

*"I'm lucky. I have always been lucky."*



**W U C T A A**  
**NO. 7**

**IT'S A WONDERFUL LIFE**

**PAULA. ROWNTREE**











**L U C K Y**  
**NO. 7**  
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**“I’m Lucky, I have always been Lucky”**

**By Paul A. Rowntree**

LUCKY NUMBER 7 IT'S A WONDERFUL LIFE

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## Dedication

To my amazing sweetheart, wife and partner, to beautiful Beverly and for the fifty years of wonderful memories which we have shared. You have been my loving companion through the adventures of life.

I love you, sweetness. I love you, Bird!

You're the Best!

Thanks for the memories



“I’m Lucky, I have always been Lucky”



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## **Preface**

**With this chronicle of my personal history through the stages of life, I have had a single purpose.**

**I want my grandchildren and great-grandchildren and future Rowntree generations to see a picture of my life. I have tried to share my feelings and allow my legacies to see my heart and to get a sense of what I valued.**

**I have witnessed many times, as friends and relatives have pleaded with their aging grandparents to write down or record the memories of their lives to share for later generations. I have gazed at old photos of relatives and wondered about their lives. This is a story of my life from my childhood to becoming a grandfather. Through the various phases, I have woven many personal stories of my years and dealing with life experiences in each chapter.**

**These stories include a variety of circumstances from laughable memories of marriage and child raising, too difficult work and personal situations that occurred along my path. It begins with childhood memories through the education years, my courtship and marriage, and through the parenting experience. I closed with my work path history and dreams, and finally with the sharing of my spiritual thoughts on life.**

**My goal and hope is that the family members that read this personal history will feel a connection and have a sense that they know me.**



## Prologue

The time seems right to put a few memories down in writing. Along my path, I have written over forty narratives, letters and memos to the guys, my three sons; of momentous occasions, memorable stories, investment plays, annual years in review, and of various events in my life. These are letters detailing my feelings for my sons, letters of my expectations for them, and what they meant to me.

I put them in the family safe deposit box, always feeling that one day one of my sons might want to read my thoughts of what was going on in my life, from my perspective at different points in time. I will include many of these writings along with other reflections of my life story.

As a young father, I worried that I might not have an adult relationship with my sons. I expect it is because my father died before I knew him as an adult. Not having an adult relationship with my father has been one of my life's greatest disappointments.

Since I have lived a while now and have been fortunate to have a terrific adult friendship with my sons, I know that my sons know me quite well. They know how I think, and what I value. They have probably heard most of my family stories, as I have shared my feelings of life with them many times along the way.

So, it seems appropriate to put my writings to my sons in some organization so that my grand and great-grandchildren may have insight into who I am as a human being. At seventy-four years old now, in the last quarter of life, I clearly see the end in the distance. As I have become reflective, I am very thankful and very grateful for the life that I have enjoyed. To put it another way, I have had, "A Wonderful Life".

I have without question, lived a dream life from any measure, from any perspective. My dear mom, Lucile Smith Rowntree, lived to be ninety-six years old. She called her life in her last days charmed; a charmed life, a blessed life. I must second that motion.

My sons will be all smiles to see my reflections using the words, "It's a Wonderful Life", as we have watched that old movie from the 1940's starring, Jimmy Stewart every Christmas Eve of my married life. It's a feel-good story of a man, a banker, struggling with daily problems and with life's twists. He ultimately sees firsthand what the world would be like if he had not been born. We watch and cry

at that movie every year; and that title should probably be on my epitaph, for I have lived the dream of a wonderful life in every way:

- The gift of loving parents was first.
- The miracle of being the baby of seven children born to protestant parents was fabulous and good fortune.
- Having four sisters and two brothers and raised in a home filled with chaos, noise, competition, and love was over the top cool.
- The blessing to marry the love of my life, Beverly, a blind date at college, was a life changer.
- Having three incredible sons, Christopher Paul, Michael David, and Matthew Scott has brought me immeasurable joy.
- Finally, finding my life work, as a banker, just by accident; work that has been fulfilling, rewarding, lucrative, and most important, it was work that brought value to people's lives.

I have lived the dream life. It has been a wonderful trip. I will tell some personal stories about my youth, my siblings, my wife and children, and of my work years in order to give my grandchildren and great-grandchildren a flavor of who I am, and why I believe that I have lived the dream.

