

# Bank *notes*

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## A Letter From The Chairman

To All Employees:

By now I hope everyone has seen the new look in our two lobbies and at the motor banks. The merchandising displays have certainly brightened things up and generated a lot of favorable comments from both customers and staff. When we put them up, we knew not everyone would like them, but we wanted everyone to notice them and they have. Customers are asking questions about the signs, our loan programs, the new home improvement promotion, and other services of the bank. Even a conversation which begins with a criticism can be directed into a cross-selling opportunity.

Signs hanging from the ceiling and fancy brochures will not do it all for us, however. These things attract attention and generate comments, but they don't sell. That important mission is left to all of us, and I am very pleased that we are doing it better than ever before. Our calling program is more active and more successful with each monthly report. Our cross-selling ratio continues to climb and we are bringing new customers and new business into the bank.

On April 12, we will acknowledge the best of our sales and support staff in a sales recognition meeting to be held here for both the Austin and the San Antonio banks. The theme of the program will be high technology performance as demonstrated by high performance aircraft. Bancorporation President Bob Richley has likened our task in the bank to that of the pilot of a sophisticated jet airplane. The days of

the propeller driven biplane are over. We are now sitting at the controls of a bank that operates like a sophisticated jet with controls at our fingertips, more sales and product weaponry than ever before, and the ability to be more places with more marketing firepower than at any time in our history. The kind of aircraft we are flying in the banking business today demands greater skill, more responsiveness, and better teamwork. It requires more attention to detail, greater flexibility, and a sense of professional competitiveness that will leave other banks in the marketplace far back in the exhaust of our engines.

In a few months we will complete both the migration of our data processing system and the conversion of our loan systems. This will not only increase the sophistication of our bank aircraft, but equip us with the same weaponry as the rest of the corporation's fleet. We continue to operate in a difficult marketplace, but we do not have to go it alone. Our new systems will tie us in very fundamental and useful ways to a statewide network of high technology bank products and services. Let's do all we can to use them as they were designed to be used.

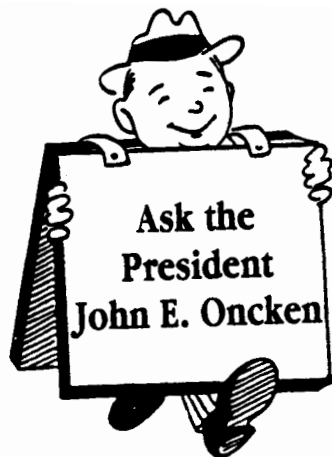
By now all of us should have received census information as part of a nationwide effort to count and record all of us and our families. I urge everyone to respond with enthusiasm to this request for information, and to help ensure that the

1990 Census is the most successful one ever conducted. The results of the census will significantly impact the state and federal money made available in Austin and Travis County and the scope of our political representation in both the U.S. and State House of Representatives.

Spring is upon us, the bluebonnets are in bloom, and the land around us is going through its annual reawakening. It is a good time to reflect on the challenges of 1990 and the progress we have made during the year's first quarter. It seems as though we just enjoyed Christmas, and before we know it, we will be at our employee summer picnic. May 6 should be circled on all our calendars.

We have numerous operations projects under way and we continue to carry the hefty responsibilities of our ongoing business, our existing customers, and the servicing of an ever-broadening array of products. Let's move into the summer months with the knowledge that we are better equipped to do a bigger and more responsible job as a vital element in the financial future of our community, our city, and our great state.

*Dan Van Stone*



*It has come to the attention of employees as well as customers that people come in and use the phone on the rear wall of the lobby for personal use for extended periods of time (sometimes up to an hour or more). This not only creates an inconvenience for customers needing to contact someone in the bank, but also hinders security when they need to make emergency calls. Is there a way the bank can address this?*

The lobby telephone is intended to serve as a convenience for the customers and staff in making brief calls when they are away from their own telephones without inconveniencing lobby staff members who might otherwise be requested to allow their telephones be used for this purpose. The telephone is restricted from allowing long distance calls or directory assistance calls. Our security staff has its own communication system and is not dependent upon using the lobby telephone.

The extended use of the lobby telephone that is apparently occurring is not appropriate and limits its availability unfairly. A sign will be placed by the telephone that reads "Please limit calls to a maximum of 3 minutes."

Your "Ask the President" questions and ideas/suggestions for **Banknote\$** can now be submitted through the drop boxes located in the employee lounges on the second floor of the main bank building and ninth and tenth floors of First City Centre or through the mail addressed to Janet Waldeier, 13th floor. You may remain anonymous, or sign your name if you would like a personal response. Take advantage of this opportunity to voice your opinions and concerns.



## FAMILY PICNIC

The Family Picnic will be held on Sunday, May 6, from 2:30 to 7:30 p.m. at Shady Springs. **Bobbie Collins**, committee chairman, assures us that there will be good food, friendly competition, and prizes. She says to be sure and bring your children to enjoy the Moonwalk!

The committee planning your picnic are:

Chris Brown, Mortgage Lending, ext. 4796  
Wanda Burnette, Northwest Hills, 346-9100  
Carla Button, Trust Operations, ext. 4820  
Jan Carrington, Loan Recovery, ext. 4632  
Barbara Denson, Northwest Hills, 346-9100  
Teresea English, Collateral Services, ext. 4580  
Lyn Ferguson, Teller Operations, ext. 4596  
Carla Ferreri, E&P Banking, ext. 4864  
Judi Flint, Credit Administration, ext. 4508  
Betsy Glen, E&P Banking, ext. 4894  
Dixie Gray, Lending Administration, ext. 4927  
Cliff Green, F.C.A.S.C., ext. 4935  
Mike Hill, Property Management, ext. 4542  
Elizabeth Kirksey, Credit & Loan Administration, ext. 4880  
Mary Ann Kridler, Human Resources, ext. 4391  
Carol McMary, Teller Administration, ext. 4394  
Marcia Mills, Trust Administration, ext. 4803  
Trish Peterson, Teller Operations, ext. 4743  
John Pope, Regional Security, ext. 4624  
Becky Stento, Commercial, ext. 4573  
Paula Thomas, Corporate Services, ext. 4726  
Jeanne Vizzone, School Savings, ext. 4929  
Arra Wiseman, Human Resources, ext. 4841  
Dick Zinser, Marketing, ext. 4678

This committee welcomes your suggestions and looks forward to hearing your ideas on how to improve our picnic. Feel free to contact any one of them with your ideas.

Be sure your calendar is marked for Sunday, May 6. Invitations, including directions to Shady Springs, will be mailed the week of April 9.

