

# FIRSTCITYBANKER

First City National Bank of Austin

Vol. 5, Issue 3

March 1985

## Stake Your Claim

How will you spend  
your Mountain of Gold  
cash bonus?



Earn the extra cash to make your dreams  
come true. Call 4715 for more information.

**FIRSTCITY.**  
First City National Bank of Austin

With only six weeks left, it's still not too late to stake your claim in the Mountain of Gold IRA Incentive Campaign. In fact, our research indicates that the majority of people open IRAs from March 15 - April 15. So you see, it's not too late to get started. In fact, it could be the best time for you to suggest to a friend, neighbor, or that woman or man on the street to come by First City today and open their IRA.

We would like to acknowledge the following people who have brought in IRAs so far. They have been awarded incentive dollars totaling \$2,527.86.

|                   |                |
|-------------------|----------------|
| Alan Beezley      | Shirley Milner |
| Pamela Boelens    | Janet Nash     |
| Wanda Burnette    | Gary Peese     |
| David Carroll     | Leah Ricketts  |
| Monte Grissom     | Fred Russ      |
| Nancy Haffelder   | Beverly Scott  |
| Tom Hrin          | Bryan Simmons  |
| Marianne Jackson  | Lori Spence    |
| Martha James Mann | Dick Zinser    |
| John Miller       |                |



*John Wolf, executive vice president, Trust Division, congratulates Lori Spence, Trust Division, as the \$500 winner of the Climbers' Sweepstakes that was awarded February 19.*

## Moving Up

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

**Sandra Hennig** has been promoted to assistant vice president, Investment Department.

**Betty Dabbs** has been promoted to teller operations officer, Banking Services Operations.

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



*Sandra Hennig*



*Betty Dabbs*

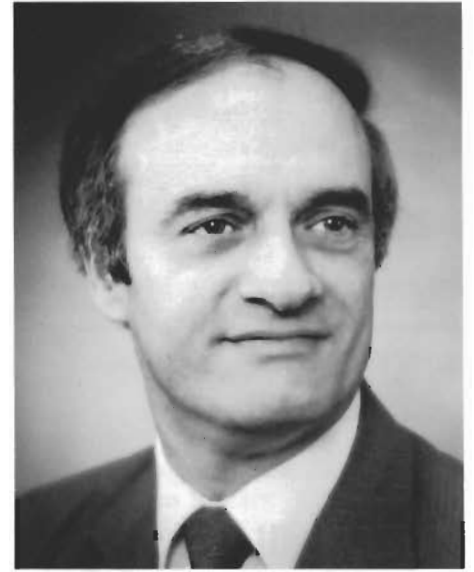
# Employees In The News



Louis James



Helen Janak



Harold Page

With the support of the Human Resources Division and beginning with the March issue of the **First City Banker**, we would like to recognize those employees who will celebrate their 5, 10, 15, 20, and 25+ years of service during 1985. It is because of dedicated individuals that First City National Bank of Austin continues to be a leader within the community.

## Silver Anniversary

**Louis James** is vice president and manager of the Trust Real Estate Department, and in February he celebrated his silver anniversary with First City.

During the past 25 years Louis has seen our bank go through many changes. It was in 1960 when Louis began his career in the Mortgage Loan Service Department and later as a commercial note teller. In looking back, there was a time when he was an installment and commercial loan officer, personnel officer, and purchasing officer. In 1969 he was promoted to vice president of the Trust Division.

He is a graduate of The University of Texas at Austin. He and his wife Marie have a daughter and two grandchildren.

Louis once had a dream of being a stockbroker, but was sidetracked into commercial banking. Louis comments about his career, "It's been a good 25 years, and if I had to do it all over, I would."

## Twenty Years

**Helen Janak** is presently an investments assistant in our Investment Department. Her responsibilities include assisting in municipal bond closings, and she specifically handles the accounts for the State Employee Retirement System and the Texas Education Agency.

She has worked in a number of areas within our bank, having started in the Bookkeeping Department. Believe it or not, Louis James, our silver anniversary honoree, hired her for the position. While in the Bookkeeping Department, she saw first-hand the transition from manual entries to the introduction of automation with computers. Helen has also worked in the Return Items area as a clerk and later as a supervisor of the area.

**Harold Page** is senior vice president of Credit and Loan Administration. He joined First City in February of 1965 as a paying and receiving teller. In May of 1965 he joined Commercial Loan Operations and later became manager of the area. It was in 1967 that he accepted the responsibility of assistant cashier. In 1968 the Credit Card Department was created, and Harold joined the staff. Four years later he was promoted to assistant vice president and manager of Credit Cards. At one point in his career he was vice president and manager of the Master Charge Department and the Teller 2 Depart-

ment, today known as FirstNet. In fact, he was involved in the groundwork and introduction of the Debit Card Program. It was in 1980 that he was promoted to senior vice president.

