

# FIRSTCITYBANKER

First City National Bank of Austin

Vol. 5, Issue 6

June 1985

## First City . . . A+ Partner of the Year



*John Scurlock and Jack Collins are congratulated by Larry Waterhouse and Dan Bullock, director of community affairs, Governor's Office.*

On May 15, 1985, the Austin Chamber of Commerce hosted the Adopt-A-School Salute to the Austin Independent School District. The evening paid tribute to many outstanding examples of excellence in our public school system, which included the recognition of National Merit Scholarship Finalists, National Achievement Scholars, and the Austin Teacher of the Year. Larry Waterhouse, president of the Austin School Board of Trustees introduced several categories of Adopt-A-School partners who had distinguished themselves during the past 18 months of the program, and the top award, "A+ Partner of the Year," was awarded to **John C. Scurlock** and First City National Bank of Austin. The award signified that our organization, from the beginning, has captured the spirit and creativity so vital to the true success of

a program like Adopt-A-School. First City was commended for being a partner, in every sense of the word, with principals, teachers, and PTA representatives at Casis and Zavala Elementary Schools and McCallum High School.

In the May 16 *Austin American-Statesman*, John Scurlock summed up the bank's commitment, "We could have taken the easy way out and merely donated money to the Adopt-A-School program, but we wanted to get involved." Belia Greek, principal of Zavala Elementary, said, "The bank's contribution to the school has been endless. They don't just provide money, but they provide the services of their people. For example, they take our students on study trips, they act as announcers and timers for our track and field days, they've just been wonderful."

## Message From The President

Dear Associate:

By now you have received or you should be aware of the New Business Referred forms. I encourage you to participate in this business development effort. All of us are representatives of the bank, whether you're considered a contact or non-customer contact associate, and new business referrals, from you, can only strengthen First City.

Business development today plays a key role in today's banking environment, and First City's future growth and progress can be directly linked to efforts of this type. We want the community to perceive First City's image as a bank that is a leader, friendly, dignified, bank for the public, active, progressive, up-to-date, and by all means, a bank that sincerely wants each customer's business. Your role will help make this happen. By completing the New Business Referred form and sending it to John Scurlock and me, and in turn, one of us sends a personalized acknowledgment thanking that customer for banking with First City, it can only strengthen our banking relationship with that customer.

So it's up to you, and I certainly hope if the opportunity arises, you will take advantage of the situation and sell First City services.

If you have questions concerning this effort, please direct them to your department or division manager.

Jack Collins

## Supervisor Development Path Program

We would like to recognize those individuals who recently completed the Supervisor Development Path Program which ran from January to April of 1985. Congratulations to each of you for your hard work and dedication.

*Not pictured:*  
*Connie Layne, Finance*  
*Cassandra Falk,*  
*First City-Northwest Hills*  
*Giselle Robleder, Auditing — FCBOT*



*Front row, left to right:*  
*Janet Nash, Certificates of Deposit*  
*Ann Sanders, Collateral Services*  
*Julia Hall, Teller Operations*

*Back row, left to right:*  
*Mike Hill, Property Management*  
*Don Lane, Finance*  
*Peggy Foreman, Systems Coordination*  
*Bryan Simmons, Trust*



*Front row, left to right:*  
*Paula Coker, Investments*  
*Elizabeth Durón, Word Processing*

*Back row, left to right:*  
*Betty Dabbs, Teller Operations*  
*Tad Curtis, Building Management*  
*Janice Crowder, Loan Administration*

## EMPLOYEES IN THE NEWS

During the month of June, several individuals will celebrate their fifteenth anniversary with First City:

**Jack Conner**, senior vice president,  
 Private Banking

**Monetta Griffin**, group leader, Teller  
 Operations

**Gloria Hernandez**, receptionist, Real  
 Estate

**Ivan Shepperd**, programmer, Data  
 Processing

**Dan Strey**, data operations officer,  
 Data Processing

**Fina Vasquez**, PBX operator,  
 Communications

THE UNIVERSITY OF TEXAS AT AUSTIN

## Business & Professional Correspondence Courses For College Credit

### About Correspondence

Training and retraining of the workforce in business and industry is a major challenge facing our society. Many people currently employed need new skills or need to be brought up to date on advancements in their specialties; however, scheduling classes can be a problem for business and professional people. The University of Texas at Austin correspondence courses offer a convenient way to stay abreast of business skills.

Anyone can register for a course at any time. Admission to UT Austin is not required.