## BUSINESS DEVELOPMENT UPDATE

The 720 sales calls reported during the month of February by our calling officers resulted in the following new business for First City, Texas - Austin:

DDAs	\$1,999,835
Interest-Bearing Deposits	8,506,889
Lines of Credit	674,000
Other Loans	1,629,464
Fee Income (Annualized)	152,235

### Top Performers Month of February

#### -- Customer Calls --

**Martha Mann**, Marketing (25)

#### -- Prospect Calls --

**Ronnie Miksch**, Commercial (19)  
**Sue Sheridan**, International (19)  
**Jerry Shook**, Trust (19)

#### -- DDA Deposits --

**Ken Johnson**  
 Correspondent Banking, (\$640,000)

#### -- Interest-Bearing Deposits --

**Martha Mann**, Marketing  
 (\$1,528,941)  
**Ken Johnson**, Correspondent  
 (\$9,748)

#### -- Lines of Credit --

**Gregg Appel**, Commercial  
 (\$500,000)

#### -- Other Loans --

**Clay Cary**, Commercial  
 (\$545,000)

#### -- Fee Income (Annualized) --

**Fred Nollen**, Corporate Services  
 (\$54,220)  
**Ken Johnson**, Correspondent  
 (\$2,677)



### Fourth-Quarter Sales Leaders Nominated

For the fourth quarter of 1989, the following sales leaders were nominated by their managers for strong sales performance:

<b>Kelley Costin</b>	Northwest Hills
<b>Ken Johnson</b>	Correspondent Banking
<b>Julie King</b>	Personal Trust
<b>Martha Mann</b>	Retail Banking
<b>Ronnie Miksch</b>	Commercial Lending
<b>Bryan Simmons</b>	Investments

These individuals are now in the running against all First City, Texas nominees for Key Performer Awards. The winners will be announced at a sales meeting scheduled for April 12. Good Luck!

E	X	E	R	C	I	S	E
N	E	G	A	T	E		V
E	N	R	I	S			R
R	I	E	L			C	U
G	A	T			T	O	N
I	S			R	O	U	N
S			M			P	L
E	N	D	S			D	R

## OFFICER ELECTIONS

**Leona Davis** recently joined First City, Texas - Austin as senior vice president and manager of Credit Administration. Leona is no stranger to First City as she had been with FCBOT Loan Review since March of 1982, first with the North Texas Region (Dallas) and then the West Texas Region (Austin). Prior to her tenure at First City, Leona was an assistant national bank examiner for the Office of the Comptroller of the Currency.

Leona attended Abilene Christian University from September 1975 to May 1979 majoring in accounting.

**Mike Hill**, a familiar face to everyone, was recently promoted from building services officer to assistant vice president, Property Management. Mike joined First City in August of 1984 and holds a B.A. degree in political science from Holy Cross College, Worcester, Massachusetts.

Mike participates in several community involvement activities, including fundraisers for KLRU and the Paramount Theater, the American Heart Association's "TurkeyWalks," and Austin Aqua Festivals. He also enjoys hiking, camping, and reading.

**Grova Jones** joined First City, Texas - Austin in February as senior vice president, Retail Banking. She completed her BBA in accounting at Lamar University in 1974 and graduated last year from the Southwest Graduate School of Banking.

She began her banking career in the Collection Department at First Security National Bank - Beaumont (now known as First City, Texas - Beaumont). Other banking experiences include bank examiner for the Comptroller of the Currency; president, Frontier National Bank - Round Rock; and owner of Loan Portfolio Management Systems.

Grova is a board member of Child & Family Services, Inc., is a member of Delta Sigma

Theta Sorority, and enjoys reading, aerobics, golf, bicycling, and coin collecting. She and her husband Trennis have two sons, Trennis Landon, eight, and Jourdan, five.

Congratulations to all!

**AUSTIN CLUB BUSINESS DEVELOPMENT  
LUNCHEONS SCHEDULE**

### Attention Calling Officers

MONTH	DATE	DAY OF THE WEEK
April	4/18	Wednesday
	4/19	Thursday
May	5/16	Wednesday
	5/17	Thursday
June	6/20	Wednesday
	6/21	Thursday
July	7/18	Wednesday
	7/19	Thursday
August	8/22	Wednesday
	8/23	Thursday
September	9/19	Wednesday
	9/20	Thursday
October	10/17	Wednesday
	10/18	Thursday
November	Closed	
December	12/19	Wednesday
	12/20	Thursday

TO MAKE RESERVATIONS, PLEASE CALL DONNA AIKENS, MARKETING, EXTENSION 4578.

## F.C.A.S.C. - WHAT DOES IT STAND FOR?

First City Asset Servicing Company consists of two divisions; this month we're featuring the ORE division headed by *Robert Kuhlman*, regional manager of the Central Texas division which includes Austin, Bryan, San Angelo, and San Antonio. Located on the seventh floor of the First City, Texas - Austin bank building the division staff includes *Adriane Daniel*, ORE officer; *Jim Doenges*, sales manager; *Deborah Harner*, assistant to Robert Kuhlman; *Bill Lierman*, asset manager; and *Terri Silva*, documentation assistant.

F.C.A.S.C.'s role is to manage and market any asset taken back in foreclosure. They service assets in the Collecting Bank, those taken back in foreclosure by First City, Texas, and their role is expanding to provide the same services to private investor groups who have purchased property in bulk. Their current inventory of 346 properties include retail centers, office buildings, single-family homes, subdivisions, and raw land tracts, as well as several ranches, restaurants, and mixed or special use real estate. Every detail of managing or selling a property is handled by these individuals, either directly or through the employment of a third party management company.

Unlike the strict FDIC regulations governing S&Ls, F.C.A.S.C. does not require regulatory approval before disposing of its assets. This distinct feature is more attractive to investors because of the timely manner in which business deals can be closed. Property sales for 1989 were \$32.2 million and they leased over 100,000 square feet of space. Their 1990 projected sales total \$19 million and they expect to lease the same amount of space.

Look for next month's issue when we feature the division of F.C.A.S.C. headed by Bill Romney.

Submitted by  
Deborah Harner  
F.C.A.S.C.  
ORE Division

HAVE YOU BEEN TO THE LOBBY LATELY?



**FIRST CITY, TEXAS.**

## FIRST CITY, TEXAS PRIDE AWARD PRESENTED

A couple of months ago, Don Van Stone announced the First City, Texas PRIDE Award program, a program developed to recognize and reward those who have demonstrated the highest levels of excellence. We are pleased to announce that **Mike Hill** (Property Management) was the first recipient of this special award here in Austin.

Mike is a behind-the-scenes person whose unconditional willingness to assist all departments with whatever needs to be done, day or night, certainly makes him worthy of this award. He is motivated by a genuine commitment to the goals of First City, Texas - Austin and his coworkers, and without exception continues to meet the productivity levels and quality standards demanded in his job.