The occasion that spurred these reflections is a story worth recording:

I had gone to my primary care doctor for a six-month checkup and review of blood work in the fall of 2013. I checked into the doctor's office and was sent to a room. A young nurse came in smiling and began to ask questions about my medication renewals etc. Finally, she leaned forward with hands together and said, "Mr. Rowntree, do you have any questions?"

I responded, "Yes, I have been taking a third of an Ambien for a sleep aid each evening this last year, and I have read that Ambien can be addictive. Is that true?"

The nurse, turns to my medical records, thumbing it back and forth heartily then turns to me and says, "Mr. Rowntree, you will be sixty-eight years old your next birthday,

***"WHAT DIFFERENCE DOES IT MAKE? YOU HAVE LIVED YOUR LIFE! TAKE ALL THE AMBIEN YOU WANT!"***

In 67 years of living, I have never been totally speechless until that moment.

**After a few days of telling the story and laughing about this experience to family and friends, I did take note that time is getting by and that perhaps the timing is right to put some memories and reflections down for my great grandchildren to know who I was, what I valued, and some details of my glorious ride through life.**

**To my grandchildren and great-grandchildren, I hope you enjoy these stories of my trip through life, and I want to share, “JUST ONE”, bit of wisdom about life for each of you to hold.**

**You will soon learn that “Today” is a great blessing and “Life” is short. My advice is simple;**

**“NEVER WASTE A DAY BECAUSE OF A BAD MOOD.”**

**You don’t have time to waste, for each day should be used to accomplish something, to help someone, to build a memory, to tell those that are dear to you, just how much you love them.**

**My hope is for each of you to have a long, happy, and fulfilling life and trust that one day in your future that you can announce to your grandchildren, that you have lived the dream life, a Wonderful Life.**

**“I’m lucky, I have always been lucky!!!”**

**Lucky Number Seven.**

## **CHAPTER I:**

### **My Early Years & Life at Home**

**I was born on July 24, 1946, in Lampasas, Texas. I was the seventh child born to John T. Rowntree and Lucile S. Rowntree. I had four older sisters and two older brothers; Mary, Martha, Rebecca, John, David, Ruth, and “Lucky Number Seven”, Paul.**

**Since most protestant families were not large families, I have always said that I was lucky to be the seventh born to parents that were educated, intelligent, and protestant.**

**“I am Lucky, I have always been Lucky!” I would shout out!**

**It is true; I was a very fortunate fellow. My dream life began with the blessing of being born into this bigger than life family.**



**My dad was a schoolteacher while Mom was a housewife until I started first grade. Once I was in school, Mom went back and completed her last two years of college and received her degree, and ultimately taught junior high language arts for twenty years in Grand Prairie public schools. My father struggled every day to provide for this large family. If you can support a family with seven children on a schoolteacher’s pay, you are not just frugal, you are a magician.**

**I have often said that my family had nothing, and my family had everything, everything that matters that is. I was an adult before I realized that the stress, and strain and pressure of providing, had taken its toll on my father.**

**He never got any relief from the need for more financial production. We never went without food, we were not homeless or destitute, but we lived very modestly, week to week to say the least would be a better description.**

**My dad worked many jobs, starting most days driving a school bus. He then taught school all day, before working the concession stands at school events in the evenings. He also threw the Fort Worth Star-Telegram on Saturdays and Sundays, and on holidays we had a firecracker stand. I know, a firecracker stand, sounds strange but it was our family venture to pick up a few dollars for several years. I only remember one evening that the entire family had dinner out of the home, it was Mexican food.**

**There was no extra money for such luxuries. Hand me down or gifted clothes were commonplace. One ten-year-old car, no vacations; it was lean really, very lean. I knew that resources were tight, but I felt it was normal, as I never once felt inferior or put down because of the family financial circumstances.**

**To me, our home life was perfect, we had the best of times with lots of love and care and attention. Entertainment included games at home, swimming at the local pool, lots of picnics and simply playing with my brothers and sisters.**

**There was a sixteen-year age spread between Mary Kuhn, the firstborn, and me, the seventh born. When I was two years old, my oldest sister Mary Kuhn went off to college, and she married when I was six years old. It was as if we had two families: the older children, and the younger ones.**

