

# FIRSTCITYBANKER

First City National Bank of Austin

Vol. 4, Issue 4

April 1984

## Public Service Information



March 1st marked the beginning of an intensive 90-day safety belt campaign called "Reach For It!" This public service project, sponsored by the Texas Department of Highways and Public Transportation, is aimed to increase the usage of safety belts by at least 5%, and awareness by 30%.

"Reach For It!" is the most ambitious program of its kind, thus far in Texas, combining state dollars (\$100,000) with community support from companies like Lockheed, Austin Division, to civic groups like the Lions Club.

Because of the fact that nearly 4,000 people die in traffic accidents in Texas every year, and almost half of those deaths could be prevented by the wearing of safety belts, the state of Texas saw the need to find ways to increase the percentage of people wearing seat belts. Currently, statistics show that only 11% of Texas motorists use their safety belts.

Just as important is the responsibility of adults to make sure that children of all ages are buckled up. Child safety seats should be used beginning with the infant's ride from the hospital.

The Texas Medical Association says auto accidents are the number one killer andcrippler of children. More infants and children are killed in accidents in Texas than in any other state.<sup>1</sup>

As stated in the **Automobile Safety Belt Fact Book**, U.S. Department of Transportation National Highway Traffic Safety Administration:

*There are the few cases in which safety belts do not provide substantial protection: the pelvic bones of small children are not strong enough to withstand collision forces. Standard lap belts should not be used for children under the age of four, or weighing less than 40 pounds. Children under 55 inches tall should not wear shoulder belts. The safest places for small children are in special restraint devices designed for them. These devices offer small children the greatest and most effective protection and can be purchased from the maintenance departments of some new car dealers and are also available in many retail stores.*

Governor Mark White is to proclaim the month of April "Reach For It!" month, and we hope you "Reach For It!" when you get behind the wheel or when you're a passenger. You're important to us, as well as to your families, ... so "Reach For It!" and tell a friend to do so, too.

We have a limited quantity of small and large posters featuring Tony Dorsett who is promoting the "Reach For It!" campaign. If you would like a poster for yourself or for your children, please come by the Marketing Division on the 6th floor between the hours of 8:00 and 9:00 a.m. (excluding Mondays). No phone requests please. This offer is on a first-come, first-served basis.

<sup>1</sup>Information taken from: TMA, Health Tips; Austin

## First City Introduces New Service

In today's everchanging environment, banks are now able to compete in "non-traditional" banking services. With this in mind, a new service was introduced during the month of March that enables you to invest your IRA (Individual Retirement Account) contributions in securities ... First City's Self-Directed IRA. With a First City Self-Directed Individual Retirement Account, you can control the investments that determine the growth of your IRA.

First City is the first major banking institution in Texas to offer an IRA program that allows customers to buy and sell securities with their IRA funds. The special IRA account is designed to offer flexibility in generating funds for retirement.

John C. Scurlock, chairman of the board of First City National Bank of Austin, commenting on the new service said, "In today's rapidly changing economic environment, flexibility is the key to successful investment strategy. With our new Self-Directed IRA, customers have many more investment alternatives available than with traditional IRAs. Customers decide for themselves how their contributions are invested. They can direct the purchase and sale of stocks, bonds, and covered options. And, they can change their investments at any time to take advantage of current market opportunities."

Every dollar contributed to an IRA, up to the maximum \$2,000 allowed by law, can be deducted from income reported for tax purposes. Depending on an individual's tax bracket, this can save up to \$1,000 per year, and IRA earnings are tax-deferred until withdrawals from the account begin.

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IRA contributions are made in cash with one annual payment, or in multiple contributions of \$100 or more over the course of a year. A lump-sum rollover distribution from an employer plan also is available, and securities can be contributed to the rollover account.

First City Self-Directed IRAs have two components: one, a money market savings account, is used to make contributions and to hold cash; the other, a brokerage account, is used for trading and holding securities. Customers can place trade orders by telephone, and a written confirmation will be sent the next business day.