Several people, fellow employees and customers alike, have commented on Mike's "do-whatever-it-takes attitude," and here are a few of those comments:

"Mike, you are so cooperative and so reliable. My appreciation to you for making my job so much easier."

"We want you to know that we have never been treated nicer or more cordially in our lives - he went way out of his way to be accommodating."

"It never ceases to amaze me that no matter what the request might be, Mike is consistently gracious and accommodating."

"We really appreciate Mike's extra effort on our behalf and willingness and voluntary offer to assist us after hours."

"We appreciate him very much and want his superior to know just how great we think he is!"

Congratulations, Mike! You are a most deserving recipient of the First PRIDE award and First City, Texas is fortunate to have you as a member of its staff!

## THE SCHOOL SAVINGS PROGRAM -

*It will nickel and dime you to wealth!*

The First City, Texas - School Savings Program has been successfully implemented in three elementary schools here in Austin. So far this year, Casis, Doss, and Maplewood have made 4,105 deposits totaling \$25,808.70, with the average deposit being \$6.50. We have over 705 students currently participating in the program. As of March 1, 1990, **Jeanne Vizzone** was selected as school savings program coordinator for Austin. Together, she and **Christi Davidson**, statewide director, have plans to implement the School Savings Program in approximately 50 additional elementary schools throughout the state. Seven of those schools are to be located here in Austin. The following cities will implement the School Savings Program in the 1990-91 school year: Beaumont, Bryan/College Station, Corpus Christi, Dallas, El Paso, Houston, McAllen, Midland, and San Antonio. We have received national recognition from Senator Lloyd Bentsen, chairman of the U.S. Senate Finance Committee, who states, "As a nation, we have saved less during this decade than at any time since World War II. As chairman, I have given highest priority to the development of a legislative package that will boost savings and investment in this country, and help us put our fiscal house in order."

Submitted by  
Jeanne Vizzone  
School Savings

# Great Expectations

## "The Hottest Ticket in Town"

Why should prospective customers put their money in our bank? Because First City, Texas - Austin offers events and trips that would please those with even the highest expectations!

Great Expectations, located on the ninth floor in the Private Banking Center, is open to all First City, Texas - Austin or Northwest Hills customers who maintain a minimum of \$50,000 in any combination of personal bank deposits. *Janet Stoeltje*, manager of Great Expectations, and *Lutie Little*, coordinator, plan unique cultural, educational, and entertainment events in Texas, in the United States, and abroad for our customers.

Great Expectations' 1990 program is concentrating on outstanding Texas events and trips. This year was kicked off with "Eating for the Good Life, It's a Matter of Choice!" Our wellness seminar showed members how to achieve good health in the 90s by featuring nutritionist Mary Tierney, followed by their own personal body composition analysis test given by Body Scan instructor Sue Warford. Chef Linda Claiborne taught our group how to cook light and nutritious, yet elegant meals.

On March 8 Great Expectations took 106 members to the charming, small Texas town of Calvert. It was like a step back in time as they toured four Victorian homes and enjoyed browsing in the delightful antique shops lining Main Street.

Coming up in April are two fun-filled trips; Dallas Blooms and Colorful Guatemala. On April 4-5 members will visit the Dallas Arboretum for the annual spring bulb festival, with more than 200,000 tulips, daffodils, irises, and other flowers making an explosion of color

covering 66 acres. They will tour the new Jonsson Color Garden and Palmer Fern Dell and explore the DeGolyer Mansion. The next morning they visit Forney (just outside of Dallas) for a day of antiquing.

Their next trip is beyond Texas borders to colorful Guatemala. The tour focuses on the rich Mayan Indian and Spanish Colonial cultures in the highland region of Guatemala as it reaches the pinnacle of its festival year, concentrating on the colorful pageantry of Holy Week. The members will visit folk artisans in their homes and workshops, with informal lectures given by Guatemalan specialists. Besides viewing the special processions of Holy Week, they will visit market days held in the villages and fly into the jungle to see the greatest of all classic Mayan cities, Tikal.

Great Expectations is not only a unique service for our customers, but a business development tool to "lure" new customers into our bank. Last year was Great Expectations' biggest year ever with more than \$20 million coming into our bank from new deposit customers.

If you have any customers or prospects who would be interested in this program, please contact the Great Expectations Department, extension 4756 or 4676.

Submitted by  
Lutie Little and  
Janet Stoeltje  
Great Expectations



## SECRETARIES' CORNER:

Remember the last time you failed to notice the misspelling of Don Van Stone's name . . . didn't catch a typo in an important document . . . overlooked a misplaced decimal point in a dollar amount . . . or made some other critical mistake when proofreading? Embarrassing, wasn't it?

After all the typing is finished, the secretary or word processing technician must make sure that the document is correct in all aspects. Each document should be proofread word for word and figure for figure. Here are some proofreading suggestions:

- **Correctness:** Make sure that all material is correct. Figures, names, dates, and addresses must be accurate.
- **Completeness:** Is the document complete? Does it make sense? Have any important words, facts, or figures been omitted?
- **Spelling:** Misspelled words can be embarrassing to both you and the bank. Make sure - use the dictionary or "spell check" on your computer, if available.
- **Word Division:** Make sure that all end-of-line word division is correct. Study and apply the rules of a good reference manual and check the dictionary for correct syllabication.
- **Placement:** The document should be attractively placed on the page. Top, bottom, and side margins should be balanced. Tables should be well placed. Headings should be horizontally centered.
- **Punctuation, grammar:** Proper use of words, punctuation, and capitalization, and correct use of numbers and abbreviations should be verified and checked when uncertain. Reference

books should be consulted when necessary. (The Gregg Reference Manual is an excellent choice.)

### The SaBRe System

Every office is different, and you will need to adapt the proofreading technique that best fits your particular needs. A suggested technique is the SaBRe system, specifically designed to be adaptable.

The SaBRe system is simply a way of decontextualizing whatever text you're proofing. Decontextualizing means taking out of context, breaking into pieces, stripping of meaning. The principle is straightforward - make three passes through the text, with each pass focused on a particular set of problems.

Scan all from top to bottom, focusing exclusively on the "danger zones." Then make your next pass

Backward for general formatting matters - for ends of lines and paragraphs, for italics, bolds, heads, and for spacing. Then

Read the text - against the original, if you have it. Now is the time to check for meaning, catch syntactical errors, snare misspellings, discover missing words.

The Scan all phase focuses on those "hot spots" which, if we are *reading*, we ignore or unconsciously assume are correct.

The Backward pass pulls our viewpoint back to see the forest instead of the trees. Finishing with the Read pass allows us to focus, unencumbered, upon the meaning and message of text.