## Celebrating Fifteen Years

**Sue Carmack**, assistant vice president and manager, Data Processing Operations.

## Celebrating Five Years

### January

**Lee Doughtie**, assistant vice president, Real Estate Division.

**Diana Helton**, secretary, Corporate Banking.

### March

**Teresa Oppermann**, administrative assistant, Private Banking.

# Moving To . . . Austin

First City National Bank of Austin would like to introduce you to **J. Carr**, executive vice president and manager of the Credit and Loan Administration Division.

As division manager, he will be responsible for credit policy, procedures, and systems which assure that the bank continues to maintain a high-quality loan portfolio.

J. has over 15 years of banking experience, having most recently served as senior vice president of Allied Bank of Texas in Houston. Prior to that association, he was with First City National Bank of Houston for 11 years.

He is a graduate of The University of Texas and holds an MBA from Southern Methodist University. He is also a Certified Public Accountant.

J. is originally from Dallas, but has lived in Houston the past 14 years. He and his wife Shirley have two children; Jared, 13 years old, and Julie, nine.

J. comments about his move to Austin, "I'm enthusiastic about my move to Austin and to the bank. For one reason, First City-Austin is unquestionably the best bank in this market place; secondly, the city of Austin offers a life-



*J. V. Carr, Jr.*

style unequalled anywhere; and lastly, the move to a city with great long-term economic growth potential is exciting."

We at First City would like to welcome J. and his family to Austin and to the bank. We wish him much success with his career at First City National Bank of Austin.

# If at first you don't succeed . . .

There are few people who become successful without experiencing a certain amount of failure along the way. In another of his articles on the influence of a positive attitude, Clement Stone tells us that success is a journey, and failure is part of it. Few persons are successful in their lives without experiencing some failure along the way.

Without a positive mental attitude, failure can be a crushing blow. To those who keep trying and have the right attitude, failure is a learning experience, a rung on the ladder, or a plateau at which to get your thoughts in order and prepare to try again.

To be a winner, Mr. Stone says, you must keep your mind on the things you want and off the things you don't want. Concentrate on doing well, and you will!

Failure can be terrific! But terrific has more than one meaning. If you take that statement to mean failure is terrifying and fearful, you've got trouble. Terrific can also mean something good. In this case you learn from the experience and do much better next time.

Excerpted from *Pages*, Vol. 11, Issue XI.

## FYI

As you know, Austin CableVision subscribers are now able to pay their monthly cable bills at any of the 17 FirstNet locations throughout Austin. First City National Bank of Austin is the lockbox processor for Austin CableVision, and what this means is that the Lockbox Department extracts and records all cable payments that are sent through the FirstNet machines. The service is provided at no charge to Austin CableVision subscribers. To utilize this new service, the customer must have an authorized bank card and PIN number — whether it be PULSE or MPACT.

So keep in mind, if you're an Austin CableVision subscriber, you can save 22¢ postage if you use this new service through FirstNet. Or, as **Lewis Gillett**, vice president, Item Processing, suggested, "As an employee, just send your cable payment directly to the attention of the Lockbox Department, third floor."

## Tidbits!

On February 3 **Dru Etheridge** (Regional Banking) had a new baby boy. Daniel Steven weighed 6 lbs., 10 oz., and was 19 1/2 inches long.

**Terrie Hall** (Commercial Loan Operations) and her husband Larry have named their new baby girl Emily Gabriel. She was born on February 5 and weighed 7 lbs., 1 oz.

**Cheri Richardson** (Data Processing Operations) has a new 7 lb., 3 oz. baby girl. Her name is Brandy Faith, born on December 18, and was 19 1/2 inches long.

**Virginia Space-Jellison** (Bank Card Services) and her husband David are the proud parents of a baby boy named David Wayne. He was born on January 28, weighed 7 lbs., 10 1/2 oz., and was 20 inches long.

## Speakers' Bureau

**Dick Zinser**, vice president, Real Estate Division, spoke in January during a one-day seminar presented by E. F. Fischer & Company, a management consulting practice devoted to creative economic and financial problem-solving. The seminar, "Implications of 1985 Outlook for Investment Decisions" was geared for chief executive officers and chief financial officers of banks, savings and loan associations, and other financial institutions, as well as selected individual and professional investors. Dick's topic was "Interest Impacts on Investment Decisions." The seminar provided the audience with an excellent opportunity to gain insights into the 1985 outlook for investment decisions.

*If you or any of your co-workers have recently participated as a speaker, please submit the details to the Marketing Division; we appreciate your input.*



LET'S GO TO THE  
**MOVIES**



With the cost of movie tickets at the theatres increasing each day, First City has, for your convenience, purchased several hundred tickets at reduced prices. These tickets will allow entrance any time into some of the more popular theatres in Austin.

