where she worked on a ranch, Michelle attended Texas A&M University. Michelle has served as a senior captain for the Austin Aqua Festival and enjoys snow skiing and sailing.



Michelle Seinera

Director Spotlight

The fine gentlemen we are featuring this month play important roles in our bank and our community. May we introduce ...



John Davol

John Davol was born in New York and moved to Austin in 1947. He is a certified public accountant and is a graduate of Yale University. Mr. Davol has been a member of our Board of Directors since 1962 and is presently on the Audit Committee, Loan Discount Committee, Executive Committee, and advisory member of the Trust Committee. Mr. Davol is vice president of Calcasieu Lumber Co., a building materials company, which is celebrating 100 years of service.

Since he is semi-retired, he does enjoy outdoor activities and is a jogger. When it comes to family, he and Mrs. Davol enjoy spending time with their grandchildren, which isn't necessarily often enough.



Bill Youngblood

In 1965 John Burns and Burt Maloney invited **Bill Youngblood** to serve on City Bank's Board of Directors. After some thought, he accepted the new challenge.

Bill Youngblood is president of Terminix International of Austin, Inc., as well as the Termite and Pest Control Division of Sears & Roebuck. Terminix was established 32 years ago with only one servicing truck and one employee. It has grown, and today, it is a thriving business with 18 service vehicles and 20 employees. Mr. Youngblood's son, Larry, serves as vice president of the company.

Mr. Youngblood is active in several organizations which include: president of the Brackenridge Hospital Foundation which recently raised approximately \$600,000 to purchase special equipment for the hospital and the Board of Directors of the Austin Area Research Organization. He established the program, Leadership Austin, which is sponsored by the Austin Chamber of Commerce. This program selects applicants between the ages of 25 and 45 years to participate in intensive training programs during a nine-month period. This program covers the entire spectrum of the Austin community, and in turn, prepares upcoming leaders of Austin.

Mr. Youngblood has been associated with a number of organizations in the past, from campaign chairman, president, and chairman of the board of the United Way to district chairman of the Boy Scouts. He has been active in Austin politics, having served as finance chairman in Roy Butler's, Bud Dryden's and Carole McClellan's races for mayor.

Mr. Youngblood is an avid tennis player and spends some leisure time at his ranch which is located near Jonestown, not too far from his home. During deer and dove seasons, you can probably find him ... you guessed it ... hunting.

Advisory Directors



W.C. (Dub) Brown

Our bank took a leading role in the early 70s with a vigorous **Real Estate** Department headed by **W. C. (Dub) Brown**. As senior vice president, he brought to our bank 25 years of experience in the real estate lending field as an appraiser and mortgage banker.

Mr. Brown reflects on his career: "We were the first bank in Austin to have a definitive Real Estate Department; our loan limit at the time was \$70,000. When I joined the bank in 1964, I was the 59th employee." Mr. Brown retired in March of 1982.

He has been involved in various community activities which include: nine years on the Board of Directors of the Austin Association of Home Builders; three years on the Governor's Housing Council (first state agency housing council); and for 25 years, he was a member of the Texas Mortgage Bankers Association.



Bob Kinnan

Bob Kinnan joined City National Bank in 1970 as senior vice president of correspondent banking and as a

member of our Board of Directors. It was in January of 1978 that he retired from our bank. He is a graduate of the University of Iowa, and prior to moving to Austin in 1945, he was the athletic director at Washington University in St. Louis.

His past community involvements include: Texas Bankers Association Board of Directors; Chamber of Commerce Board of Directors; Chairman of the Red Cross; United Fund Board; and served on the Planning Commission. Presently, Mr. Kinnan is on the Trust Committee for our bank.

Now that he has more leisure time, what does he enjoy? . . . traveling, hunting, fishing, and reading.

Clarence McCullough has lived in Austin practically all his life. His career began early, first working for commercial banks, later in investment banking (principally Texas municipal bonds), then expanded into real estate. He has been supportive of various civic activities of the city through the Austin Chamber of Commerce and the Lions Club. In 1948, Mr. McCullough was



Clarence McCullough

asked to become a member of our Board of Directors.

As a sideline, Mr. & Mrs. McCullough enjoy traveling. One of their favorite spots is the Teton Mountains in Western Wyoming. "After all our travel, Austin is still my favorite place in the world; this city has so much to offer," says Mr. McCullough.

Thank you, gentlemen, for taking time out of your busy schedules to make this article possible. We appreciate the opportunity to get to know you.