(Continued)

## Tricks of the Trade

### Tools and Environment

- Use a *straight-edge* on the copy being proofed, your finger on the original.
- Read only in good light.
- Avoid music- and conversation-filled environments. White noise is preferable to rhythmic or meaning-filled noise.
- If more than one proofer is being used, each proofer should use a pen or pencil of a different color.

### Focal Points

- Check *punctuation regions* carefully.
- Double-check any *handwritten material* on the original. Be certain that the handwritten text was correctly interpreted.
- Read *numbers* in small groups against the original - groups of less than seven.
- Check *corrected text*. Corrections in a computer file can result in a new and different error.

### Office Dynamics

- *Responsibility should not equal blame*. If one proofer is responsible for capitalization-proofing yet misses one, he or she should be informed graciously of the miss, but not abused for it. Inform as you would want to be informed.
- *Keep communication open*. Develop a "house style" which everyone knows, and use a style manual that everyone agrees upon as the final arbiter.
- *Take responsibility, don't foist it*. Everyone who sees copy is in some way responsible for it. Even if you're

not "supposed" to be responsible for, say, punctuation, you should still look over all potential errors. The goal is not points, but perfection.

### Extra Steps

- Turn text *upside down* to catch faulty spacing and alignment.
- Count and check *beginnings and endings of paragraphs* on corrected computer files - be sure they correspond.
- Check *ends and beginnings of every novelty* - italics, underlines, headings, indents.

Secretaries and word processing technicians should set high standards for their own work. They should not settle for sloppy or careless work even if their supervisor might let it slip by. After proofreading each letter, secretaries and word processing technicians should ask themselves "Am I proud of it? Am I certain my supervisor will sign it?" Strive to make each document perfect so it displays true professionalism and is always a positive reflection on First City, Texas.

**NOTE:** Marketing Operations/Word Processing has available a two-cassette program entitled "Proofreading with Confidence" for anyone who wants to proofread more quickly and more accurately. Contact Janet Waldeier at extension 4699 if you would like to borrow it.



Cindy Branch (Private Banking) and husband James announce a new addition to their family. Christina Michelle was born February 9 and weighed 7 pounds, 4 1/2 ounces.

Congratulations!

## First City, Texas Well Represented at Lifestyles Expo

On Friday, March 16, and Saturday, March 17, First City, Texas - Austin participated in the First Annual Retirement Lifestyles Expo in the Palmer Auditorium. The following people enjoyed visiting with the hundreds of retired folks who stopped by the First City booth:

*David Bixby*, E&P Banking  
*Wanda Burnette*, Northwest Hills  
*Bobbie Collins*, Marketing  
*Christi Davidson*, Marketing  
*David Fisher*, Trust  
*Lutie Little*, Great Expectations  
*Martha Mann*, Marketing  
*Richard Moore*, Northwest Hills  
*Janet Stoeltje*, Great Expectations  
*Dick Zinser*, Marketing

A special thanks to *Tim Harvey*, Corporate Services, who made sure the booth was set up in time for the opening! The retirees who won our door prize drawings were:

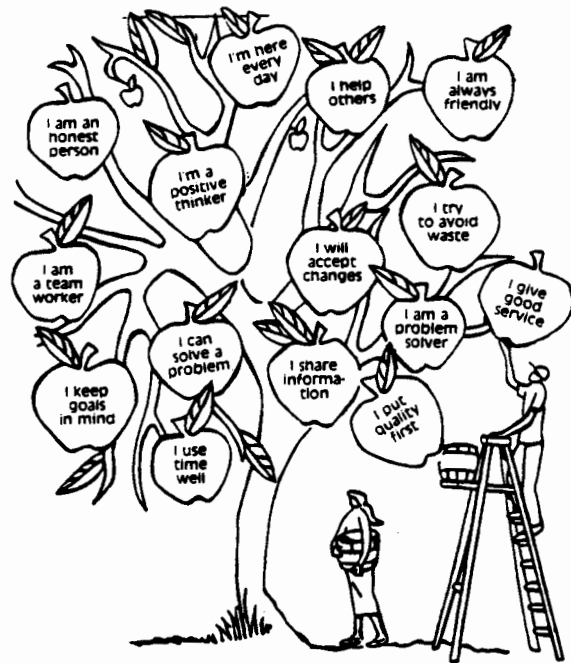
Reba Manseau - Scarbrough's Gift Certificate  
Jim Rightmire - County Line Gift Certificate  
Rita Craig - County Line Gift Certificate

## Northwest Hills Gives a Helping Hand!

As an example of how far a suburban branch bank will go in helping people - here is a good one.

A couple of weeks ago, a lady prospect came running into the bank terribly upset because her car had stalled, and she had a beauty shop appointment a few miles away in 15 minutes. Our executive vice president and branch manager, *Richard Moore*, dropped everything and took the lady in his own car, getting her to her appointment on time!

The true results of this "extra service" are not yet known; however, this story, as relayed by the lady in need, has been repeated over and over among our friends and customers.



## PICK A QUALITY AND IT'S YOURS!

When we look at new cars, it's just our nature to pick the one we want. But with material things, wishing doesn't make it ours.

However, there is one wonderful area of our lives where wishing actually does give us what we want.

Psychologists tell us that if we want to be a certain way, like happy, successful, or productive, all we have to do is begin to act like we already have that quality and it will soon be ours.

Try it. If you feel bad and want to feel good, start acting happy, and soon you'll feel much better. When you scan the tree of qualities, you'll find you already have most of these attributes. But keep looking. Somewhere on the tree you will find a quality that needs to be brought out in your own working habits.

Wishing will indeed make it so if you are serious about it.

For example: Do you always put quality first? If you know deep down that you sometimes put convenience or time "requirements" first, pick that apple! It's yours. When you decide to settle for nothing but the best, that's what you'll produce (and get from others) from now on. Soon it will be your nature.

**FOOD FOR THOUGHT**

A SALES CULTURE is not an officer call program, sales training program, or a new product manual, says Justin L. Moran, an Ann Arbor, Michigan, management consultant. A sales culture is an understanding that personal sales are not a panacea, but an integral part of a well-rounded marketing program within a well-managed bank. A sales culture is also a commitment to quality service at every level and within every department of the bank that will attract new customers and retain old ones. Moran further defines a sales culture as a management philosophy that identifies sales opportunities and brings the full resources of the bank to bear on exploiting them.

