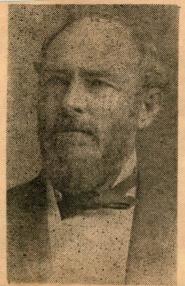
Wednesday, March 2 1955

THE JACKSONVIL

Tredagar National Bank Was



INTERIOR OF TREDAGAR NATIONAL BANK—Shown in the bank are, left to right, George P. Ide, cashier, and John Lane, teller. The old vault can be seen in the building now occupied by Johnston Furniture Co.



MAJOR PEYTON ROWAN

Major Peyton Rowan First Bank President

Major Peyton Rowan, first president of the Tredagar National Bank, was born in North Carolina ninety-one.

in 1816. He was reared and educated near Ashville in St. Clair County where he was a merchant and county treasurer for many years prior to the War Between the States, He was a veteran of the Indian War of 1836, also and during the War Between the States he served the Confederate Army in the Commissary Department.

Major Rowan moved to Jacksonville in 1866 and opened a mercantile business which was very successful and became known as Rowan, Dean & Co. He was keenly interested in the growth and development of Jacksonville and Calhoun County and was a large stockholder in the Mining and Manufacturing Co., which was responsible for much of the progress made here during the late 1880's. He was president of the First National Bank from 1890 to 1900.

He was married to Miss Annie B. Forney in 1856, sister of Maj. General John H. Forney and General William Henry Forney of Jacksonville. He was senior warden of St. Luke's Episcopal Church for many years. He died in December 1907 at the age of

Tredagar National Is Formed During "Boom" Of 1890

From "History of Jacksonville" by Jack Boozer

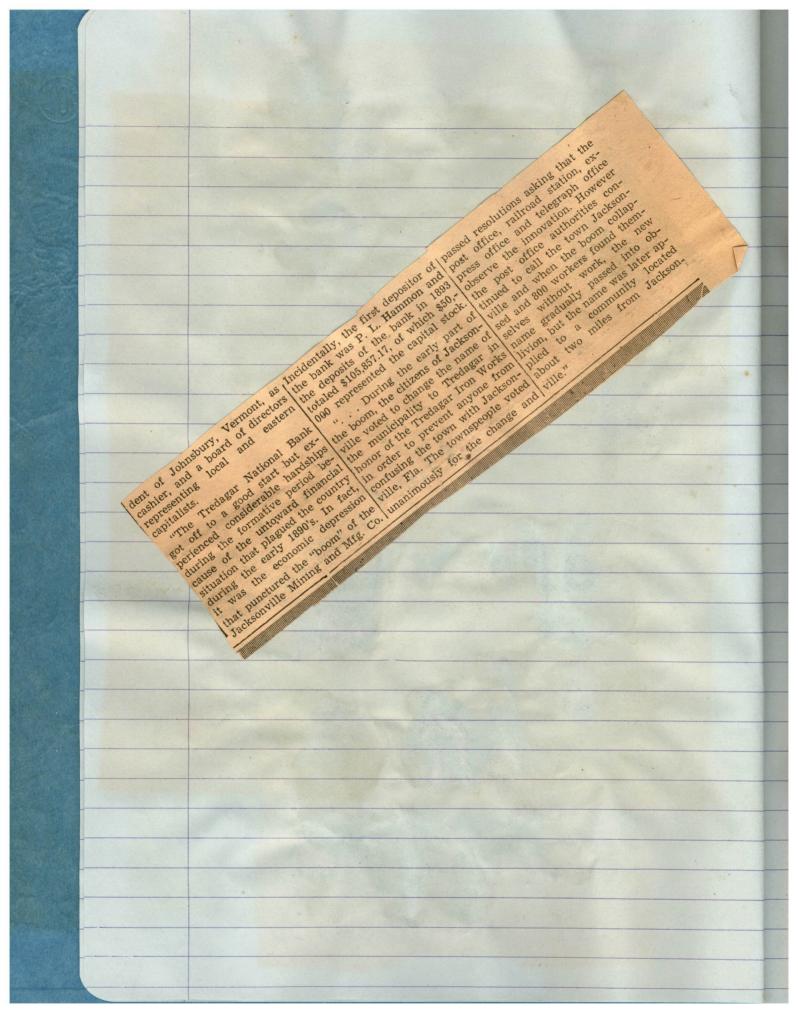
The greatest boom ever experienced in Jacksonville commenced in the year 1890 when certain speculators and promoters undertook to "boom" the town, mainly in order to derive substantial profits from the sale of real estate.