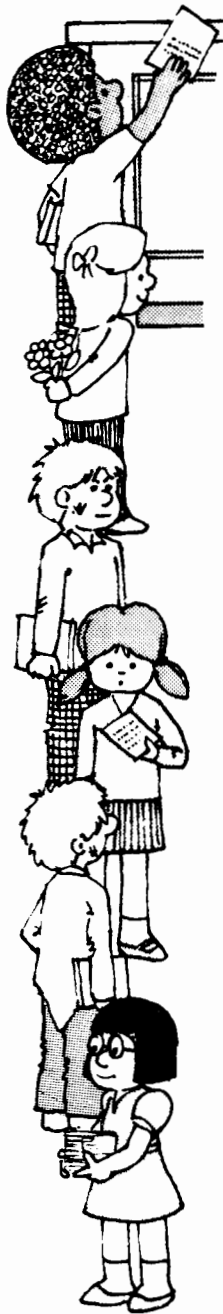
First City Self-Directed IRAs are offered by all First City banks for a fee of \$25 per year, regardless of the assets in the account. Customers can take advantage of substantial savings of up to 70% on brokerage commissions when placing trading orders for their IRA accounts. Since customers make their own investment decisions, the cost to operate the service is significantly lower than costs associated with IRAs offered by full-service brokerage firms.

Another feature of the First City Self-Directed IRA is a comprehensive monthly statement reflecting brokerage activity in the account and showing the current value of any securities.

All uninvested cash balances in Self-Directed IRAs earn money market rates. "Thus," says Scurlock, "funds in the Self-Directed IRA continue to grow, even when there is no trading activity. Interest is accrued daily and paid monthly into the money market account. This IRA service offers a significant income shelter and allows employed people to accumulate substantial savings for their retirement years."

For further information concerning the opening and operations of this product, contact the CD Department.

## Adopt-A-School Update



### McCallum High School

We are proud to announce that our school, McCallum High School, has been chosen by the Texas Education Agency as one of the top 12 high schools in the state of Texas. Because of this honor, McCallum is now competing on the national level, in hopes to be chosen as one of two schools from our state to receive national recognition from the National Education Agency.

### Casis & Zavala Elementaries

Both of our adopted elementary schools have honor programs. Ten children from each school, who were active in the honor programs, were selected by the schools to attend a luncheon hosted by John Scurlock on Wednesday, March 21st. The officers' dining room was decorated in red, white, and blue, and besides the children enjoying themselves, the principals and PTA presidents from the schools were on hand, along with several Adopt-A-School Steering Committee members. This is a first of a series of luncheons of this kind.

### Spring Cleaning

If you haven't caught Spring fever yet, it's bound to catch up with you soon. And along with Spring fever comes Spring cleaning. As you are cleaning and clearing out items, please keep our adopted schools in mind. Should you come across any of the items listed below, and you find that you would like to contribute items to our program, contact Bobbie Collins at extension 4738.

### Used Items Needed

- brightly colored fabrics
- dress-up clothing for kindergartners (hats, shoes, jewelry, purses, gloves)
- "old" or "out-of-date/style" office supplies: check-books, notepads, paper, magazines
- animal pictures
- stuffed animals: fish, birds, (dusty or moldy will be fine), taxidermy kind

### Upcoming Events at Zavala Elementary

- April 6 Science Fair  
They need help, in general. If you are interested, contact Sharon Adamcik at ext. 4858.
- April 18 Picnic and Easter Egg Hunt at Zilker Park; enjoy lunch with 66 kindergarten students. If you're interested in helping out at the Easter egg hunt, contact Shannon Boggus at ext. 4714.



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# Moving Up

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John C. Scurlock, chairman of the board, and Jack A. Collins, president, of First City National Bank of Austin have announced the following promotions and appointments.



*Peggy Buxkemper*

**Peggy Buxkemper** has been promoted from loan officer to assistant vice president, Corporate Banking Division.



*Gwen Cline*

**Gwen Cline** has been promoted from credit training officer to assistant vice president, Credit Training.



*Bob Lancaster*

**Bob Lancaster** has been promoted from loan adjustments officer to assistant vice president, Loan Adjustments.



*Wanda Burnette*

**Wanda Burnette** has been promoted to assistant vice president, Private Banking Division, from business development officer.



*Bobbie Collins*

**Bobbie Collins** has been promoted from marketing officer to assistant vice president, Marketing Division.



*Judy Nemir*

**Judy Nemir** has been promoted to assistant vice president, Private Banking Division, from business development officer.