# AIB AUSTIN

## SUNRISE BREAKFAST



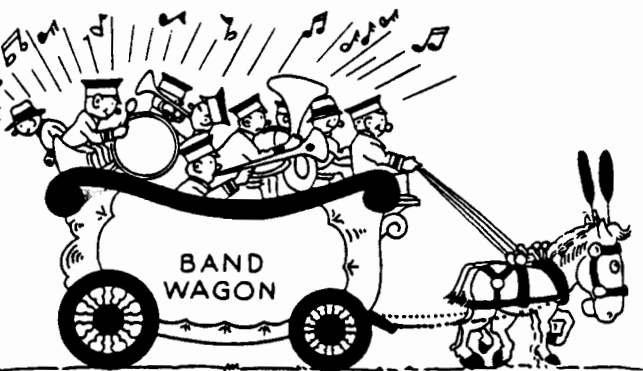
6:30 am-8:30 am  
Friday, April 13, 1990

Doubletree Hotel  
6505 IH 35 North

\$9.50 Per Person    \$72.00 Reserved Table for 8

Contact you AIB Representative for reservations and ticket information  
or call AIB Austin at 472-3103

First City, Texas - Austin AIB Representatives: Sammy Kipple, ext. 4323  
Jan Moore, 346-9100  
Sharon Reid, ext. 4953  
Linda Watson, ext. 4569



## WELCOME TO FIRST CITY, TEXAS . . .

We would like to welcome the following new employees to First City, Texas - Austin:

Gloria Andrus . . . . .	Special Assets . . . . .	4952
Pamela Boyer . . . . .	Bookkeeping . . . . .	4531
William Garner . . . . .	Trust . . . . .	4815
Mary McLean . . . . .	Teller Operations . . . . .	4566
Alvar Olivarez . . . . .	Funds Control . . . . .	4566
Kimberly Opland . . . . .	Bookkeeping . . . . .	4511
Dora Ramirez . . . . .	New Accounts . . . . .	4551
Tracy Smith . . . . .	Trust . . . . .	4808
Edwina Turnell . . . . .	Northwest Hills . . . . .	346-9100

# The Bicentennial Census -- 200 Years and Counting

CENSUS '90



It has come. The 1990 Census is upon us. The Census Bureau expects to count 250 million people and 106 million housing units.

Success of the census depends on you, on everyone. How well you cooperate - this means completing and returning your questionnaire - will determine how accurate the census will be.

The count for our area is used to determine how many seats we will have in the U.S. House of Representatives and how many seats in the state legislature will be allocated.

Billions of dollars in federal funds are returned to states, local governments, and Indian reservations. The amounts are based in part on population and housing data, which means that an accurate count is vital.

Stand up and count yourself in the census! The information you give is strictly confidential and will not be passed on to the IRS, the FBI, Immigration, or welfare agencies. In fact, it will be locked away for the next 70 years!



## HAPPY BIRTHDAY

The following employees will be celebrating their birthdays between April 1 and May 4.

4/01	Helen Janak	4/23	Jackie Calhoon
4/02	Zane Hudson	4/24	Calynda Cheney
4/04	James Doyle	4/24	Christi Davidson
4/05	Rebecca Cannon	4/24	Jan Gross
4/05	Dolores Guerra	4/24	Bernard Hillen
4/06	Teresa Arroyo	4/24	Kelley Tucker
4/06	Marcia Mills	4/25	Whitney Gethmann
4/08	Kelley Costin	4/25	Gary Peese
4/08	Robyn Cox	4/25	Barbara Pierce
4/09	Rebecca Becerra	4/25	Lisa Tiller
4/09	Bryan Simmons	4/26	Bill McFarland
4/12	Julia Hall	4/27	Ann Alfaro
4/13	Janne Ingram	4/27	Carl Stephens
4/13	E. D. Tutt	4/27	Olga Torres
4/14	Carol McNary	4/27	Don Van Stone
4/15	Lisa Aston	4/29	Andrew Prieto
4/15	Brenda Martinez	4/29	Rose Russell
4/18	Vicki Buchanan	5/01	Barbara Denson
4/19	Richard Moore	5/01	Jennifer Payne
4/21	Becky Stento	5/03	Teresea English
4/22	Sherry McGillicuddy	5/03	Billie Griffin
4/22	Bill Romney	5/03	Joan Lusk
4/22	Elizabeth Talamantez	5/04	Michelle Moheet



# NEW COMPUTER SYSTEMS COMING TO FIRST CITY, TEXAS - AUSTIN

On June 18, 1990, new computer systems will process most of the bank's work, including DDA, Savings, Certificates of Deposit, ATM, Teller Inquiry, and Central Information Files (CIF). In addition, on June 11, 1990, a new Mortgage Loan system will be in production and on July 2, 1990, new Installment and Commercial Loan systems will be "live" for the first time.

As part of First City, Texas' strategic plan for delivering improved service statewide, First City - Austin will convert to the corporate standard systems, the same computer systems now utilized by most other First City locations across the state. This change will bring all First City, Texas banks "under one roof" as far as data processing is concerned: all First City banks will be processed on computers operated for First City by Electronic Data Systems (EDS) at its Houston Information Processing Center.

The change will provide many benefits: it will enable First City to deliver the same quality financial products in every market across the state, it will allow cost-effective development of new standard products statewide, provide greater economies of scale in the delivery of data processing services, reduce auditing and examination expenses.

In a related project, First City, Texas has acquired a new loan processing system which will be installed in all banks statewide over the next 12 to 18 months. Sometimes called the "M and I" loan system because it was developed by the Marshall and Ilsley Bank in Milwaukee, Wisconsin, it is a powerful system used by many of the top banks in the country.

These new computer systems will affect virtually every customer and employee. Staffers who work with a CRT terminal or a computer-generated report will be required to learn new ways of performing some portion of their job. Customers must be familiarized with different forms, such as DDA statements and CD notices. All computer

inquiry screens will change, as will most balancing procedures.

In order to ensure that our customers continue to receive excellent service after the conversion, numerous training courses will be conducted during the second quarter of 1990. Training will be provided for every person whose job will be affected by the new systems, so by June everyone will be prepared for the change.

Further information concerning the conversion effort will be reported in future editions of **BankNote\$**.

Submitted by  
Bill McFarland  
Control & Operations



Barton Creek Country Club &  
Conference Resort  
April 16-22

## ADMISSION TICKETS & BADGES

Monday.....	"SKINS".....	\$5
Ben Crenshaw • Tom Kite • Lee Trevino • Chi Chi Rodriguez		
Tuesday.....	"SHOOT OUT".....	\$8
Top Ten Senior TOUR Money Winners		
Wednesday.....	"PRO-AM".....	\$10
Professionals • Celebrities • Amateurs		
Thursday.....	"TOURNAMENT PLAY".....	\$10
Friday.....	"TOURNAMENT PLAY".....	\$10
Saturday.....	"TOURNAMENT PLAY".....	\$15
Sunday.....	"TOURNAMENT PLAY".....	\$15
Mon-Sun.....	"ANYDAY TICKET".....	\$15
Mon-Sun.....	"SEASON BADGE".....	\$50
Mon-Sun.....	"ANYDAY VALUE BOOK".....	\$156

Tickets may be purchased at the following locations:

Nevada Bob's 451-4653 Golfsmith 837-4810 Tex's Golf Warehouse 451-1766	Golf & Tennis World 472-8258 Supreme Golf 452-8000 Pro-Golf Discount 447-2345
All UTTM Ticker Outlets* Tournament Office 329-1076	

Official Sponsors of the 1990 Liberty Mutual Legends of Golf  
Delta Air Lines • Evian • GTE Mobilnet • Coca-Cola

GTE MOBLINET  
Emergency  
Message Center  
940-2677

\* There will be a minimum handling charge for tickets purchased at UTTM

## EMPLOYEES IN THE NEWS . . .

**Rebecca Christal** (Collateral) and **Dawn Conroy** (Teller Operations) truly are employees in the news! While vacationing in South Padre, with 60,000 other springbreakers, Dawn and Rebecca were singled out for Channel 7's news coverage of "Springbreak." This just goes to show that First City, Texas employees really stand out above everyone else!