**The second group of children, my brother David Rowntree was four and a half years older than me, and Ruth was two years older than me. We were best friends, and in fact, inseparable. My three older sisters were really surrogate mothers for me, always making over me and caring for me to help Mom.**

**It seems interesting to me that all seven children went to college and graduated with degrees, with several sisters getting master's degrees and one brother getting a doctorate in economics. I never felt pressure to pursue college or even remember a conversation about the importance of education.**

**In retrospect, I believe that having Mom and Dad in the teaching profession meant that college was the next step. It was expected that we go. Each sibling found a way, with lots of work and perseverance, to make the resources needed to provide for their college educations. This was an impressive accomplishment.**

**My brothers John and David both left home very early, at sixteen years old, and hitchhiked to Idaho to be part of the forestry service in the summers. In my teens, I stayed at home and worked summer jobs; lifeguarding at the public pool, working at Six Flags Over Texas, an amusement park in Arlington, Texas, and later**

working each summer at Ling Tempo Vaught, an aircraft manufacturing firm, for four summers and saving every penny to get through college the following year.

I had to work part-time during the school year to get by but did it happily. I lived at home the first two years of college and attended Arlington State College in Arlington, Texas. With Dad's passing when I was seventeen years old and a high school student and I could not afford to leave home.

I have wonderful memories of my young life. I was very active in sports, with my favorite being basketball. I was an above average player and excelled in Grand Prairie High School sports, where I was all-District Second Team and co-captain of the basketball team and very proud of that accomplishment. Other high school activities included being voted the President of the Grand Prairie High School a cappella choir my senior year which was a terrific honor at my high school.

My senior class had about 400 students, and almost all my classmates wanted to be part of the GPHS a cappella choir as we got to travel and perform all during the school year. It was a very broadening experience for me. I was also chosen to be the lead in the class annual choral department musical my senior year which included singing and performing my lead role in the senior play.

I have always been a confident public speaker though out my life in all kinds of business and civic settings and have always attributed my personal communication confidence and skills to my early involvement in the choir and the plays.

I somehow became very confident and accomplished in public speaking. It served me well in business, and I always looked upon a speaking engagement as an opportunity to sell, impress, and engage my audience. I ultimately worked very hard at this learned skill and believe that it contributed to my leadership confidence. Much of my business success has been a byproduct of my communication confidence and ease.

As I reflect on my young life, I was always very social. I had lots of friends, and I made friends easily. There was always a cadre of buddies around or nearby at every turn. I searched out relationships and friends, as they made me happy, and I still do. I always love to share and confide with buddies. I learned early on that getting along with others was a critical point in being happy and successful. If people liked you, and you could connect with others, life seemed happy, and I worked at having good friends.



**It sounds smug, but it is true, I have always been a leader. From my earliest memories, whether school athletics, choir, the military, my work, or Rotary and other civic clubs, my college fraternity, chambers of commerce, charity boards, or business endeavors, I always seemed to be positioned as the group leader, sometimes by choice and sometimes by group acclamation, but it has always seemed to be the end result. Truthfully, I always felt comfortable in the role. I do think that leadership is both a learned and earned trait of life.**

**I have always had an independent streak in me, and was never one to follow the herd, so to speak. It was never, go along to get along for me, if I did not like the situation, I simply went in the opposite direction. I would always make my own decisions about my actions and direction and was not one to be swallowed up by peer pressures or crowds.**

**Don't misunderstand me, I have made plenty of bad decisions, but at critical life junctures on drugs, on ethics, on trust, on honor, I was rather grounded on right versus wrong. This independent personal confidence is who I am as a person and has served me well and kept me out of serious problems as a young man.**

**I should report that I was not always the model citizen, as I was always getting into something, but I was never mean spirited, evil or ugly, just a fun-loving kid that loved a joke, or a prank on a good buddy seemed like fair play.**

**I attribute most of who I became as an adult to my mother. She truthfully had a way about her. She was sweet to the bone, and the most caring, loving, and patient soul. She is and was my conscience; to be good, to do good, to work hard, to be responsible, etc., I was a product of her expectations of me. I simply did not want to disappoint her; I only wanted to make her proud of me.**