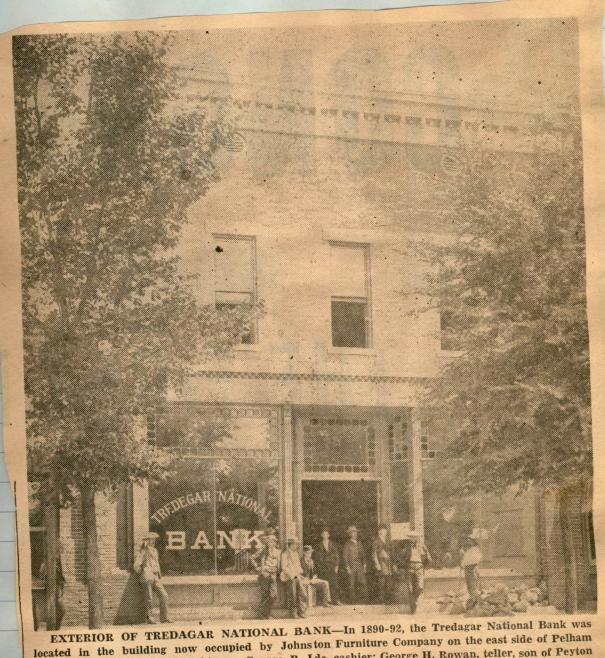
The two guiding lights in the 1890 boom were Maj. Goldsmith Bernard West and Gen. Joseph Burke. Maj. West, a geologist and reporter for the "Manufacturers" Record", toured the South in 1899-1900 investigating the mineral and timber resources of the region and reporting his findings in the pages of the "Manufacturers' Record." Arriving in Jacksonville in the early part of 1890, he investigated the resources of the area which he reported to his and George P. Ide, a former resi-

magazine as being of a fabulous nature. .

". . . The Jacksonville Mining and Manufacturing Company, subsequently organized by West and Burke, proceeded to buy 3,000 acres of land within the corporate limits of Jacksonville and 15,000 acres of land bordering the town, most of the money for these purchases being advanced by Burke with the assistance of a number of local citizens who were in on the deal. .

". . . Some positive steps were taken by the company in the sense that the boom it created brought about the establishment of an ice plant, a telephone exchange, a power plant to supply the town with electricity, and the Tredagar National Bank. The Tredagar National Bank was organized with Major Peyton Rowan as president





EXTERIOR OF TREDAGAR NATIONAL BANK—In 1890-92, the Tredagar National Bank was located in the building now occupied by Johnston Furniture Company on the east side of Pelham Square. Identified, left to right, are George P. Ide, cashier; George H. Rowan, teller, son of Peyton Rowan, president of the bank; sitting on box, John Lane, teller. Others are said to be employes of Rowan, president of the bank; sitting on box, John Lane, teller. Others are said to be employes of Jacksonville Mining and Manufacturing Co., which occupied the second floor of the building. (Note pile of ore samples on right).

First National Bank

SONVILLE, ALA., Wednesday, March 2 1955

To Hold "Open House"

NUMBER NINE

March 9

Bank Enjoyed Best Year In History In 1954; Record Cited

On Wednesday, Mar. 9, the First National Bank of Jacksonville will have "open house" to which the public is cordially invited. The visiting hours will be from 3:00 to 7:00 p. m.

The "open house" will mark the completion of expanded facilities and remodeling of the bank building, work on which has been

Modern Equipment

There are two new vaults, and a stainless steel safety deposit box vault. A private coupon booth is provided for customers who wish to go over contents of their deposit boxes. In keeping with the increased efficiency, a loan and discount department was set up and occupies a separate space in the bank.

The bank is air-conditioned and a modern lighting system was installed along with other physical improvements. A lounge is provided for the women employes which is equipped with facilities for making coffee and betweenmeal snacks.

List of Employes

In addition to the officers shown on this page, other employes are Margaret Blair (Mrs. Edward), Mrs. Kathrine Angel, bookkeepers; Rebecca Hicks (Mrs. Billy, Denola Aderholdt, tellers; Margaret Deason (Mrs. Raymond), Ann Knight (Mrs Bobby), bookkeepers and tellers; Carrie Lee Smith (Mrs. Billy Kyle), loan and discount clerk.

Increased Interior

While the interior of the bank was planned primarily for more efficiency, the decorators combined beauty and good taste with utility. The walls and Venetian blinds are a soft light green and the fixtures and woodwork are gray-tan. The floor is covered in black and white plastic tile.