**Bobbie Collins** (Marketing) has been asked to serve on the North Central Area Council of the Greater Austin Chamber of Commerce. Bobbie will serve as vice chairman in charge of Special Events.

**Jeanne Cooper** (Credit Operations) has successfully completed all of the requirements for the AIB General Banking diploma. Congratulations on your achievement.

**Janet Waldeier** (Marketing) has been appointed to the FirstMonday Advisory Board. All comments or suggestions for FirstMonday are welcome; just call Janet at extension 4699.

A special thank-you to everyone who contributed to this month's issue, including **Bobbie Collins** (Marketing), **Mary Ann Kridler** (Human Resources), and **Becky Stento** (Commercial), who are regular contributors to "Employees in the News," "Community Involvement Update," and Human Resources information.



### TRoublesome Words

*Stationary* -- not capable of being moved; fixed; unchanging

*Stationery* -- writing paper and envelopes

# Anniversaries

Congratulations to the following individuals who celebrate anniversaries this month:

<b>Simone Hart-Logan</b> . . . . .	<b>F.C.A.S.C.</b> . . . . .	<b>5 years</b>
<b>Yvonne Pearson</b> . . . . .	<b>International</b> . . . . .	<b>5 years</b>
<b>Kathy Taylor</b> . . . . .	<b>Corporate Services</b> . . . . .	<b>5 years</b>
<b>Ram Torres</b> . . . . .	<b>Loan Adjustments</b> . . . . .	<b>5 years</b>
<b>Lela Williams</b> . . . . .	<b>Bookkeeping</b> . . . . .	<b>5 years</b>

## OPPORTUNITIES TO HELP OUR COMMUNITY AND THOSE LESS FORTUNATE:

**ENTER OF THE  
BANKS!**



### BOWLERS RAISE THE MOST DOLLARS

In a bowling tournament benefiting Muscular Dystrophy, First City, Texas - Northwest Hills raised the most dollars out of the four participating banks which included: Northwest Hills, NCNB, Union National, and First State. Bowlers representing Northwest Hills included *Dan Kline, Jennifer Smith, Delores Guerra, Deborah Rackley, Jan Moore, Beverly Allen, and Melissa Pope.* Congratulations!

On March 13 First City, Texas staff members manned the phones "on camera" and took pledges during the KLRU Fund Drive. Even though they had a little competition since it was election night, KLRU received quite a few pledges. Those participating were:

*Rachel Beavan, Credit Analysis  
Tina Burgess, Credit Analysis  
Alex McPartland, Credit Operations  
Arra Wiseman, Human Resources  
Mary Ghazi, Credit Operations (and her husband, Rez)*

Thank you for your contribution of time to raise pledges for our Public Television Station, KLRU.

### FREE ADMISSION TO ART MUSEUM

As a Corporate Friend of Laguna Gloria Art Museum, employees of First City, Texas are given free admission to the museum on the second weekend of each month.

The current show at the museum is entitled "Feather, Fur, and Fin" and will run through April 29.

Laguna Gloria Art Museum is located at 3809 West 35th Street (458-8191). It is open

Tuesday through Saturday, 10:00 a.m. to 5:00 p.m.; Sunday from 1:00 p.m. to 5:00 p.m.; and Thursday evenings until 9:00 p.m.

### FOOD DRIVE NEEDS YOUR HELP

The Capital Area Food Bank, in cooperation with KTBC-Channel 7 and the Junior League of Austin, is sponsoring the Spirit of Sharing Food Drive from April 2 through April 8 to help feed the hungry in Austin. There will be collection barrels in the employee lounge on the second floor to receive your contributions.

This food is needed for distribution to agencies that assist the ill, poor, victims of crisis, elderly, and infants. These agencies are collectively helping over 190,000 people in Central Texas, and 20 to 50 percent of their food comes from the Food Bank.

Please help the Food Bank reach its goal of collecting 150,000 pounds of canned and package goods. For more information, call *Bobbie Collins*, Marketing, extension 4738.

### CONTINUED FOCUS ON CRA

As an important part of our CRA efforts, First City, Texas has been running ads in four local newspapers: La Prensa, The Villager, Austin Light, and Austin American-Statesman. These ads give information on First City, Texas home improvement loans and small business loans.

In addition to running the above ads, a survey was sent to the members of the Hispanic Chamber of Commerce and the Capital City Chamber of Commerce, as well as individuals, to solicit the types of services that are important to them, their families, and their businesses. The survey asked them to give their opinion on how banks are fulfilling the needs of their



community. We have received 14.5 percent return from the business survey and 12.5 percent return from the individuals. The information gathered from the surveys will better enable us to focus on the needs of Austin residents in low- and moderate-income areas.

#### **FUN RUN FOR CAMP FIRE BOYS AND GIRLS**

Camp Fire Boys and Girls is holding a "Fun Run" at 10:00 a.m. Saturday, April 21, at the Camp Mabry Track. Walk, jog, run, or roll around the track for pledges and participate in the family picnic and carnival immediately following on the Camp Mabry Picnic Grounds. For more information, contact Ross Hinton at 476-6315 or Dr. Lewis Hanks at 482-8600.

#### **ANNUAL BUN RUN WILL BE HELD IN APRIL**

April 21 is also the date for the Schlotzsky's/Jack Brown Cleaners Annual Bun Run at 9:00 a.m. at the Zilker Park Rock Gardens. The Young Men's Business League co-sponsors this event to benefit the Austin Sunshine Camp. Entry forms can be picked up at all Schlotzsky's and Jack Brown locations, the YMCA, sporting goods stores, and running stores.