Hats Off to Patricia O'Neil!

The American Heart Association has appointed **Patricia O'Neil**, vice president and trust officer, as a member of the Planned Giving Task Force of the American Heart Association. This state-wide group directs activities of the local, planned giving boards of the association.

Patricia has also recently been named as immediate past president and director of the Central Texas Estate Planning Council. She served as president of the council in 1982-1983. The organization consists of CPAs, trust officers, attorneys, and CLUs who work with estate planning.

Patricia is a graduate of the University of Wisconsin and The University of Texas School of Law. She has played a vital role within our Trust Division since she joined our bank in 1975.



Patricia O'Neil

Come By Today . . .

As the holiday season draws closer, many groups within our community need our support. If you are interested in undertaking a holiday project, please drop by the Marketing Division to review the organizations that are in need of your generosity. Projects range from gathering toys for the Children's Discovery Center to assisting in the preparation of parties for the Austin/Travis County MHMR — Community Outreach. Please consider giving of your time . . . what is two hours, or even ten hours, when it comes to helping others in their time of need.

Your prompt response is needed in order to avoid any duplication of volunteers.



The holiday season will be here before we know it, so be sure and reserve Saturday, **December 17th**, on your calendar for First City National Bank's **Christmas Party**.

Last year's party proved to be one of our best, and we hope to top it this year. The Hyatt Regency on Town Lake will be our host. The evening will begin with cocktails at 7:00 p.m., and at 8:00 p.m. a seated dinner will be served in the Texas Ballroom. At 9:00 p.m., the lights will dim to set the mood for an evening filled with lots of fun and music.

We look forward to an exciting and enjoyable party, and we hope you plan to attend. In mid-November we will be sending out detailed information about the party. But for now, mark your calendars for DECEMBER 17th.

1983 Computer Workshop

In our continuing effort to offer our customers a source for up-to-date information, First City and Great Expectations conducted a computer workshop during the month of September. These six-session, morning and evening courses provided members, and their spouses or guests, a complete program on computers.

The Computer Workshop was co-ordinated by **Martha James Mann**, vice president of business development, and was specially designed by James White, president of Computer Search, Inc., an independent, educational training arm of the computer industry.

Participants received hands-on experience in operating a computer and learned a whole, new vocabulary. This

program took the "fear" out of computers, which was one of the reasons such a course was offered.

The courses were presented by an excellent staff, most of whom are professors at The University of Texas, and some of whom have received international acclaim in the computer field. Topics covered: "The Computer and You: Now and the Future;" "The Microcomputer: What It Does — and How;" "Evaluating Types of Home Computers;" "The Utilization of a Microcomputer at Home;" and "The Microcomputer as a Personal Bookkeeper."

This workshop proved to be such a success that a workshop of this caliber may be offered in 1984.

Hats Off!

Hats off to those people completing training courses during the month of September.

Effective Presentations

Sharon Goodwin Patricia O'Neil
Rick Jackson Ann Sanders
Mike Majewski

Assertiveness Training

Beverly Allen Beverly Hunter
Gaynell Black Martha Perkins
Carmen Chronis Lynn Reed
Virginia Coffin Dana Stringfellow

Stress Management

— Nonexempt Personnel

Beverly Allen Julie Manley
Cathy Boyle Gladys Martin
Kathy Carver Leah Ricketts
Janice Crowder Rita Salazar
Nancy Haffelder

Thank You for Attending the Fall Volunteer Fair

Our Volunteer Fair held on September 29th proved to be a big success. During the day, 125 people joined the ten agencies that were represented to hear their stories. This, in turn, acquainted the listeners with the objectives of their organizations as well as where specific volunteer needs lie.

The following agencies were represented:

Rape Crisis Center

Volunteer Center, Inc.

Capitol Area Food Bank

Youth Advocacy

Seton Hospital

Community Outreach

Middle Earth — Spectrum

Wild Basin Wilderness

Warmline

School for the Blind

If you have a question regarding one of these agencies, please contact Margie Vallejo at extension 4737. She has brochures concerning the agencies and will be glad to help you get involved.

These fairs are a result of First City's participation in the Austin in Action program sponsored by the Chamber of Commerce and are designed to provide our employees an opportunity to hear various volunteer organizations regarding their needs to be satisfied in our community.