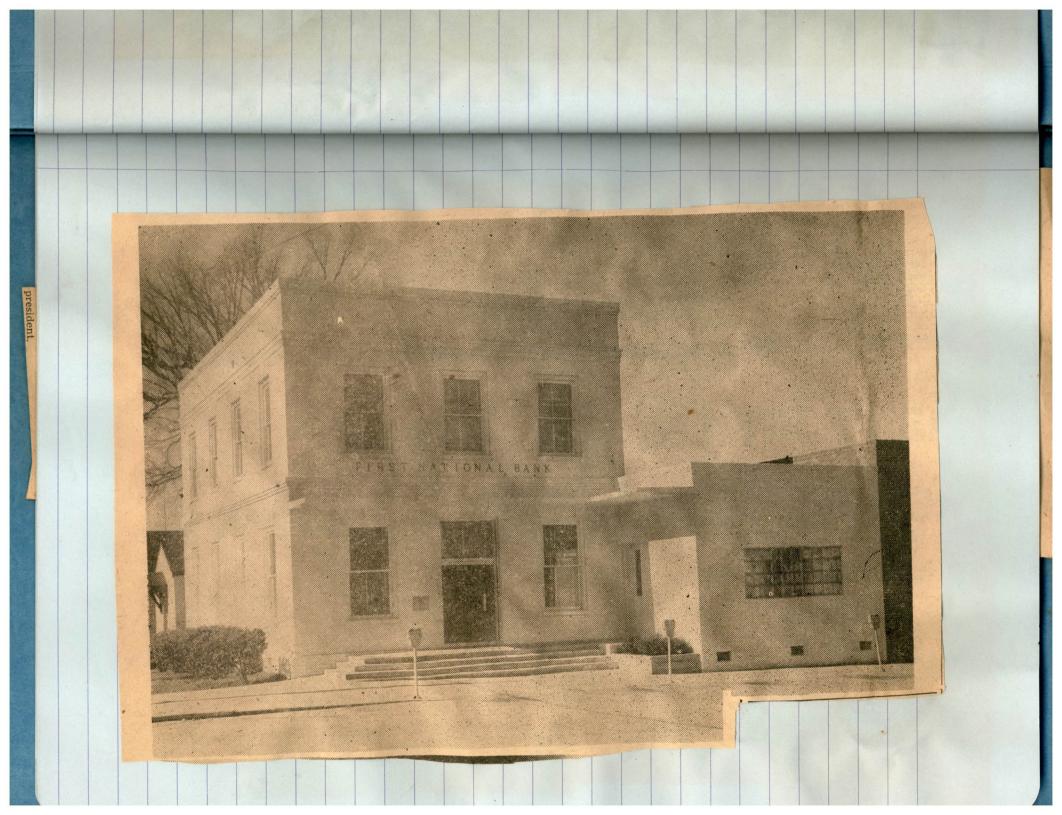
The director's room has darkgreen walls with chartreuse and rust tones introduced in the furniture and appointments. The furnishings are modern in design.

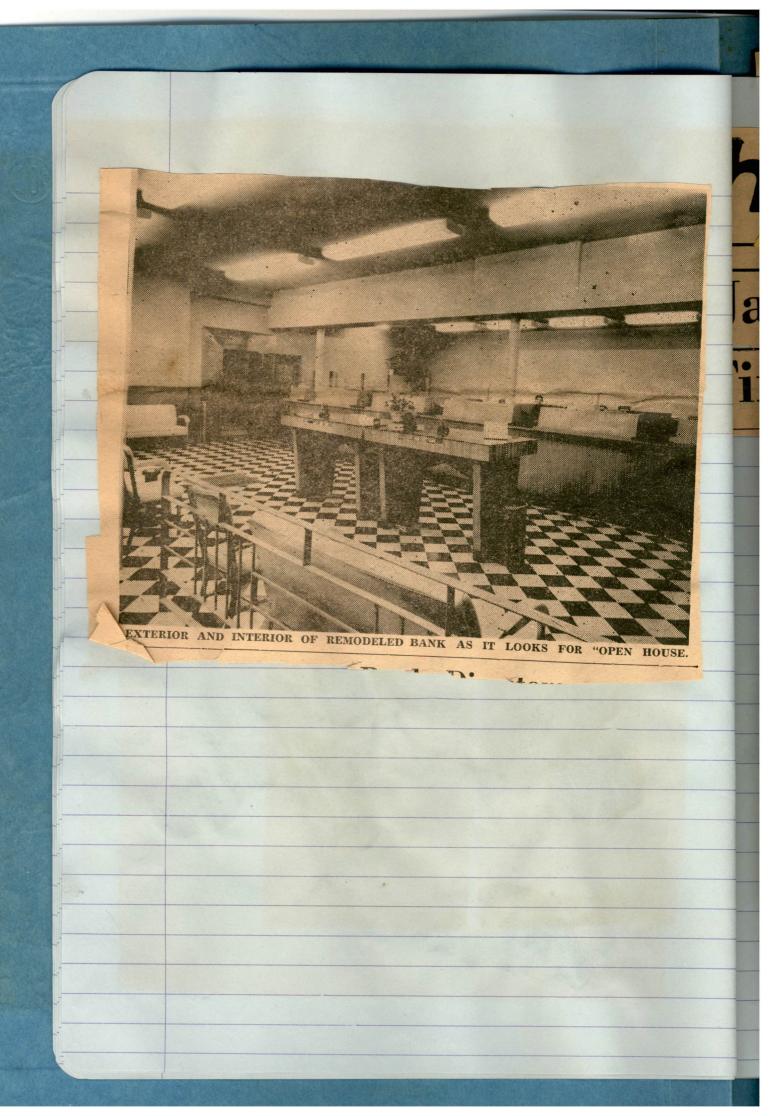
The bank is furnished with the most modern banking equipment. The working space is conveniently arranged with attractive signs designating the various departments. Each employe has his own name plate at his or her desk.

in progress for several months.