#### **GET YOUR DANCING SHOES ON! ! !**

To further test your physical endurance, on Sunday, April 22, KASE 101 and The New West are sponsoring the Arthritis Foundation Danceathon from 6:00 to 10:00 p.m. Pledges by the dance hour are obtained by the participants, and a live and silent auction will be held. American Airlines is giving away a first prize of two round-trip tickets to anywhere in the USA and a second prize of two round-trip tickets to Mexico. Polish your dancing shoes and contact Jan Flowers at 444-9401 (work) or 280-8031 (home) for more information.

#### **YOU'RE NOT TOO LATE TO DONATE**

A 15K walk around town took place on Sunday, March 25, to benefit Multiple Sclerosis. **Dawn Conroy** (Teller Operations) and her mother took part in raising funds and completing the nine-mile course. Pledge sheets are still open for donation. A goal to raise \$200 has been set. If you wish to help Dawn with the fight against M.S., please contact her in the main lobby (extension 4785); deadline is April 30. Thank you to those who have already helped to meet this goal.

#### **JOIN THE MARCH OF DIMES**

**WalkAmerica**

Each step you take on WalkAmerica brings the March of Dimes closer to its goal of giving every baby born a healthy start in life. Eighty-five cents of each donated dollar works directly to fund prenatal care programs for pregnant women in the Central Texas Chapter service area. Let's show the community that First City cares about preventing birth defects by wearing our t-shirts and participating in the walk.

When: Saturday, April 21, at 9:00 a.m.

(Rain or Shine)

Where: Fiesta Gardens on Town Lake (start and finish line)

Food and refreshments will be offered along the 12-mile route, as well as transportation for anyone in need of returning to the starting line. Volunteers are encouraged to contact **Leona Davis** (Credit Administration) at extension 4891 or **Brenda Woodson** (Loan Review) at extension 4890 to obtain a packet or for more information.

## FIRST CITY, TEXAS STARS AWAITING CONTRACTS

Several First City employees participated in the successful, annual benefit play presented by the Paramount Producers on February 10. This vaudeville-type comedy included such "stars" as **Karen Griffin** (Credit & Loan Administration), **Zane Hudson** (Special Assets), **Becky Stento** (Commercial), **Joan Lusk** (Funds Control/Wire Transfer), and **Barbara Denson** (Northwest Hills) for the scene "Breaking the Bank," with lyrics revised by **Don Van Stone**. Not only was the play enjoyed by 200 citywide performers, but ticket sales, t-shirt sales, and advertising raised a total of \$26,000 for the Paramount Theatre! First City stars are still awaiting calls from their agents for MGM contracts . . .

## TOUR OF FIRST CITY, TEXAS

**Janice Ross** (Loan Adjustments) enjoyed taking a group of three-year-olds from the Woodlawn Baptist Church Day Care Center for a tour of our bank on Wednesday, March 21. **Mark Koop's** (Credit Administration) daughter was in the group.

## LEGENDS      SEEKS VOLUNTEERS

The Legends of Golf still needs volunteers for the tournament that will be held in Austin April 16-22. The volunteer program is open to everyone and will be staged for the first time at Barton Creek Country Club. Volunteers will be working on behalf of various charities, including the major benefactor, Texas Special Olympics. If you are interested in volunteering, call 329-1076.

In addition, the Austin Sunshine Camp has been chosen to be a local beneficiary of this year's Legends of Golf ProAm to be held on Wednesday, April 18. The Young Men's Business League (YMBL), sponsor of the Sunshine Camp, has in turn agreed to provide caddies for the ProAm and to participate in ticket sales for the

tournament. The Sunshine Camp will receive 10 percent of the tickets or corporate sponsorships sold through any YMBL member.

If you are interested in purchasing tickets, please contact **David Bixby**, a YMBL member, extension 4355, so the Sunshine Camp may benefit.

## SAFARI VOLUNTEERS WANTED

The 27th Annual Safari will be held Saturday, April 28, (10:00 a.m. to 6:00 p.m.) and Sunday, April 29 (12:00 to 6:00 p.m.) in Zilker Park, west of Mopac near the Austin Nature Center site.

Safari is a festival that gives children and adults a taste of adventure in the outdoors!

Volunteers are needed to work in Small Wonders, the nature activities area for children. Volunteers will guide children through games and art activities that include "Catch a Butterfly," "Magnet Boat Fishing," and "Make a Dinosaur," to name a few. Volunteer shifts will be 3 1/2 hours long. Friends and relatives are encouraged to help!

To volunteer, call Kathy Maddox at 327-8181.



# AIB★ AUSTIN

APRIL 1990

## LENDING

- Apr. 11 Real Estate Appraisal Policies and Review Techniques  
NCNB Texas, Sixth and Congress  
15th floor training room  
5:30 p.m. - 7:30 p.m.
- Apr. 23 Current Issues in Bankruptcy  
AIB\*Austin, 101 West Sixth  
Street, Suite 512  
3:00 p.m. - 6:00 p.m.
- Apr. 28 Real Estate Loan Documentation  
AIB\*Austin, 101 West Sixth  
Street, Suite 512  
9:00 a.m. - 3:30 p.m.

## SAFE DEPOSIT OPERATIONS

- Apr. 24 Legal Issues of Safe Deposit  
Operations  
Wyndham Hotel Southpark  
Highway 71 and IH 35 South  
3:00 p.m. - 6:00 p.m.

## OPERATIONS

- Apr. 5 Bank Secrecy Act Update  
Wyndham Hotel Southpark  
Highway 71 and IH 35 South  
5:00 p.m. - 9:00 p.m.
- Apr. 21 Teller Collections Workshop  
AIB\*Austin, 101 West Sixth  
Street, Suite 512  
9:00 a.m. - 1:00 p.m.

## ALL PERSONNEL

- Apr. 10 Introduction to Lotus 1-2-3  
(Three Tuesday evenings)  
Squier Computer Services  
7800 Shoal Creek, #160E  
6:30 p.m. - 9:30 p.m.

Apr. 18 Developing Your Skills  
as a Professional  
Secretary/Administrative  
Assistant  
AIB\*Austin, 101 West Sixth  
Street, Suite 512  
9:00 a.m. - 4:00 p.m.

Apr. 18 Turning Stress into a Positive  
Force  
Doubletree Hotel  
6505 IH 35 North  
5:30 p.m. - 8:30 p.m.

For more information, call one of your  
First City, Texas representatives; Sammy  
Kipple, ext. 4323; Jan Moore, 346-9100;  
Sharon Reid, ext. 4953; or Linda Watson,  
ext. 4569.

### **Answer to April Cryptogram**

THE APRIL SHOWERS WILL BRING MAY  
FLOWERS, BUT THEY CAN ALSO GIVE  
YOU A CHILL, SO KEEP WARM.



## **Storing your Easter eggs**

The U.S. Department of Agriculture says egg dyes you buy in the market are approved for safe use. Boiling the egg, however, removes the shell's natural protective covering and opens the pores. Bacteria can enter the egg during subsequent handling.