**She sacrificed for me, and I knew it and felt it, and loved her more than I can describe. Everyone should have a mother like I did, as the world would be a better place.**

**I will include in my memories the eulogy that I gave at my mothers, Lucile S. Rowntree, funeral service, for it will allow you to see the "Picture" of who she was for our family.**

**She was an amazing lady living to age ninety-six and was an adventuresome heart always. Please focus on my description of her in the eulogy and you will learn a great deal about her and about who I am because of her.**

**My dad, John T. Rowntree, passed away at fifty-eight years old and was a big man, six foot three inches, with extra girth starting in his 50's. He had a personality to match his physique and had an outgoing demeanor and had a confident air about him. He was respected by his peers in the school industry in Texas, rising to President of the Texas State Principal Association while in his 30's.**

**I was told many times by his coworkers and friends that my Dad had a big heart, "he would give you his last dollar" was one comment by one of his employees about Dad.**

**That comment made me smile as I knew he had no extra dollars.**

**Daddy rarely told me he loved me, but he was always taking me places with him and was constantly doing special little things for me. My dad was a terrific schoolteacher, he was an incredible mathematician, a trusted mentor to his students and was very outgoing and fun. The love of my father's life was Mom, as it should be.**

**Regretfully, my dad had a drinking problem in midlife. He never drank until he was forty-two years old, and the bottle killed him at fifty-eight years old. No one really knows why, but I believe that the continual pressure of making enough money to support the large family was a huge part of his angst.**

**In the early 1950s, Dad quit the school business as it simply could not provide for the family, and he opened a Firestone Tire Store business on the square in Lampasas, Texas. As good as Dad was as a schoolteacher, he was a horrible businessman. He was very soft hearted. He simply could not say no to help people.**

**He told me once that he sold tires on credit terms for up to thirty-six months payout to make the payment affordable for the clients. Since these term payment plans for the tires were sold "with recourse" to the dealer, if the customer did not make the tire payment, the Firestone Dealer had to take the loss and reimburse Firestone.**

**My dad went broke, lost everything, and owed a great deal to the local bank. Dad had pledged the family's only asset as collateral, which was Mom's small inheritance of ranch land and it was all lost. Dad's pride was ruptured and mentally he never recovered. Dads drinking accelerated.**

**I was young and could never understand his shortcoming, as from my perspective he had it all, he had everything. Dad never took bankruptcy but paid on the deficiency for the rest of his life.**

He would say, “to fail in business was one thing, but to renege on a personal commitment to pay a debt by taking bankruptcy would be reprehensible.”

I have watched over my years as a banker that many times men attach their success in business, their financial success, to who they are as a man. Clearly, what makes up the heart of a man and who he is in his soul has nothing to do with earning power, but many have not recovered from financial problems or business failures.

I find this fact very sad, as I know firsthand that smart hardworking businesspeople fail because of economic conditions, because of changes in industries, because of technology adjustments, for many reasons outside a manager’s control. Who you are in your heart, as a man, as a person should not be attached to financial returns or being a good provider.

My dad, I believe, could not rebound from his business failure and it broke his spirit, hurt his family and, ultimately, cost him his productive later life. There is a life lesson in this story of my dad.

While there were many tough times and strains at home during those years, Mom, shouldered it all with unimaginable strength. Mom and Dad loved one another very much, and they loved all their children very much.

Because I watched my father struggle and lose the battle of the bottle, I have always been very cautious about alcohol use. I never had a drink until I was a senior in college, as I was scared of it.

I never drink alcohol in the month of January throughout my life as an act of acknowledgment and to remember that anyone can get drawn into this vice, this escape and I would never allow it to happen to me.

Today, I know that it will never grab me like it did my father. It was a sad experience, and yet like most everything in life, I learned from it. I still miss him, and what we lost in time together. One of my biggest life regrets is not having a relationship with Dad after I became an adult. I still think of that fact a great deal.