Col. C. W. Daugette, Jr., president of the bank, stated that the bank enjoyed the most successful year in its history of 65 years during 1954. The bank not only increased its surplus \$35,000 but every department of the bank showed definite signs of growth. The total resources reached their highest peak in the bank's history.

Col. Daugette expressed his pleasure at the progress which the bank has shown, and attributed the growth of the town as a contributing factor.





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Dedicated To The Growth And Development Of Jacksonville

JACKSONVILLE, ALA., Wednesday, March 2 1955

Jacksonville Pays Honor to

First National Bank

Special Edition Features The Bank And Other Local Assets

This week the Jacksonville News and the business firms of the city are cooperating to call attention to the most recent expansion of the First National Bank. The pride of the town in the improvement of the bank's services, as well as its physical appearence, is

Many Advantages

The opportunities and advantages available here to live and educate their children are being recognized by more and more people. Many who come to live here temporarily decide to stay on, and a number of army officers who were stationed at Fort Mc-Clellan have come back here to live in their retirement.

The First National Bank and the business firms of Jacksonville have had a large part in this growth and development, and this edition of the News is evidence of their working together for even greater development in future years.

The News offers congratulations also to the bank, and expresses appreciation to others who have helped make this edition possible.

tically every business firm in the business section has an advertisement of congratulation.

evidenced in the fact that prac-

Best of Old and New
In this special edition, The
News has attempted to point out
the best of the old and the present eras. Realizing that the fine
things of the past must not be
discarded, The News has borne
in mind that the past must rather
be a foundation upon which to
build greater things for the future, and it is in this spirit that
both sides of the picture are
being presented.

Jacksonville has shown extensive growth in recent years and in addition to having an increase in population, it has become more prosperous and progressive. There is more leadership, more aggressiveness on the part of local citizens, and more vision of future

growth.

THE FIRST NATIONAL BANK OF ANNISTON

MARSHALL K. HUNTER

Anniston, Alabama March 1, 1955

Mr. C. W. Daugette, Jr., President The First National Bank Jacksonville, Alabama

Dear Clarence:

It is with a great deal of interest that I have learned that you will open your new quarters to the public on March 9.

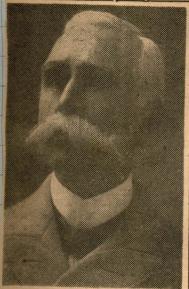
Certainly you and your associates who are responsible for the very successful operation of the bank at present, as well as those who have gone on before you, must indeed be justly proud of the fine record of your bank. Since 1890 when the bank was originally established it has made a great contribution to the sound growth of Jacksonville.

All of us here at the First National Bank of Anniston wish to extend to you congratulations for the fine job that has been done, and likewise, every good wish for the continued successful operation of your fine institution.

Cordially yours,

Marshall K. Hunter President

MKH/jpm...



HORACE LEE STEVENSON

. . Presiden

Col. H. L. Stevenson, President And Lawyer

Horace Lee Stevenson served as president of the First National Bank from 1902-1913. He was mayor of Jacksonville for twenty years and was chairman of the Democratic Executive Committee, Calhoun County Chairm Senatorial, Judicial and Congressional Conventions.

Born June 28, 1843, at Mt. Tabor, Union District, S. C., Mr. Stevenson was the son of James Ainsley and Lucy McDonald Shelton Stevenson. His family located in Jacksonville in 1852.

He was a student at South Carolina College, 1860-61, and left school to go to Fort Sumter, where he participated in its capture on April 12, 1861. After this he joined Company D, 10th Alabama Regiment, and was in a number of battles to the end of the war.

He then studied law under Gen. William Henry Forney, and in 1867 was admitted to the bar. In 1868 he was appointed state and county solicitor, which office he held for 16 years.

On Dec. 19, 1866, he was mar-

ried to Miss Mary Abernathy, daughter of Miles and Ann Hoke Abernathy, who came to Jackson-ville from Lincoln, N. C. To them was born two sons and five daughters.

He was a stanch Presbyterian.

Mrs. Henry Edwards of Jacksonville; Miss Eloise Stevenson and Mrs. W. R. Brice of Anniston, are still living.

Banks Have 500,000 Employes In Nation

The Customer and Personnel Relations Department of the American Bankers Association recently made a survey which included data on the bank population. Some of the facts brought out in this study are presented briefly here.