Correspondence study makes it possible

- to take courses of genuine academic quality, for credit, without attending classes;
- to receive one-to-one instruction from experts; and
- to accumulate credits toward a degree.

### Course Listings

Business Finance  
 Business Law, First Course  
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 Personnel Management  
 Organizational Behavior and Administration  
 Introduction to Real Estate & Urban Land Development  
 Sex Roles  
 Technical Writing

### To Request A Catalog Or Register By Phone:

Call (512) 471-5616 — after hours an answering machine will take your message.

# Mountain of Gold Wrap-Up

Throughout the IRA promotion, our number of IRA accounts increased by 499, totaling \$2.4 million. The Mountain of Gold program accounted for 251 new IRAs and overall brought in \$960,519.77 in new money. Collectively, the 63 member banks of First City Bancorporation of Texas attracted over 14,000 accounts totaling over \$58 million in deposits. Overall, First City National Bank of Austin was ranked third in number of accounts attracted and new money deposits.

Since we launched the cash award/sweepstakes incentive campaign, many of you took advantage of the benefits — cash awards and bonuses.

The Climbers' Sweepstakes was awarded on a monthly basis. For every IRA you sold, your name was entered in the drawing for that given month. Past winners include:

- January  
**Monte Grissom** . . . Corporate Banking
- February  
**Lori Spence** . . . . . Trust
- March  
**Tom Hrin** . . . Collection & Exchange

The Summit Sweepstakes was based on all sales made throughout the campaign. For every IRA you sold, your name was entered in the drawing. So, the more you sold, the greater your chances were of winning.

The grand prize winner — Mountain Master Award, was awarded to the individual who earned the most Mountain of Gold dollars. The award excluded Climber Awards and the Summit Award. The grand prize was awarded to **Marianne Jackson**, Trust. She sold 19



*Marianne Jackson named Mountain Master Award winner of \$2,500 by John Scurlock.*



*John Scurlock awards Lionell Johnson, Private Banking, with \$1,000 as the Summit Sweepstakes winner.*



*The \$500 April Climbers' Award was awarded to **Dick Zinser**, Real Estate.*



*Bryan Simmons is congratulated by John Scurlock.*

IRAs totaling \$145,282.69 and earned a total of \$952.74 in incentive cash.

A second prize award of \$1,000 was presented to **Bryan Simmons**, Trust.

Until the very end of the program,

Bryan was the leader of the campaign. He sold 25 IRAs totaling \$139,009.98 and earned \$795.01 in incentive cash.

In closing, the program proved to be a success, and thanks to all involved.

## NOONDAY RECITAL SERIES

### June Concert Series



**Where:** Central Presbyterian Church, 8th and Brazos

**Dates:** June 6 — Joe Haggard, Tenor  
 June 13 — Pat Vawter, Flute  
 June 20 — Youth Choir of Second Presbyterian Church, Memphis, Tennessee; "A Season to Celebrate" by Allen Pote  
 June 27 — Michael Healer, Classical Guitar  
 July 4 — No Concert

**Times:** Concerts begin at 12:05 p.m. every Thursday  
 Lunch — 12:30 p.m. — \$1.50

# FCBOT Annual Meeting Update

Houston, Texas, May 9, 1985 — "The recession in energy has been difficult," senior chairman James A. Elkins, Jr. told shareholders of First City Bancorporation at their annual meeting today, "but we feel we have an excellent grasp of our situation and are coming through the turbulence without impairing our ranking as one of the most strongly capitalized banking companies in America."

"We're bearing down on what we can control today. We aren't standing idly by. And we're taking a longer view — defining our mission for the next five years," Mr. Elkins said.

"Energy problems aren't over yet. But better days lie ahead."

President Daniel C. Arnold said that energy weakness has pushed problem loans over the \$500 million mark — or more than 4 percent of total loans. "Net earnings have totaled \$131 million in the past two years, but the energy recession has cut our full earning power sharply."

He added, however, that "the Texas economy is more diverse than ever, and the Texas population has increased faster than any other state's the past five years." He also said that unit banking in Texas is probably the most cost-effective

system in the country for delivering financial services.

"First City has 63 banks in every major market in this strong state. We've diversified our asset base and deposits. Energy loans now represent 21 percent of total loans — down from the peak of 26 percent in 1982. Income from non-lending services has grown at a compound annual rate of 25 percent the past five years."

Mr. Arnold reported that First City in 1984 had the highest ratio of primary capital to assets among the top 25 U.S. banking companies. It also led the five major Texas banking companies in net interest margin and in the lowest exposure to real estate loans as a percentage of total loans.