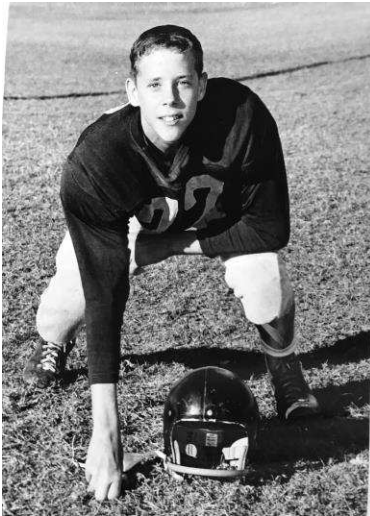
After Mom’s death and burial in the Smith Cemetery near Oakalla, Texas, I had Dad’s body moved to be next to Mom in the fall of 2008. I wrote of that day and put my feelings in the safe-deposit box as I have on many occasions over my life.

Please read carefully this account of “Together Again” and you can get a sense of my father and my relationship with him and just what he meant to me.

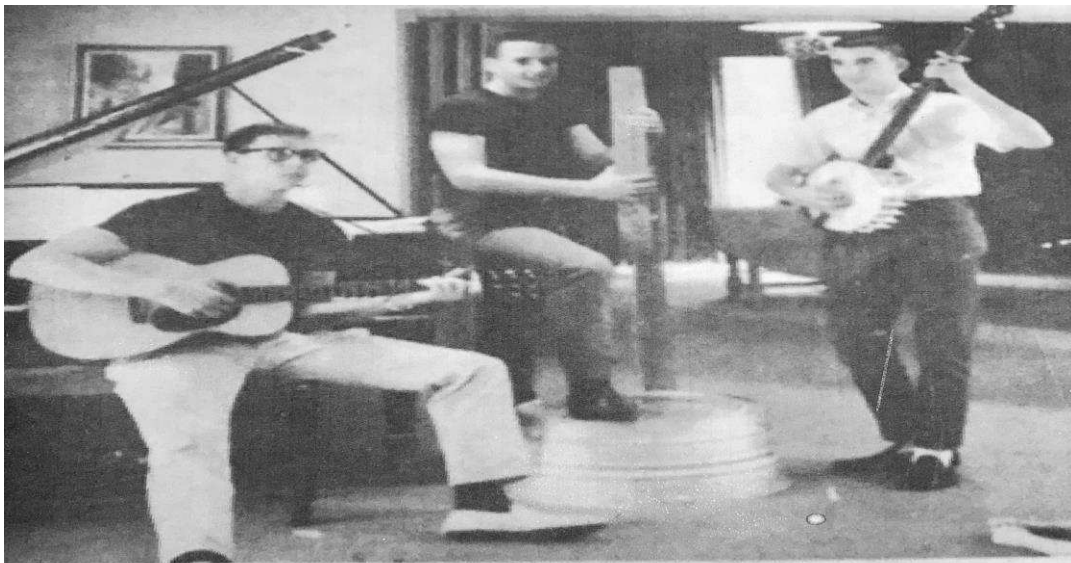
My Grade School Years



“I’m Lucky, I have always been Lucky”



**DISCUSS . . .**  
... Phil Bray, Jimmy Smith, Paul Rowntree, and Larry Coffee will hurl the discus for the



**HIGH SCHOOL COMBO. . .**



**NATIONAL HONOR SOCIETY INIATATES . . . .**

. . . . Nineteen Grand Prairie High School seniors were tapped as new members of the National Honor Society in a special assembly held Tuesday morning. Pictured above, they are, left to right, front row, David DeVore, Mike Burton, Joel Horsley, Franky Taylor, Julio Antolo, Lynn Motley, Charles Bloomquist and Paul Rountree; back

row, same order, Raynell McLean, Jadalyn Peden, Jonelle Owen, Tira Jo Mauldin, Cynda Mayfield, Joy Ligon, Patty Columbus, Carol O'Kelly, Rhonda Corrier, Pat Blankenship and Esther Wright. The initiation, usually held in the fall, was delayed until the new auditorium was completed. -- NEWS TEXAN PHOTO.