Banks now employ approximately a half million people. This compares with 281,000 in 1933 and 309,000 in December 1941. During the World War II, postwar, and Korean expansion, banks increased their staffs by 65 per cent, or nearly 200,000 persons, in order to meet the increased requirements of farmers, businessmen, and individuals. This growth has exceeded 25,000 per year for the past two years.

The survey showed 496,479 employees as of January 31, 1953. This compares favorably with the revised bank employment series of the Bureau of Labor Statistics released in May 1953, which showed 496,200 for the middle week of February 1953. This new series reflects a reduction of about 30,000 employees from the old BLS series.

It is interesting to note that officers account for 18 per cent of the total. This means that one out of every five and a half employes in banking holds an official position. The increased recognition of women in banking is reflected in the fact that women now constitute 9.1 percent of the officer group—considerably higher than a decade ago.

M. B. Wellborn, President, Became Federal Reserve Head

Maxmillian Bethune Wellborn, a former president, who went on to become Governor of the Federal Reserve Board, occupies a prominent place in the history of the First National Bank. Although now retired, at the age of 93 he still maintains an interest in current affairs.

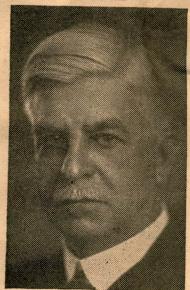
Mr. Wellborn was born in Barbour County, Alabama, on Jan. 22, 1862, the son of Col. M. B. Wellborn, an officer in the Confederate Army, and Mrs. Wellborn.

His high school education was obtained at the academy of Craven and Patterson at Eufaula, but he preferred a business career to a college education and law career, and went to work in a shoe store. Later he was employed in a dry goods store, as manager of a branch office of the Probate Court in Eufaula, as legislative clerk, tax office clerk and as a bookkeeper.

In 1885 he was offered a position as bookkeeper in a bank in Vicksburg, Miss., where he remained for one year when he decided to seek "greener pastures". He came to Birmingham and subsequently to Anniston. Within 24 hours after arriving in Anniston, he purchased one-half interest in the First National Bank with Henry A Young, and they also organized the real estate firm of Wellborn and Young.

Later he became associated with the First National Bank of Anniston, rising to the position of president. He continued in the real estate business and organized the Anniston Building and Loan Association.

He also organized the City National Bank of Anniston, which later merged with the First National Bank of Anniston. Within two years after Mr. Wellborn took over, it had doubled its deposits. In 1904, he organized the First



Maxmillian Bethune Wellborn

National Bank of Piedmont, and in 1911 he purchased the controlling interest in the First National Bank of Jacksonville.

In 1914, Mr. Wellborn was offered the position to head the Federal Reserve Bank in Atlanta, and sold his interests in the Jacksonville, Piedmont and Anniston banks. Remarkably successful as an administrator, he so impressed the directors of the Federal Reserve Board that he was appointed Governor of the Federal Reserve Board.

Mr. Wellborn's reputation as a banker became legendary in banking circles as he was able to meet many financial crises which plagued so many Southern banks in the 1920's. He was asked to serve as an adviser for the Reconstruction Finance Corporation at one time.

Other Interests

Besides his business interests, Mr. Wellborn was keenly interested in state and county political and civic affairs. He served as a member of the Calhoun County Board of Commissioners and during that administration the first McAdamized road was built from Jacksonville to Anniston. He also served in the State Senate.

Mr. Wellborn was married to the former Miss Mary Graves, and they had nine children. One son, the late Walter H. Wellbron, was executive vice-president of the Forst National Bank at the time of his death.



DR. C. W. DAUGETTE

Dr. C. W. Daugette, Noted Bank And College President

No history of the First National Bank or of Jacksonville would be complete without some mention of the late Dr. Clarence William Daugette, a former director, vicepresident and president. While his principal interest was in the schools of Jacksonville, he carried on and directed much of the financial progress of the town through his interest in the bank. He distinguished himself both in education and financial circles, and his career placed him conspicuously among Jacksonville and the state's first citizens.

He was a director of the Tredagar National Bank, 1908-1913; vice-president of the First National Bank, 1913-1934; president of the First National Bank, 1934-

Dr. Daugette was born at Belle's Landing in Monroe County, Alabama, October 14, 1873 and died at Gadsden, Alabama, August 9, 1942. He was one of the most noted educators in the south. His career as a college president at the date of his death was the longest recorded of anyone in the United States. His career began in 1899 as President of the Jacksonville State Normal School and through his untiring efforts, he guided the infant normal school of forty-eight students, four teachers and property valued at \$16,000 to its place of prominence as the largest State Teachers College in the state and one of the leading institutions of its kind in the south. At the time of his death the Jacksonville State Teachers College owned 240 acres of land and property valued at between two and three million dollars.