*Carol Childress*

**Carol Childress** has been promoted from real estate operations officer to assistant vice president, Real Estate Division.



*Abbie Daly*

**Abbie Daly** has been promoted from human resources officer to assistant vice president, Human Resources Division.



*Janet Stoeltje*

**Janet Stoeltje** has been promoted from assistant vice president to vice president, Great Expectations.



*Janet Fergus*

**Janet Fergus** has been appointed operations officer, Banking Services Operations.



*Donna Jones*

**Donna Jones** has been promoted to data services officer, Data Processing, Customer Support.



*Gay Mayhan*

**Gay Mayhan** has been promoted to data services officer, Data Processing, Customer Support.



*Cheryl Hunter*

**Cheryl Hunter** has been appointed operations officer, Banking Services Operations.



*Gregg Kazak*

**Gregg Kazak** has been appointed credit training officer, Credit Training.



*Ronnie Miksch*

**Ronnie Miksch** has been appointed loan officer, Commercial Banking Division.



*Carol Johnson*

**Carol Johnson** has been appointed teller operations officer, Banking Services Operations.



*Rosaree Kiser*

**Rosaree Kiser** has been appointed finance officer, Finance Department.



*Lori Spence*

**Lori Spence** has been promoted to trust administrative officer, Trust Division.

Congratulations to each of these individuals for their hard work and dedication to First City. Good luck with your new opportunities and responsibilities.

*(The promotions listed are for the months of February and March.)*

## Moving To



*Shirley Milner*

First City National Bank of Austin would like to introduce you to **Shirley Milner**, assistant vice president of our Real Estate Division. Shirley's responsibilities encompass mortgage loan underwriting, customer interviews, and loan control, up to and including loan closing. She has a banking background of 15 years. Shirley has served as past chairman of the National Association of Bank Women-Central Texas Group and Texas Bankers Association Administration, Audit and Automation Division. She is also a former board member of the Lone Star Girl Scout Council.

First City would like to welcome Shirley to our bank. We wish her much success in her career at First City National Bank of Austin.

## Real Estate Loan Documentation Seminar

Sponsored by: A.I.B. Austin Chapter

Location: 6th Floor, Training Room,  
First City National Bank of Austin

Date: Saturday, May 12, 1984

Time: 8:30 a.m. - 4:30 p.m.  
(morning coffee service and lunch will be provided)

Cost: \$75 member  
\$115 non-member

For additional information or for registration, contact your bank representative.

## Spring, time for new beginnings

One of man's greatest treasures is the gift of new beginnings.

Nature's time of new beginning is the Spring. New life, new color, and vitality are in abundance then. What more perfect time could there be for men and women to begin anew as well.

Just as the perennial plants of a garden are a little different each year, we have it within our power to take the opportunity of Spring inspiration. It urges us to evaluate from where we have come and to take a fresh start toward the future. It is an extension of the best that has gone before.

Ralph Waldo Emerson said: "Finish each day and be done with it. You have done what you could. Some blunders and absurdities no doubt crept in — forget them as soon as you can. Tomorrow is a new day. Begin it well and serenely and with too high a spirit to be cumbered with your old nonsense."

A new beginning also comes to us each morning. How do we face this day?

There is no limit to what we may achieve in our lives when we recognize the presence and significance of opportunities to begin anew and respond to the opportunity provided us. Believe in the gift, the joy, and the promise. Spring awakens, and life begins again!



## Helping Out!

I shall pass through this world but once. Any good, therefore, that I can do or any kindness that I can show to any human being, let me do it now. Let me not defer or neglect it, for I shall not pass this way again.

**Lynette Collins, Yvonne Wright, and Shirley Atwood** in our Book-keeping Department would like to express their many thanks to all First City employees who contributed to the Johnson Family Fund. The total contribution from First City was \$120. We're sure the Johnson family appreciated this donation.

## The Rodeo is Here . . .

Mark your calendars because the Austin-Travis County Livestock Show and Rodeo is in town. Nine days, March 31 - April 8, of fun activities are planned, so get your best duds on and plan for the fun.

Nine of the hottest stars in country music will be featured at nightly rodeo performances. The line-up includes long-time favorites and exciting newcomers.