"It's true that we have significant energy problems resulting in large loan losses," Mr. Arnold said. "But we have strengthened our internal procedures for improving asset quality and reducing expenses. We have management teams working on enhancing revenues. And our financial foundation is not only quite secure, but is capable of supporting new growth in future years."

Mr. Arnold reported on a management effort to re-define the corporate mission for the next five years. The company, he said, will concentrate on seven core businesses in the years ahead:

- Wholesale banking
- Consumer banking
- Small-business banking
- Correspondent banking
- Trust
- Public and not-for-profit entities
- Financial advisory services

He stated that the company continues to be a leader in the Southwest and the country in banking technology. He said that the ability to innovate in a more balanced mix of markets in the growing Texas economy "speaks loudly about the promise we have in getting our problems behind us and getting on with our mission."

Mr. Elkins announced the election of 31 directors to the board of First City Bancorporation, which included the reelection of **John S. Burns**, chairman of the executive committee of First City National Bank of Austin.

## ~ Adopt-A-School Update ~

The school year is winding down and one of our last involvements for this school year was Zavala Elementary's Track & Field Days held during May.

The annual event proved to be a success, not only with the children, but also with our First City helpers. Quite a few people were out on the field, inside the gym, and on the track during the two-day event, which proved to be fun for all.

Our First City Track & Field Days helpers included:

Gary Fowler — Coordinator  
Beverly Hunter — Coordinator  
Beverly Allen

Shannon Boggus  
Theresa Brandt  
Sherri Cowan  
Carol Crimm  
Keith Doran  
Kevin Fagan  
Judi Flint  
Helen Foerster  
Tracy Folse  
Peggy Foreman  
Cindy Gatlin  
Yvonne Gonzalez  
Darren Lauber  
Rosemary Leyva  
Kim McLean  
Terri Mudgett  
Janet Nash  
Karen Ponish  
Roy Simone  
Pam Stokes  
Bill Tanner  
Geri Taylor  
Bryan Turner  
Amy Vance



Some of First City's Track & Field Days Helpers: left to right front row — Judi Flint, Yvonne Gonzalez, Shannon Boggus, Janet Nash

Back row, left to right — Bill Tanner, Gary Fowler, Bryan Turner



Other First City participants are, left to right: Helen Foerster, Darren Lauber, and Rosemary Leyva



## Moving To . . .

First City National Bank of Austin would like to introduce you to two new officers, **Tim Ashby** and **Georgette Bethlen**.

Tim is an assistant vice president and trust real estate officer. He will be responsible for the management of real estate properties that are held in trust. On a day-to-day basis, his function will include negotiation of leases, buying and selling properties, and inspection of properties.

Tim holds a BBA from Texas Tech University and is a licensed real estate broker and is originally from San Antonio. He has nine years of experience in real estate ranging from property management to general real estate sales to new home site sales. He most recently was associated with the largest builder in San Antonio, Ray Ellison Homes Inc.

During his career in real estate he was awarded such honors as Member of the Million Dollar Circle and Silver Member of the Million Dollar Circle by the National Association of Home Builders, Sales, and Marketing Council for having achieved excellence in new home sales.



*Tim Ashby*



*Georgette Bethlen*

Georgette Bethlen has also joined our Trust Division as assistant vice president and trust officer. Georgette has lived in Austin since 1967, but was born and raised in what is now known as Yugoslavia (she is of Hungarian descent). She most recently served as Assistant Attorney General on the Opinions Committee and served in the Attorney General's Tax Special Division handling special taxation projects which included the handling of the Howard Hughes case for the state of Texas. As assistant vice president of the Personal Trust and Estate Department, Georgette will be an administrator of personal trust which focuses on the management of assets on accounts. She received a BA degree from The University of Texas and holds a Doctor of Jurisprudence degree from St. Mary's University, San Antonio. Georgette is currently a member of the Texas Young Lawyers Bar Association.

We at First City would like to welcome Tim and Georgette to our bank. We wish them much success with their careers at First City National Bank of Austin.