His administration was marked by many innovations. Jacksonville was the first normal school in the state to establish a quality-point system for graduation; it was the first institution of college grade to put in a department of health and physical education which was required even before college credit was given for it; and the first to put in departments of public school drawing and public school

In the early 1930's, the college became a member of the Alabama Association of Colleges; the Association of American Colleges; the American Association of Teachers Colleges; and the Southern Association of College and Secondary Schools, with an "A" rating in all.

Dr. Daugette was an outstanding pioneer educational leader in our state. He was at the forefront of those who provided the brick and mortar of the state educational edifice. By helping to secure the enactment of necessary financial legislation and training thousands of teachers adequately for their task, he provided a lasting memorial in the state to his name.

This would not be complete without stating that hundreds of students who were ambitious but had no finances at all came to him for education and help and none was ever turned down. Many now state that if it had not been for Dr. Daugette's encouragement and help they would not have made it.

He was a Director and President of the First National Bank of Jacksonville for many years and was President at the time of his death.

He was a member of St. Luke's Episcopal Church, a member of the vestry and a warden for a number of years. He was senior warden at the time of his death.

Early Training

Dr. Daugette received his early formal education at the Monroeville Academy, Monroeville, Ala. He received his Bachelor of Science degree in 1893 at the Alabama Polytechnic Institute, graduating with distinction, and was then made an instructor at that institution. He took post-graduate work and received his Master of Science degree in 1894. In the years that followed he attended the University of Chicago, and in 1916 the University of Alabama conferred upon hi mthe degree of Doctor of Laws in recognition of his many accomplishments.

After receiving his master's degree, Dr. Daugette came to Jacksonville as teacher of science in the State Normal School, as it was originally known. In 1899, he became its president, a position he held until his death in 1942. During his administration Hames Hall, the administration building; Weatherly Hall Dormitory for Girls; Kilby Hall, a modern laboratory school; Forney Hall Dormitory for Men, were all erected on the original campus. After the new college site in the northern part of town was purchased, Bibb Graves Hall, administration building; Daugette Hall Dormitory for Girls; the physical education building, apartment dormitory and Hammond Hall were built. A modern, fireproof building for the Jacksonville Colored High School, was also built during his administration.

Personal Life

Son of Thomas William and Clara Janet (Rankin) Daugette of Bell's Landing, Monroe County, Dr. Daugette was married on Dec. 22, 1879 to Annie Rowan Forney, daughter of Major-General John H. Forney and Septima Sexta Middleton (Rutledge) Forney at St. Luke's Episcopal Church. They became the parents of the following: Kathleen Forney (Mrs. W. C. Carson); Palmer Daugette (Mrs. W. J. Calvert, Jr.,); Clarence William Daugette, Jr., Forney Rutledge Daugette, and Rankin Middleton Daugette.

During his long and successful career, Dr. Daugette received many professional honors, and upon his death many tributes of praise. One editorial writer summed it up as follows: "There is no yardstick to measure the ac-

complishments of Dr. Daugette. They keep gaining and extending to every youth who comes in contact with JSTC or with one of the many teachers who received training here."

Officers



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C. W. DAUGETTE, JR. ... President

Col. C. W. Daugette, Jr., president of the bank, was born and reared in Jacksonville. He is the son of Annie Forney Daugette and the late Dr. C. W. Daugette who for more than forty years was president of Jacksoville State College and was president of the bank for a number of years until his death in 1942.

Col. Daugette received his edu-

Biographical sketches of the officers and directors will be found on page 6 of this section.

cation at the Jacksonville State Teachers College and at Auburn. During World War II he rose from the rank of captain to that of (Continued on back page) (Continued from front page) colonel, serving for five and one-half years. He served in the E.T.O. where he received several decorations, including the Bronze Star, Purple Heart, Army Commendation and Military Cross of Italy. He has retained his commission as colonel in the active reserve and is presently commandant of the 3160th Army Reserve School in Gadsden. He is also chairman of the Third Army Advisory Committee in the Gadsden Area.

Col. Daugette is founder, president and a director of the Life Insurance Company of Alabama which is one of the fastest-growing life insurance companies in America. A graduate of the Life Insurance Management Association, he served as instructor for the first two years of the Life Underwriting Training Council in Gadsden and was state chairman in 1951. He is listed in "Who's Who in the South and Southwest."

He is a member of the vestry of St. Luke's Episcopal Church, a Mason and Oddfellow, a member of the American Legion, Veterans of Foreign Wars, Chamber of Commerce, and is a past president of the Gadsden Exchange Club. He is treasurer and a trustee of the International Endowment Foundation of Jacksonville State College and is a member of the State Executive Committee of the American Cancer Society.

Col. Daugette is married to the former Florence Earle Throckmorton of Birmingham and they have three children, Alburta,

Anne and Clarence.