Don Williams	March 31
Reba McEntire	April 1
T. G. Sheppard	April 2
Johnny Rodriguez	April 3
Bobby Bare	April 4
Tammy Wynette	April 5
Ed Bruce	April 6
Joe Stampley	April 7
Lacy J. Dalton	April 8

Get a jump on the crowd, and buy your tickets early. Tickets can be purchased at the Chamber of Commerce or by calling 478-9085. MasterCard and VISA are accepted. Your advance-purchased ticket allows free grounds admission at the show. A \$2 parking fee will be charged.



## Did You Know?

You are now earning 5½% interest on your Personal Statement Savings Account. That's right . . . effective January 1, 1984, banks were able to compete with the interest rates that savings and loans offer on their savings accounts. The ¼% increase is reflected on your March savings statement.

## April Birthdays

Helen Janak	4-01	Richard Moore	4-19
Ellie Poole	4-02	Rick Jackson	4-21
Robert Byers	4-05	Janie Baros	4-21
Lena Bennett	4-07	Martha Perkins	4-22
John Bedier	4-08	Ruby Collins	4-23
Kendra Heald	4-08	John Wolf	4-25
Bryan Simmons	4-09	Barbara Pierce	4-25
Mary Cervantes	4-11	Gary Peese	4-25
Cheryl Hunter	4-13	Timothy Whisenant	4-25
Carol Johnson	4-14	Bill McFarland	4-26
Robert Gamel	4-14	Robert Bailey	4-26
Shirley Herring	4-15	Ann Alfaro	4-27
Cynthia Strong	4-15	Carl Stephens	4-27
Margie Vallejo	4-16	Rose Calhoun	4-29
Lionell Johnson	4-17	Melvin Guidry	4-30
Robert Gally	4-18	Michelle Seiner	4-30

**Happy Birthday!**

## April Training Schedule

The training schedule for the month of April is as follows:

**Professionalism Exempt**  
April 5 (a.m.)

**Professionalism Non-Exempt**  
April 5 (p.m.)

**Coaching/Counseling**  
April 18

**Active Listening**  
April 24

**Product Knowledge/Cross Selling**  
April 25

Classes will be limited to 15. Please complete a registration form for each participant and return them to Abbie Daly. If you have any questions, call Abbie at 4682. **Training will be held in the Training Room, First City Centre, Ninth Floor.**

**Catch a Dillo**



**on any corner along his route**

- Fare is only 25¢
- Dillos run every 10 minutes
- Monday-Friday, 7 a.m.-7 p.m.

A special service of the City of Austin



## Tidbits!

Dustin James is the name **Ronnie Miksch** (Commercial Banking Division) and wife, Judy, have chosen for their new arrival. He was born on March 4 and weighed 8 lbs., 4½ oz.

**Brent Standefer** (Commercial Banking Division) and his wife, Kay, are the proud parents of a baby boy named William David. He was born on March 13 and weighed 6 lbs., 8 oz.

**Rob Johnson** (Item Processing) and his wife, Jean, have named their new baby girl Laura. She was born on March 13 and weighed 5 lbs., 12 oz.

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## Calendar Update

April 1	April Fools' Day Traditional day to betray others into frivolous actions.
April 15	Income Tax Pay-day
April 20	Good Friday
April 22	Easter Sunday
April 23-28	Professional Secretaries Week To recognize the vital role of secretaries in business, industry, education, government, and the professions.
April 25	Professional Secretaries Day
April 29	Daylight Savings Time Begins

## Welcome To First City

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

Patricia Alloway	Teller
Pamela Boelens	Data Processing
Shirlene Breland	Bookkeeping
Nancy Cash	Teller
Kimberly Deady	Item Processing
Alice Dharma	Teller
Terry Dyer	Data Processing
Audrey Fretwell	Teller
Charles Henderson	Item Processing
Bonnie Levenduski	ATM Services
Beverly Matthews	Item Processing
Julie McClung	Credit Analysis
Kimberly McLean	Collections and Exchange
Rosalinda Paap	Data Processing
Tamara Prince	Bookkeeping
Deborah Rackley	Teller
Tony Ramirez	Data Processing
Sue Smith	ATM Services
Whitney Tipton	Trust
Freddie Warner	Cafeteria