AMC Theatres - \$2.75 each

- Americana - 2200 Hancock Drive
- Northcross 6 - Anderson & Burnet
- Aquarius 4 - 1500 South Pleasant Valley
- Southwood 2 - 1423 West Ben White

Mann Theatres - \$3.00 each

- Fox Triplex 3 - 6757 Airport Boulevard
- Mann Westgate 3 - 4608 Westgate Boulevard

Presidio Theatres - \$3.50 each

- Southpark 3 - 1921 East Ben White
- Village 4 - 2700 Anderson Lane
- Lakehills 4 - 2428 Ben White
- Riverside 2 - 1930 Riverside

Movie tickets can be purchased from the Marketing Division on the tenth floor of First City Centre, Monday through Friday, from 8:00 a.m. to 4:30 p.m. Some tickets do have expiration dates, so hurry and take advantage of this great offer.

**For accounting purposes, please keep in mind that tickets can be purchased by check or exact dollar amount only.**

**A Heartwarming Experience**

It was a cold, damp morning when I looked out the window at 5:30 a.m. on that Saturday morning. I thought about crawling back in bed, but I made a commitment, just like 80 other volunteers, to offer my support in "Operation Warm Heart." First City was represented by **Doug Danforth** and his brother Bill; **Cheryl Hunter**, who asked for our support; two of her friends; and myself. We reported at 7:00 a.m. to pick up our weatherizing gear and receive instructions. This effort was organized by the Chamber of Commerce, and we were there to do our part in weather-proofing homes for those individuals who could not afford or were unable to do so.

Now you're asking yourself how could they just turn people loose in houses with no experience in weather-proofing. Well the answer to that question is that we attended a weatherization training class that taught us how to install weatherstripping, caulk, etc.

The goal for the group was to weatherize 40 homes, and the First City team was assigned two homes. As a result of our efforts, these homes have increased their efficiency levels anywhere from 35 to 75 percent.

Our work made a notable difference, and I'm sure that everyone involved would agree that it is a wonderful program.

*Shannon Bergsma*



*Shannon and Cheryl working at caulking walls. It didn't take long to learn the rhythm.*



*Doug weatherstripping a front door.*



*Group shot at the Avila's home. Mr. Avila (far left) built his home in the early 1930s.*



# ADOPT-A-SCHOOL UPDATE



First City is continuing to play a vital role in the Adopt-A-School program, and some of our activities include:

**Bank Tours** — Have you ever dreamed about being a tour guide? If so, we have the opportunity you've been looking for. As a bank tour guide you have the opportunity to meet many of our younger friends, and they will have the opportunity to visit with you to learn more about First City National Bank of Austin. It's not hard, and most of the departments you visit will have a department representative to talk to the group. So that's it . . . you're a goodwill ambassador. To sign up, contact **Beverly Hunter** at extension 4571 today!

**Collectibles** — We still need interesting collectibles for display at Zavala Elementary. If you have a collection of stamps, dolls, or whatever you feel would be interesting to the children, contact **Bea Good** at extension 4609. The display case is located in the school library under lock and has two moveable shelves, 36" x 40" x 10".

**The Speakers' Bureau** has been popular, and a number of our people have made guest appearances at our schools. If you would like to share your expertise on a given subject with a group of students, please contact **Linda Rachui** at extension 4769 or **Dick Zinser** at extension 4678.



*Some of the children enjoying lunch in the Officers' Dining Room.*

**Recognition of Honor Students** — To date, approximately 400 children from Casis and Zavala Elementaries have attended the Chairman's Luncheon. The luncheons, hosted by **John Scurlock**, chairman of the board, are in recognition of those children who are honor students at Casis and Zavala.

To recognize honor students from McCallum High School, a congratulatory

letter from John Scurlock and Jack Collins will go out to those students' households. Also, First City National Bank will present a graduating senior with a "Citizenship Award" for their outstanding efforts of volunteerism, whether it be in the community or in the school. This award will go toward continuing education; e.g. four-year college, junior college, or trade school.

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## Don't Quit

"When things go wrong as they  
sometimes will,  
When the road you're trudging seems  
all uphill,  
When the funds are low and the debts  
are high,  
And you want to smile, but you have to  
sigh,  
When cares are pressing you down a  
bit,  
Rest if you must, but don't you quit!

Life is strange with its twists and turns,  
As everyone of us sometimes learns.  
And many a failure turns about,  
When he might have won if he stuck it  
out.

Don't give up though the pace seems  
slow,  
You may succeed with another blow.

Success is failure turned inside out,  
The silver tint of the clouds of doubt.  
And you never can tell how close you  
are,  
It may be near when it seems so far,  
So stick to the fight when you're  
hardest hit.

If when things get worse that you  
MUST NOT QUIT!"