Present Bank Directors



ARTHUR WELLBORN
... Director, Former President



ERNEST H. WEST
. . . Director



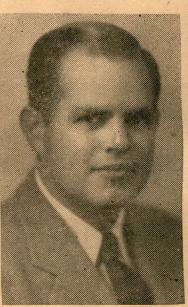
DR. HOUSTON COLE



DAN W. GRAY



W. M. LONGSHORE . . . Director



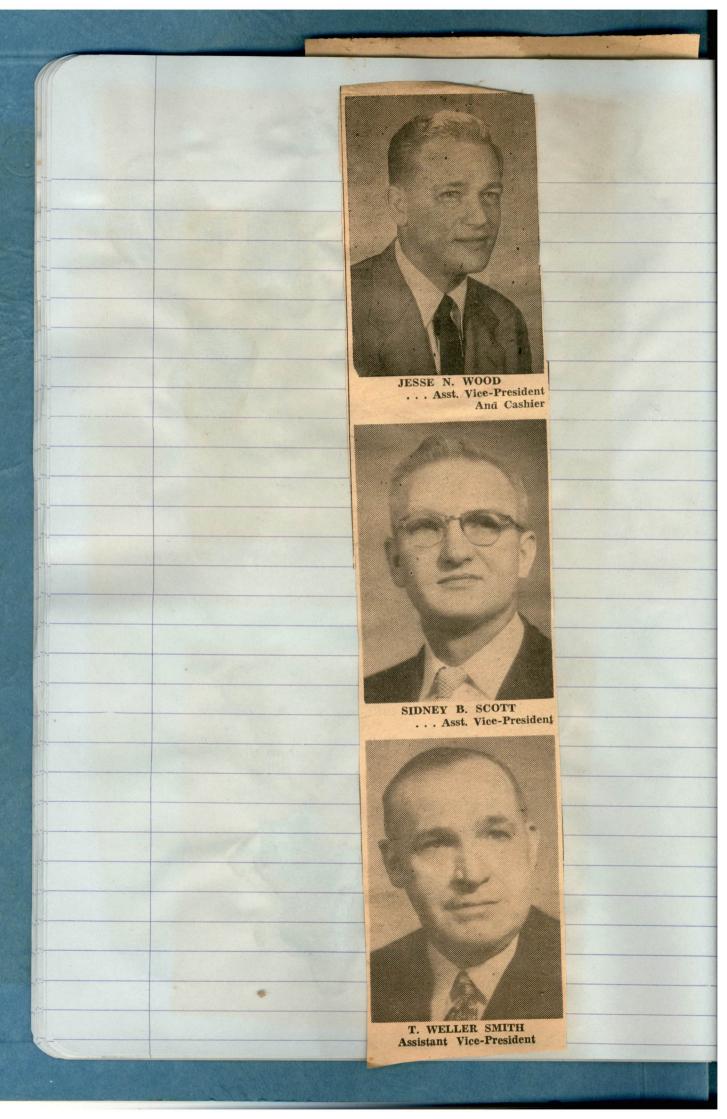
F. RUTLEDGE DAUGETTE



WOMEN EMPLOYES OF BANK—Left to right front row: Carrie Lee (Mrs. Billy Kyle) Smith; s Denola Aderholdt, Becky (Mrs. Billy) Hicks; back row: Margaret (Mrs. Ed) Blair, Margaret s. Raymond) Deason, Mrs. Kathrine Angel, Anne (Mrs. Bobby) Knight.



OLD BANK BUILDING—The First National Bank looked like this before the recent remodeling. The site of the bank was acquired in 1901 and the building was erected in 1902.



History Points To Continuous Bank Growth

The First National Bank of Jacksonville has a long and useful history beginning with its organization in 1890. The name of the bank at that time was The Tredegar National Bank, and it was located on the east side of the square in the building now occupied by Johnston Furniture Company. Mayor Peyton Rowan, one of the town's prominent citizens, was the first president; J. W. Burke, vice president, and George P. Ide, cashier. Mr. Ide remained with the bank until 1913 and is still a citizen of Jacksonville. He and his wife who reside in New York make an annual visit to our city and are highly regarded.

In 1901 the bank acquired the present site and constructed a banking house in 1902. Major Rowan in 1900, at the age of 84, retired and Col. Horace L. Stevenson, prominent citizen, attorney and Mayor of Jacksonville for many years, was elected president. He served until 1913. On March 25, 1913, the name of the bank was changed to The First National Bank of Jacksonville and M. B. Wellborn was elected president; Dr. C. W. Daugette, vice president; and Hubert Montgomery, cashier. Mr. Wellborn re-mained president until his appointment as chairman of the board of the Federal Reserve Bank of Atlanta. Arthur Wellborn, prominent Calhoun County banker, served as president from 1918 to 1934 and is still an active member of the board of directors.