“I’m Lucky, I have always been Lucky”

## **“The Picture”**

**“A Memory That Can Not Be Taken Away Because of this day.”**

### **Eulogy for Annie Lucile Rowntree**

**Born: January 12th, 1912**

**Died: March 9<sup>th</sup>, 2008**

**Services at The Baker Chapel at the First United Methodist Church Grand Prairie, Texas**

**By: Paul A. Rowntree, Lucky Number Seven**

**Good afternoon, my name is Paul Rowntree, Lucky Number Seven. I have always said that I’m lucky; I have always been lucky, a true statement. Today, I want to alter that statement and say what I have always known. I am very blessed to have been born into this wonderful family.**

**For those in this room that have lived a while, and have experienced this day, you understand. This day, a day in your life when you lose someone that is so dear and special to you. That day in your life when you lose someone that loved you, nurtured and counseled you. That day in your life when you lose someone that you identify, they have influenced what you are and what you have become as a human being.**

**That day in your life that you lose someone that has sacrificed for you and you know it. That day in your life that you lose someone that has said a prayer for you along your path. That day, that day in your life that you lose a parent, it penetrates the heart and soul. We are grateful to have a friend with us today.**

**This day for me has brought about a rush of memories, a flood of memories, hundreds of them, memories of Mother coming at me rapid fire. I want to make the distinction that they are my memories. I say that because I know my brothers and**



sisters, the grands and the greats, all have their own memories of Momee. That's what we called her, our Momee, the Momee.

I decided to share a couple of my memories with you today, as I think these memories will tell you what our mother meant to us and clearly reflect on who she was as a person.

I ask that you look through these memories to the picture that resonates about our Mother. The picture of a strong, intelligent, independent woman/mother, a person of character, and values. Look for the picture that details what she meant to the family, and what she did for this family. Please hear the picture of my mother through my memories:

One of my earliest memories of Mom was as a six-year-old boy, a first grader. The family lived in Lampasas, Texas, Central Texas. The family was home that evening and I was curled up in Mother's lap. I had a permanent reservation for that lap, you see, I was the baby.

I had looked up at Mom and said, "Mom, Mom, did you know that next week is Open House at my school?"

I remember, she smiled and said, "Sweetie, I knew that. I am planning on going to your open house, and I just can't wait to meet your teacher."

I learned later she had known my teacher for years.

I said, "Mom, would you wear your red dress? You know, it's that red dress that you look so beautiful in. It's the one you wear to church sometimes."

I remember that she squeezed me tight and leaned down and gave me a kiss; just a peck on the cheek. As she raised up, another peck on the forehead, and as she held me to her, she whispered in my ear, "Sweetie, how'd you know I was planning on wearing that red dress?"

I say to you all, it is a slice of time. As for me, it is the most special moment, the most special memory, a memory of a baby boy that simply adored his beautiful, beautiful mother. It is a memory that cannot be taken away because of this day.

How about a memory of high school days? Everyone remembers something about high school days. You remember being sixteen, seventeen years old, that time in your life when your confidence exceeds your capacities, you just don't know it.

Well, when I was living here in Grand Prairie on Northwest 9th Street, I was sixteen, seventeen years old, and I would leave the house. I was leaving the house to go on a date, to be with a friend, just leaving the house. There was Mom!

She would stop me at the front door, every time it seemed. I would turn around at the front door, and there she was. She was approaching me, she was addressing me, she was walking up to me, and she was standing in front of me.

There she was, short in stature. She would stop me for just a second, it did not take but a second. She would do and she would say the same thing every time; it did not vary, not a word:

She would put her hands on my face, on my cheeks and she would look me square in the eyes, flash that precious smile, and then she would announce, “Son, you know son, Rowntree boys.... Rowntree boys are gentlemen.”

I remember wanting to say, “Mom, I’m sixteen years old, I don’t want to be a gentleman”, but I would not say it to her, not to Mom, not a chance. It is just a sweet memory about a mother that expected good things from her children, a memory that cannot be taken away because of this day. Do you see the picture?

When I remember Mother, I think of how much fun she was, how funny she was, she just had a way about her. I remember that she made it clear to you when you reached adulthood, she made it clear, that it is your deal. Mom put it to me like this:

- “Son, I don’t have any interest in getting into your business, and I am not going to be trying to run your affairs. I can assure you that I will not be giving you advice at every turn, but I want you to always remember, Son, the Methodist Church has always served me well in my life, been there for me.”
- “I won’t be getting into your business, won’t be trying to run your affairs and won’t be giving you a lot of advice, but I believe that hot tea in the morning just might extend your life.”
- “Son, I won’t be getting into your business, won’t be trying to run your affairs and certainly won’t be offering a lot of advice, but I have learned that the smartest people,” she started laughing, “the smartest people”, she laughed harder, “the smartest people embrace the values of the democratic party” and then she just died laughing.