Submitted by:  
Linda Rachui



**Jon McDonald** and **Janet Waldeier** were just two of over 750 people who participated in Chuy's 5K Fun Run held on February 17. The run is held annually in conjunction with Volunteer Appreciation Week with proceeds benefiting Big Brothers/Big Sisters of Austin.

\*Happy Birthday\*Happy Birthday\*Happy Birthday\*Happy Birthday\*Happy Birthday\*

## March/April Birthdays

|                    |      |                    |      |
|--------------------|------|--------------------|------|
| Jon McDonald       | 3-01 | David Rush         | 3-20 |
| Bob Long           | 3-02 | Sheri Cowan        | 3-21 |
| Tammy Shortlidge   | 3-02 | Lydia Garza        | 3-21 |
| Mary Ann Ates      | 3-03 | Mike Kunz          | 3-21 |
| Terri Brown        | 3-04 | Monique Henderson  | 3-23 |
| Terri Reinold      | 3-04 | Patricia Galloway  | 3-25 |
| Irene Wendland     | 3-04 | Peggy Heckel       | 3-25 |
| Pam Boelens        | 3-06 | Peggy Buxkemper    | 3-27 |
| Brenda Kelly       | 3-06 | Stephanie Mahar    | 3-27 |
| Margie Mahavier    | 3-06 | Catherine Scherrey | 3-27 |
| Pat Caldwell       | 3-07 | Richard Wilson     | 3-27 |
| Helene Gulyas      | 3-10 | Teri Springfield   | 3-28 |
| John Eccles        | 3-11 | Darryl Stevens     | 3-28 |
| Robert English     | 3-11 | Luis Guerra        | 3-29 |
| Janie Lara         | 3-12 | Grace Wall         | 3-29 |
| Frances Ruby       | 3-12 | Gene Pinkerton     | 3-30 |
| Mecy Leiser        | 3-13 | Beverly Allen      | 3-31 |
| Julie Meier        | 3-13 | Michelle Brown     | 3-31 |
| Theresa Brandt     | 3-14 | Susan Daniel       | 3-31 |
| Rebecca Coy        | 3-15 | Rickie Fielder     | 3-31 |
| Peggy Foreman      | 3-15 | Elizabeth Mitchell | 4-01 |
| Ann Brown          | 3-16 | Eleanor Poole      | 4-02 |
| Frank Mitchell     | 3-16 | April Kubik        | 4-03 |
| Josefina Fernandez | 3-18 | Jay Spears         | 4-03 |
| Frances Hopper     | 3-18 | Robert Byers       | 4-05 |
| Paul Dextraze      | 3-19 |                    |      |

### Happy Birthday!

Any questions concerning the Birthday List should be directed to the Human Resources Division.

\*Happy Birthday\*Happy Birthday\*Happy Birthday\*Happy Birthday\*Happy Birthday\*

## Welcome to First City

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

|                    |                        |      |
|--------------------|------------------------|------|
| Judy Amos          | Item Processing        | 4339 |
| Jacqueline Below   | Bookkeeping            | 4502 |
| Kelley Boldt       | Tellers                | 4591 |
| Patricia Boone     | Systems Coordination   | 4540 |
| Laurie Daniels     | Credit Operations      | 4621 |
| Gene Davis         | Tellers                | 4633 |
| Gayle Gagnon       | Trust                  | 4887 |
| Anne Greenhill     | Tellers                | 4782 |
| Rachelle Lampley   | Marketing              | 4691 |
| Ray McBride        | Data Processing        | 4308 |
| Elizabeth Mitchell | Operations             | 4545 |
| Kelly Lee Morris   | Item Processing        | 4322 |
| Judge Risley       | Item Processing        | 4322 |
| Catherine Scherrey | ATM Services           | 4334 |
| Roy Simone         | Credit Analysis        | 4912 |
| Sandra Smith       | Collections & Exchange | 4837 |
| Carol Staff        | Item Processing        | 4322 |
| Nora Teniente      | Finance                | 4484 |
| Sandra Tenorio     | Item Processing        | 4322 |
| Renee Tillerson    | Tellers                | 4630 |
| Janet Truitt       | Bookkeeping            | 4510 |

| Calendar Update |                               |
|-----------------|-------------------------------|
| March 6         | Fall of the Alamo Anniversary |
| March 17        | St. Patrick's Day             |
| March 20        | Spring Begins                 |

## March Training Schedule

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

### Customer Relations March 5 & 6

### Assertiveness Training Non-Exempt March 7

### Training Techniques March 12 & 19

### Interviewing Workshop March 14

### Telephone Techniques March 20

### Effective Presentations March 21 & 22

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 extension 4682. Training will be held in the Training Room, First City Centre, Ninth Floor.

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First City National Bank of Austin is an Equal Opportunity Employer