Downtown Business Showcase

FOOD FOR THOUGHT! Don't waste your lunch time! Eat and learn at the same time. The University of Texas' Downtown Business Showcase returns with a new series during the week of October 31 through November 4 from 11:30 a.m.-1:00 p.m. These highly successful lunch-time seminars are presented at UT's downtown Ashbel Smith Hall, Seventh and Colorado. The fee is \$40 for the entire series or \$8.50 per single program. Featured topics of the week are:

The People Side of Managing

Effective Speaking for Professionals

Clear and Effective Writing

Interviewing Strategies

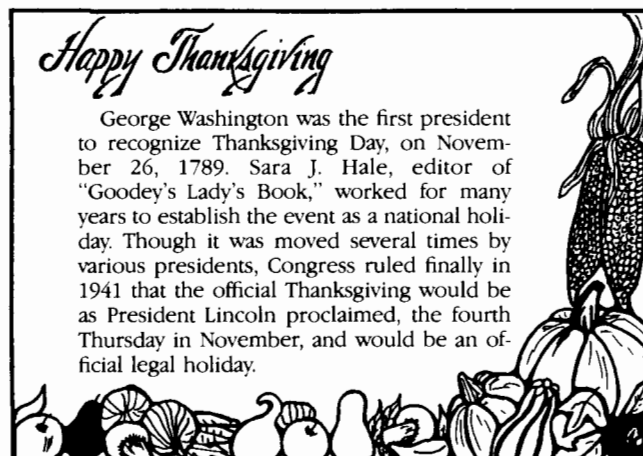
Creative Problem Solving

For more information, call the UT Division of Continuing Education, 471-3121.

Food for Thought

Yesterday is a cancelled check.
Tomorrow is a promissory note.
TODAY is ready cash. USE IT!!!

submitted by
Linda Rachui



Happy Thanksgiving

George Washington was the first president to recognize Thanksgiving Day, on November 26, 1789. Sara J. Hale, editor of "Goodey's Lady's Book," worked for many years to establish the event as a national holiday. Though it was moved several times by various presidents, Congress ruled finally in 1941 that the official Thanksgiving would be as President Lincoln proclaimed, the fourth Thursday in November, and would be an official legal holiday.

Benefits Bulletin

News about your Employee Benefits Programs


SavingsPlus

And


SharePlus

First City Bancorporation is pleased to announce the introduction of a new long-term savings plan for First City employees that will replace the current Thrift Plan. Effective January 1, 1984, the plan includes two components, which have been named SavingsPlus and SharePlus. The new program offers employees tax-deferral opportunities through a long-term savings vehicle.

SavingsPlus is similar to the Thrift Plan; however, it offers significant tax benefits to employees by allowing them to contribute to the plan on a "before-tax" basis. By making "before-tax" contributions, you get to defer paying tax on the dollars you save. If you're already saving in the Thrift Plan, this could mean more take home pay for you.

SharePlus automatically makes you a First City stockholder. When you're eligible, First City contributes stock to

your account and it's free to you. Your portion of the stock is based on your pay.

As with Thrift Plan, all employees who have completed one year of service and have worked at least 1,000 hours are eligible. Company matching contributions are based on years of participation in the plan. Employee contributions and related earnings are 100% vested.

If by December 31, 1983, you have completed one year of service (in which you worked 1,000 hours), you will soon be invited to a SavingsPlus/SharePlus informational meeting. This meeting will provide you with all the necessary materials to enroll in SavingsPlus. If you become eligible before December 31, 1983, you will be invited to a meeting prior to the date you become eligible.

If you are a current Thrift Plan participant you must sign a participant/waiver form regardless of whether or not you decide to enroll in SavingsPlus. If you do not enroll, your Thrift Plan account will automatically be transferred to SavingsPlus and you may enroll at a later date. Until you enroll, you will not be permitted to contribute to the plan.

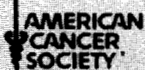
For those who are eligible but not **currently enrolled** in the Thrift Plan are eligible to join SavingsPlus, which offers the advantage of before-tax savings and 100% full and immediate vesting.

Be sure to attend the informational meetings to learn more about both SavingsPlus and SharePlus. Meeting notices will be sent to your supervisor and will be posted on the bulletin board on the second floor.

Should you have any questions concerning these plans, contact the Personnel Department.

TAKE A DAY OFF...

...from smoking. Join the Great American Smokeout on Thursday, November 17. Millions of Americans across the country will make a fresh start and try not to smoke for 24 hours. How about you? Or, if you don't smoke, *adopt* a smoker for the day and promise to help that friend get through the 24 hours without a cigarette!