## AIB Austin

### June/July Series

Customer Service for Bank Personnel . . . . .	June 11, 12, 18, 19 5:00 – 7:00 p.m. (total 8 hours)
Real Estate Loan Documentation . . . . .	June 15 8:30 a.m. – 4:30 p.m.
Knowing the Competition . . . . .	June 18, 20 5:00 – 8:00 p.m. (total 6 hours)
Teller Collections . . . . .	June 22 8:30 a.m. – 4:00 p.m.
Analyzing Financial Statements . . . . .	June 25, 26, 27 8:30 a.m. – 4:30 p.m.
Effective Public Relations . . . . .	July 1, 8, 15, 22, 29, August 5, 12, 19 5:30 – 7:30 p.m. (total 16 hours)
Officer Development . . . . .	July 17 8:30 a.m. – 4:00 p.m.
Performance Appraisal . . . . .	July 23, 24 5:30 – 8:30 p.m. (total 6 hours)
Advanced Reading Skills . . . . .	July 23, 25, 30, August 1 5:30 – 8:30 p.m. (total 12 hours)

For more information, contact Sharon Adamcik, Sammy Kipple, Linda Rachui, or Linda Watson.

## MOVING UP



*David Barnett*



*Harold Roeglin*



*Edward Piner*



*Norma Counce*



*Tim Jarvis*



*Marilyn Leuty*



*Joan Lusk*



*Fred Nollen*



*Shannon Boggus*



*Mary Cervantes*



*Cindy Gatlin*



*Cheryl Hunter*



*Jeffrey Wright*



*Mike Hill*

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

**David Barnett** has been promoted to executive vice president and chief financial officer in the Financial Division. He will also serve as an advisory director.

**Harold Roeglin** has been promoted to senior vice president and cashier, Banking Services.

**Edward Piner** has been promoted to senior vice president, Corporate Services.

**Norma Counce** has been promoted to vice president, Bookkeeping.

**Tim Jarvis** has been promoted to vice president, Building Services.

**Marilyn Leuty** has been promoted to vice president, Lobby Services.

**Joan Lusk** has been promoted to vice president, Funds Control.

**Fred Nollen** has been promoted to vice president, Bank Card Services.

**Shannon Boggus** has been promoted to assistant vice president, Marketing Division.

**Mary Cervantes** has been promoted to assistant vice president, Funds Control.

**Cindy Gatlin** has been promoted to assistant vice president, Corporate Services.

**Cheryl Hunter** has been promoted to assistant vice president, New Accounts.

**Jeffrey Wright** has been promoted to assistant vice president, Funds Control.

**Mike Hill** has been promoted to Building Services Officer, Building Services.

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

## Can You Talk To The Deaf?

Summer Sign Language Classes are being offered at the Texas School for the Deaf on the South Campus at 1102 South Congress Avenue. All classes meet for two hours a week for five weeks and cost \$20.

NOTE: Registration by mail is encouraged and must be accompanied

with a check or money order to be valid. Registration forms are also available from TSD Administration Building, Room 211.

Registration deadline: July 12, 1985  
— Classes run July 22/23 — August 19/20.

Class Level	Day	Times
Level I — Beginners	Monday or Tuesday	10:00 a.m. — 12:00 noon or 6:00 — 8:00 p.m.
Level II — Intermediate	Monday or Tuesday	10:00 a.m. — 12:00 noon or 6:00 — 8:00 p.m.
American Sign Language — Beginners	Monday	6:00 — 8:00 p.m.
American Sign Language — Intermediate	Tuesday	6:00 — 8:00 p.m.
Signing to Music	Monday	6:00 — 8:00 p.m.
Conversational Sign Language	Tuesday	6:00 — 8:00 p.m.
Signs for Kids	Monday	10:00 a.m. — 12:00 noon

Registration forms can be obtained from Rose Shuler, Marketing Division, extension 4691.

## IT'S PAYING OFF



**Yvonne Wright** (center), Bookkeeping, was awarded \$150 and **Judy Amos**, Item Processing, was awarded \$300 by Jack Collins.

First City's Employee Referral Award Program has paid off for both the bank and those employees referring potential candidates for employment. Remember, you, too, could take home some extra cash through First City's

Employee Referral Award Program. Eligibility requirements are posted in the Human Resources Division and in the employee cafeteria. You may also contact Human Resources directly for details of the program.

## You Can Do It, Too



**Jack Collins** congratulates (left to right) **Linda Watson**, **Annette Ruback**, and **Sharon Adamcik**.

We would like to acknowledge the following individuals who recently received their General Banking Diplomas through AIB.

**Sharon Adamcik** — Commercial Banking

**Annette Ruback** — Item Processing

**Linda Watson** — Funds Control

The degree program introduces the student to the U.S. economy and to specific banking functions. It develops knowledge and practical skills related to basic banking services.

If you are interested in obtaining a degree through AIB or would like to take courses that are job-related, contact one of our AIB representatives — Sharon Adamcik, Linda Rachui, Sammy Kipple, or Linda Watson.