The safest practice is to use plastic eggs for the egg hunt and decorations. It won't matter how much they are handled because the stuff inside won't be contaminated by hands, dirt, and lawn chemicals.

Your beautiful hardcooked, natural eggs can be displayed for short periods of time and where they won't be handled significantly. Hardcooked eggs with shells intact will last 10 to 12 days in the refrigerator. Any that crack should be used the same day.

**ENTERTAINMENT SCHEDULE:**

Tuesday, April 3	PRCA Rodeo Slack
Wednesday, April 4	Heritage Team Roping
Thursday, April 5	George Jones (8 p.m.)
Friday, April 6	Delbert McClinton (8 p.m.)
Saturday, April 7	Restless Heart (2 & 8 p.m.)
Sunday, April 8	Steve Wariner (4 p.m.)



1	2	3	4	5	6	7	8
9							
10						11	
12					13		
14				15			
16				17			
		18					
19					20		

**Fast Fitness Crossword**

**ACROSS**

- 1. Physical activity
- 9. Nullify
- 10. Put an H before 10 to get a salad dressing brand
- 11. Regarding (abbr.)
- 12. Cambodian currency
- 13. Mongrel dog
- 14. Pistol (slang)
- 15. T.V. award
- 16. Opposite of isn't
- 17. World's shape
- 18. Request made by me (2 words)
- 19. Opposite of beginnings
- 20. Lacking moisture

**DOWN**

- 1. To make vigorous
- 2. Hybred effects on plants
- 3. Water bird, white
- 4. Scold
- 5. Certificates (abbr.)
- 6. That is (abbr.)
- 8. How often to walk for exercise
- 11. Foot race participant
- 13. Was capable of
- 15. Spinning toy
- 17. Short for railways
- 18. Letters after a doctor's name



**April Cryptogram**

KYV RGIZC JYFNVIJ NZCC  
 SIZEX DRP WCFNVIJ SLK  
 KYVP TRE RCJU XZMV PFL  
 R TYZCC JF BVVG NRID.

**Banknotes**

Published by the  
**Marketing Division**  
 Janet Waldeier, Editor  
 Janne Ingram, Editorial Assistant  
 Sheila Slagel, Editorial Assistant  
**473-4699**

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

First City, Texas - Austin  
 is an  
 Equal Opportunity Employer

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# Memorandum

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To: All First City, Texas - Austin Employees  
From: Don Van Stone, Chairman & Regional Director  
Date: April 4, 1990  
Re: New Food Service in Our Cafeteria

One suggestion I've heard repeatedly during my "roundtable" discussions with employees, and in other conversations, is that we should provide some type of food service in the cafeteria on the 2nd floor of the Main Bank. Over the past several months we have been examining many options in this regard, and I'm very pleased to announce that beginning Tuesday, April 17th, the "Lunch Thyme" catering service will start to serve freshly-prepared breakfast and lunch items every day in the cafeteria from 7:30 A.M. until 1:30 P.M.

Attached is a menu that is representative of the types of items that will be available. In addition, there will be daily lunch specials like "King Ranch" chicken, lasagna, fajitas and BBQ brisket, to name a few. (Tim Jarvis and Mike Hill have sampled some of them and informed me they are delicious!) The owners of Lunch Thyme are **very enthusiastic** about having the opportunity to serve us, and we have told them they're sure to see a very positive response from us. We think they offer the types of foods you want and will really enjoy, so I encourage you to stop in and try them for breakfast or lunch, or both.

D.V.S.

A handwritten signature in black ink, consisting of a vertical line, a diagonal stroke, and a loop at the bottom.

# LUNCH

mm

*Thyme*

## BREAKFAST THYME

- Breakfast Tacos.....1.25  
Bacon, ham, sausage  
plain w/ hot sauce
- Ham, Egg, & Cheese Filled  
Croissants.....1.50
- Ham, Egg, & cheese Filled  
English Muffin.....1.25
- Bacon, Egg, Cheese Pita.1.50
- Homemade Muffin.....50  
Jelly filled, fruit,  
bran, harvest
- Fruit & Yogurt.....2.00
- Fresh Fruit Bowl.....2.00
- Assorted Cereals.....50
- Milk, Juice, Coffee.....50

## SOUPS & SNACKS

- Soft Beef Tacos.....2.75
- Two Beef Tacos served with  
lettuce, tomato, cheddar,  
sour cream, hot sauce
- Jumbo Burrito.....2.75
- Beef & Bean with cheddar,  
lettuce, tomato, guacamole  
hot sauce
- Super Spud.....2.25
- Served with butter, cheddar,  
bacon, sour cream, chives
- Homemade Soup.....2.00
- Vegetable beef or chicken,  
Tortilla, Cream of Broccoli,  
Cheese, Broccoli Cheese..2.25
- Bag of Chips.....55

## LUNCH THYME

### SANDWICHES

Served on fresh homemade whole wheat, 7 grain, rye, white, french with lettuce, tomatoes, choice of mayonaise or mustard.

- Old Thyme.....3.50  
Turkey, cheddar, salami,  
cream cheese, avacado
- Californian.....4.00  
Turkey, ham, cheddar,  
mont. jack, avacado  
on croissant
- Submarine.....3.75  
Turkey, ham, salami,  
cheddar, swiss
- Ham & Swiss Dijon.....3.50  
Ham, swiss, special  
dijon sauce on bun
- BLT.....3.50  
Bacon, lettuce, tomato,  
avacado on toast
- Club.....3.75  
Turkey, ham, bacon,  
cheddar, swiss on toast
- Vegetarian.....3.25  
Cheddar, swiss, mont. jack,  
lettuce, tomato, avacado,  
sprouts

- Meat & Cheese Combo.....3.25  
Choose from turkey, ham,  
roast beef, or pastrami,  
with cheddar, swiss, or  
mont. jack
- Homemade Chicken Salad....3.25
- Tuna Salad, Ham Salad....2.75
- Pimento Cheese.....2.75
- Egg Salad in Pita.....2.50

WATCH FOR OUR

DAILY SPECIALS!!!!

### SALADS

- Salad Sampler.....3.50  
Variety of three delightful  
salads made fresh daily
- Chef.....3.00  
Bed of lettuce topped with  
turkey, ham, cheddar and  
mozzarella, tomato, red  
cabbage, sprouts, carrots
- Side Salad.....1.25-2.25  
Italian, spinach, fruit,  
pasta, potato, garden,  
chicken, or tuna

### DESSERT THYME

- Brownies.....1.00
- Cheesecake, Triple Chocolate,  
almond bark, etc.
- Banana Pudding.....1.00-1.50
- Cookies.....50-.75
- Pie by slice.....1.00-1.25
- Cake by slice.....1.00-1.25