It is just a sweet memory of a mother that had a way about her. The truth is other than those three things, it is your deal, you figure it out, it is time for you to

fly. That's the way she ran it, that is the way she did it. This is a memory that cannot be taken away because of this day.

When I remember Mom, I think of the fact that she extended herself to "them"; more than that, she embraced "them", more than that, she loved "them". She loved them:

The spouses, the spouses of her seven children, she loved "them". They knew it, they felt it, they sensed it, and they loved her back.

When I think of the Momee I remember how much the Momee loved my Beverly, like she was her own. And I know just how much my Beverly loved the Momee.

I ask each of you, "how lucky am I?"

A sweet memory that cannot be taken away because of this day. You see the picture: Mother was aware that time was growing short. Recently, maybe two years ago now, Mother and I were in her home, just the two of us. She said to me, "Son, I don't have many contemporaries left, but if I have a few friends that want to come to my service, I want you to promise me now, that you "won't" keep them too long".

I remember that she sighed deeply that day, a long exhale, she shook her head in front of me and said, "I have had a long time to think about this one, son, and I can't think of another person that has lived a more charmed or a more blessed life than I have, not one."

And then as if to comfort me, she reached out and patted me on the arm, and said, "After all son, do you know anyone else that is approaching ninety-five years old and living in their own home, sitting here talking to their baby of seven? Oh no, Son, you hear me now, when my day comes, I want no long faces, I just want you to get together. I want you to hold each other, I want you to love each other, and I want you to have a party. Son, your mother has lived one wonderful, wonderful, wonderful life."

Ladies and gentlemen, we intend to honor that request today.

Before I leave this podium today, I want to describe my mother to you. This is my description of her, my terms, my words, my phrases, my nouns, my adjectives, my description. I say that because I have not shared this with my brothers and sisters, but I know that they will agree with this description of our Momee.

**Lucile Rowntree, in her heart, was one of the most loving, most caring, most sensitive people. She was so, so, gentle, so incredibly sweet, a compassionate soul, always. When you would see my mother, it made no difference when, always on her tongue, she wanted to talk about someone. It was always someone, someone, someone, someone else. It was always about someone else for her, someone in this community, someone else that was down, someone else that was troubled, someone else that was sick, someone else hurting, or someone else that just needed a friend, that day. But it was always someone else for her. I tell you truthfully when I say that self-centered simply did not apply to her, an incredible quality for sure.**

**Lucile Rowntree was so smart, so intelligent, and unbelievably well read. She could talk to you about anything, anything. You pick the subject. My bet is that she knew a good bit about it. I always said she was just tuned in. She was, indeed, tuned in.**

**Lucile Rowntree was depression raised, that is the Great Depression raised. She was clearly tuned in politically. She was a lifelong, flag waving, back-slapping, parade leading, Yellow Dog Democrat. In her heart, in her soul, down to her toes, in her bones, she was clear and definitive about what government should be for the people. That sweet gentle natured soul, oh my, I have seen her become Clarence Darrow a few times. She was just too cool, too fun; she just had a way about her.**

**Lucile Rowntree loved a hat. She looked precious in a hat. Hot tea in the morning, every morning, cold Dr. Pepper on a hot summer day, green cake, and M&M's. I should have bought stock in M&M's.**

**Lucile Rowntree was our family leader. Proud she was, proud of her roots. If she was here, she would say, "ranching roots." Mother was born in Central Texas, north of Austin, Burnet County. Mother was born on the banks of the Rocky, ole Rocky she would call out, a beautiful rock bottom creek meandering through central Texas. Spectacular!**

**Mother was born on the banks of the Rocky Creek, just down the road is a one-horse town called Oakalla, Texas. Do not blink, you will miss Oakalla, Texas. Our favorite nickname for Momee was Oakalle Lu, Oakalle Lucile. She would beam every time, as it would take her back, back to her roots, back to Rocky.**

**When I think of Mom, I remember the underpinning of love that she had for her siblings. Oh, my! Her big brother, just six years older, E. Babe Smith, Edgar Babe Smith Junior, that would be Uncle Buddy to us.**

**Mom always said “Son, your Uncle Buddy loved me so much, he took me everywhere with him, he took such care of me when I was young.”**