### PAUSE FOR THE PLEDGE



"I pledge allegiance to the Flag of the United States of America and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all."

On Flag Day this year join the millions of people across the country who will stand together at 7:00 p.m. E.D.T. to reaffirm their pride in being Americans. Stand with them . . . be a part of this nationwide salute to our nation's flag, the symbol of freedom known around the world.

Show your pride . . . fly the flag at home.

Message from the National Flag Day Foundation, Inc.  
Baltimore, MD 21231

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

Happy Birthday Happy Birthday Happy Birthday Happy Birthday Happy Birthday Happy Birthday Happy Birthday Happy Birthday Happy Birthday Happy Birthday

## June/July Birthdays

Mary Bertha Espinosa	6-01	Carol Childress	6-23
Kathy Olsen	6-01	Dwight Moody	6-23
Jack Bible	6-03	Jo True	6-23
Nora Teniente	6-03	Alice Cuellar	6-24
Emogene Davis	6-04	Tracy Bowman	6-25
Harry Knapp	6-04	Pam Stokes	6-26
Harold Page	6-05	John Rogers	6-28
John Jett	6-08	Lorraine Sengler	6-29
Terry Williams	6-08	Willie Harrison	6-30
John Rodriguez	6-09	Daniel Moncibais	6-30
Bill Tanner	6-10	Roy Simone	6-30
Gary Foster	6-11	Sheila Ellis	7-01
Yvonne Gonzalez	6-11	Linda Jacobs	7-01
Judi Flint	6-15	Laura Smith	7-01
Sylvia Johnson	6-15	Valerie Bryant	7-02
June Cuthbertson	6-16	Anthony Brooks	7-03
Kay Hall	6-16	Walter Carter	7-03
Judy Nemir	6-16	Kevin Franklin	7-03
Clayton Cary	6-17	Ron Lance	7-03
Seamore Monroe	6-17	Teresa Oppermann	7-03
Audrey Nun	6-17	Julie King	7-04
Laurie Wood	6-18	Mona Garner	7-05
Gladys Martin	6-19	Monetta Griffin	7-05
Wanda Terrell	6-19	Wayne Weirich	7-06
Bea Good	6-20	Dan Strey	7-07

## 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\*

## Wedding Bells!

**Cindy Rendon**, Commercial Note Department, was married to Richard Tucker on Saturday, June 1. They honeymooned in Cozumel, Mexico.

On Saturday, May 25, **Jayne Whetstone**, CD Department, married Steve Reagan. They spent five days honeymooning in Aruba.

## Welcome to First City

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

Donita Baird	Data Processing Programming	4937
Mona Garner	Customer Service	4530
Simone Hart-Logan	Private Banking	4864
Patricia McKenderick	Teller Operations	4780
Cheryl Moe	PBX Operator	0
Carolyn Nall	Trust	4732
Susan Prickett	Great Expectations	4926
Valerie Ritter	Teller Operations	4594
Rose Shuler	Marketing	4691
Kathy Taylor	Real Estate	4670
Patricia Thurmond	Teller Operations	4639
Ramiro Torres	Item Processing	4326

## Calendar Update

National Adopt-A-Cat Month

June 14	Flag Day
June 16	Father's Day
June 18	International Picnic Day
June 19	Emancipation Day
June 21	First Day of Summer

## June Training Schedule

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

**Effective Business Writing**  
June 4, 6, 12, 19

**Reconciliation and Internal Control**  
June 5

**Boomerang II (EEO Issues)**  
June 11

**Coaching/Counseling**  
June 13

**Loan Documentation**  
June 20

**Training Techniques**  
June 20 & 25

Information regarding course outlines and participant selection may be found in the Course Catalog. Classes will be limited to 15. Please complete a registration form for each participant and return it 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.

First City Banker

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Marketing Division

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Sheila Ellis

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Information to be printed in this publication must be submitted prior to the 15th of each month.

First City National Bank of Austin is an Equal Opportunity Employer



## CORRECTION

In reference to the article "Employees In The News", see page 2, the article should read as follows:

### Employees In The News

During the month of June, several individuals will celebrate the following anniversaries:

#### Celebrating Fifteen Years

Monetta Griffin, group leader, Teller Operations

#### Celebrating Five Years

Jack Conner, senior vice president, Private Banking

Gloria Hernandez, receptionist, Real Estate

Ivan Shepperd, programmer, Data Processing

Dan Strey, data operations officer, Data Processing

Fina Vasquez, PBX operator, Communications