AMERICAN
CANCER
SOCIETY



A few "quit tips"

Hide all ashtrays, matches, etc.

Lay in a supply of sugarless gum, carrot sticks, etc.

Drink lots of liquids, but pass up coffee & alcohol.

Tell everyone you're quitting for the day.

When the urge to smoke hits, take a deep breath, hold it for 10 seconds, & release it slowly.

Exercise to relieve the tension. Try the "buddy system," and ask a friend to quit too.

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November/December Birthdays

Alleen Muenzler	11-01	Ralph Poehl	11-21
Fred Nollen	11-01	Dwayne Eddy	11-22
Betty Culp	11-03	Tim Lear	11-23
Joseph Ibarra	11-03	Mary Rutherford	11-23
Evelyn Duncan	11-05	Mary Helen Estrada	11-26
Andrew Greenwell	11-05	Melba Matthews	11-26
Marvin Murphy	11-05	Jose Sanchez	11-26
Charles West	11-05	Pedro Gonzalez	11-27
Harvey Winn	11-05	Truong Cao	11-28
Nyla Revell	11-06	George Grimes	11-28
Leon Ryden	11-06	Bonnie Henery	11-28
Annie Lujan	11-07	Connie Stewart	11-28
Ethel Bank	11-09	Nancy Haffelder	11-30
Virginia Coffin	11-10	John Pope	11-30
James Greenwood	11-10	Gwen Rabb	12-02
Gene Finley	11-11	Gloria Wuthrich	12-02
Doug Danforth	11-12	Colleen Copeland	12-03
Melissa Danks	11-12	Jeanna Perez	12-03
Rick Velasquez	11-13	Cynthia Smyth	12-03
Etta Collins	11-14	Nick Richartz	12-04
Robert Hearn	11-14	David Goertz	12-05
Adeli Rodriguez	11-14	Annette Irwin	12-06
Roger Wright	11-15	Dan Yates	12-06
Rebecca Dix	11-16	Tom Hrin	12-07
Joe Ayers	11-17	Jerome Powell	12-08
Raymond Heckmann	11-17	Kenneth Matthews	12-09
Gordon McNutt	11-17	Carol Tobinon	12-09
Lewis Gillett	11-18	Diana Nelson	12-10
Carolyn Hand	11-18	Lori Spence	12-10
Connie Layne	11-18	Harvey Stout	12-11
Monte Grissom	11-19	Beatriz Tavera	12-11
Linda Prince	11-20	Bill Lierman	12-12
Janice Ross	11-20	Alan Beezley	12-14
John Ginn	11-21	Wayne Hanes	12-16
Andrew Leblanc	11-21		

Happy Birthday!

Welcome to First City

We would like to welcome the following new employees to First City:

Debra Bailey Teller
Carol Belvin Item Processing
Iris Brown Operations
Patricia Bruce PBX Operator
Carla Button Trust
Patsy Cuthbertson Teller
Susan Davis Item Processing
Shannon Dohoney Teller
Evelyn Duncan Item Processing
Helen Foerster Cash Management

Veronica Hinojosa Cash Management
James Jerome Data Processing
Kathryn Laratta Commercial Loan
Operations
William Meredith Data Processing
Ronnie Nevels Mail Room
Karen Ponish Credit Analysis
Margaret Roach Customer Service
Frances Shank Item Processing
Mary Stevenson Item Processing
Tracy Whalen ATM Services
Timothy Whisenant New Accounts

November Training Schedule

The training courses for the month of November are as follows:

Professionalism November 3

Communication Seminar for Work Leaders November 8 & 15

Active Listening November 16

Cross Selling November 17

Information regarding course outlines and participant selection may be found in your Course Catalog. Classes will be limited to 15. Please complete a registration form for each participant and return them to Abbie Daly no later than November 2, 1983. Should you have any questions, please feel free to call Abbie at extension 4682.

Calendar Update

- Nov. 5 American Heart Association's Turkey Walk
UT at Houston
- Nov. 11 **Bank Closed,**
Veterans' Day
- Nov. 12 TCU at UT
- Nov. 16 Adopt-A-Smoker Day
12:00 noon
Pease Park - Gazebo
- Nov. 19 Baylor at UT
- Nov. 24 **Bank Closed,**
Thanksgiving
- Nov. 26 UT at A&M

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