In 1934, the following officers were elected: Dr. C. W. Daugette, president, A. J. Kitchens, vicepresident; J. M. Wood, cashier. Dr. Daugette, president of the State Teachers College and an outstanding southern educator, served as president until his untimely death in 1942. He was succeeded as president by his son, Col. C. W. Daugette, Jr., who at the time was serving his country as an officer in World War II. Upon his return from service in 1946, he continued as president and in recent years had associated with him as executive vice-president, the late Walter H. Wellborn.

The present officers and directors are C. W. Daugette, Jr., president; Dan W. Gray, vice-president; Jesse N. Wood, assistant vice-president and cashier; Sidney B. Scott, assistant vice-president; T. Weller Smith, assistant vice-president.

Board of Directors

Houston Cole, C. W. Daugette, Dan W. Gray, Wm. M. Longshore, Arthur Wellborn, and Ernest H. West.

The growth and progress of the bank has been outstanding. Total resources at this time exceed \$2,-000,000. The capital and surplus have more than doubled in recent years. The new addition gives its customers the advantage of complete-modern banking service.

Col. Daugette, president, stated that the board's decision to expand the bank's facilities is in keeping with their policy of providing up-to-date service and in their faith in the future growth of our city.

Bank Reflects Town's Growth

The growth of the City of Jacksonville is reflected in the prosperous financial condition of the First National Bank, as evidenced by the statement shown elsewhere in this newspaper, and by the report made by the president, Col. C. W. Daugette.

Jacksonville has grown and improved in many ways. One of the most important is in the matter of roads. There are fine highways leading from here to Anniston, from here to Piedmont, and from here to the Anniston-Gadsden highway, all connecting with the main highways of the state. The City of Jacksonville has paved practically all its streets which has contributed much to the improvement of its appearance.

Good Roads

Hundreds of new homes have been built here in recent years and many are under construction at the present time. The housing situation has been critical in Jacksonville because of the demand for places to live by men stationed at Fort McClellan and their families, and by the increasing number of college teachers and students for homes and apartments. The record building program has relieved this condition to some degree, although there is still a demand for rental property.

Population Increase

When the last federal census was taken, Jacksonville was reported to have more than 5,000 population. The increased population has placed greater responsibility on the city to furnish the necessary services of water, sewer and gas.

Extended Water and Sewer

During recent, months, the city has made financial arrangements wo extend its sewer system to take care of its needs over a long period of years. The water system is also being extended, and oetter fire protection is planned. About \$1 million dollars is being spent on this water and sewer project.

Schools Have Kept Pace

The schools of the city have kept pace with the progress in other phases of community life. A new high school building was erected several years ago, and an eight-room addition was made to the elementary school in 1952. The Colored High School is also a well-equipped school.

Church Improve, Too

Although the four oldest churches of the town celebrated their centennials many years ago, they have improved their facilities as conditions have demanded.

The First Presbyterian Church (the building served as a hospital during the War Between the States) improved its old building several years ago, putting in modern lighting and heating systems, and redecorating it. They have added a handsome twostory education building which is used not only for church but also for community purposes.

St. Luke's Episcopal Church has kept its building, erected before the War Between the States, in excellent repair, and recently a new parish house was given to the church by Mr. and Mrs. Rutledge Daugette in memory of their son, William Clarence Daugette II. The church also has a modern and comfortable rectory built a few years ago.

The First Methodist Church had its building remodeled and brick veneered a few years ago. Formerly it was a frame building erected in 1883. They now have a two-story brick education building under construction, and a six-room brick parsonage was erected during the early 1940's.

The First Baptist Church purchased the Ramagnano property last year and converted the houses on it to Sunday school use. The property also affords a large parking lot. The church building is revered as the place where the the economic picture.

"Gallant" Pelham's funeral was

The West Side Baptist, one of the younger congregations of the town, has a fine plant, with a combined church and education department, brick veneered and nicely furnished.

Other churches serving the community are the Church of Christ, Church of God, Congregational Holiness Church and the Sheltonville Baptist Temple. The latter is the youngest church in town.

Business Section

The business section of town has improved gradually with many of the older buildings undergoing remodeling to make them more attractive and efficient.

The two principal industries of the town are the Profile Cotton Mills and the Consumers Manufacturing and Textile Corporation. They afford employment to approximately 800 people.

Farmers Prosperous

Citizens of the rural section surrounding Jacksonville also contribute to the welfare and prosperity of the community. During recent years, the farmers of Calhoun County have extended their interests to include dairying, cattle raising, and other types of agriculture which have served to increase their incomes and to lift the standard of living.

Economic Picture Bright

The entire financial picture of the surrounding area is bright and the future points to even greater growth and prosperity, not only for the citizens, business enterprises, but for the bank which has an important part in