**It was a lifetime of devotion and love for a big brother, as it should be.**

**I will suggest that the best friend of her life was her baby sister, just two years younger than Mom. Dorothy Smith, Dorothy Smith Lewis, Dottie Lewis, that would be Aunt Dottie to us. Mom and Aunt Dottie got such joy from being together. It was a lifetime of loving one another, of supporting one another, of dreaming, of praying, of hoping, of working, of living. It was just a loving family. Impressive.**

**If I had only four words to describe my mother, just four words to sum up a soul, four words that would encase what she was about at a core level, and if I could open up my Mothers heart and look inside, I believe that deep down in the lining and the fabric of her heart would be stitched these four words: SHE LOVED A CHILD.**

**My mom’s life was about a child, always a child, any child, anywhere, anytime, any child, not just my children and not just the children of this family. My mother’s heart would shutter at the site of a child not loved, not tended, not cared for. Oh, how many times have I heard her say: “*Son let’s talk here. What about the children, Son? Just what about the children?*”**

**I have always known that this family was the beneficiary of this priority in her life, and grateful for it.**

**Finally, my father, my dad: John Thomas Rowntree married Annie Lucile Smith in October of 1930. Thirty-three years of marriage and seven children, Dad left this world in his late fifties, I was in high school. Mom had been widowed for forty-four years. He has been gone so long.**

**Dad was a schoolteacher, just like Mom. I don’t think my father ever drew a breath as an adult that he did not shoulder the pressure, the strain, the stress of trying to make a living for this large family.**

**While he has been gone a lifetime, I have never forgotten the way my father referred to my mother, his wife, his bride, the love of his life, the mother of his children. He did it the same every time when he would say, “Lucile Rowntree, she is my Grand Lady.”**

**I hear that word and I think of her every time. She was a lady.**

I want to close today with one final memory that I believe completes the picture, the picture of the importance of our mother in our lives. The setting occurred about ten or twelve years ago. Mom was suffering osteoporosis and back pain. My sister, Mary Kuhn and I delivered Mom to an orthopedic specialist to get her some relief, some help. Mary Kuhn went with Mom to the examination room while I stayed in the waiting room.

The waiting room of a doctor's office, you have been there. My eyes found the eyes of the people waiting for service and attention. You know the window. That is when I saw it, that is when I spotted it. Just to the left of the window in that room, there was a sign, a big sign, a huge sign, and triple spaced, bold font. The sign had a title. I read it carefully, and slowly. It stuck for me. The title read, "Three Things That Will Ensure Success and Happiness in Your Life".

I remember it read, "Marry the Right Spouse."

I remember it said, "Work, Work at Something Worthy of Your Time and Talent."

Ladies and gentlemen, I do not recount and recall this story, because of those two things, not at all. The reason that I tell this memory today, was that third thing, that third thing written on that wall that day.

That third thing that set me back in my chair and brought tears to my face. That third thing that was reported to ensure success and happiness in your life, read, "Don't Ever Do Anything That Would Not Make Your Mother Proud."

I don't mind saying that I sat there that day, a grown man, with tears rolling down my face.

You see, I don't know how many times, I have no way of knowing how many times, my precious mother looked me square and said to me, "Son, you just make me proud of you. Son, you just make me proud of you."

I have spent my life trying to live up to that call. That always had value for me. It is crazy that at my age I would say that I still work at it today.

Ladies and Gentlemen, don't you see, my family sitting here, we have been stamped, stamped, stamped by the Momee. She would look us square and say, "Sweetie, you just make me proud of you, make me proud of you."

**HERE'S TO YOU MOME, HERE'S TO YOU. FOR WHAT YOU MEANT TO US AND FOR WHAT YOU DID FOR US.**



**Let Us Pray:**

*Heavenly Father, we bow before you today, struggling for just the right words that express just how special our Mother was in our life.*

*We give you thanks today, as we have a thousand times for the life of our Mother, for her commitment to this family, we give you thanks for her toughness, her strength, her perseverance. We thank you for her love, her care, her council. Today we give thanks for her sacrifice for us, for all the prayers you have heard on our behalf. Today we just thank you for all of it, all of it.*

*Secondly, we want to give you a special thanks for her longevity, for her long life. She has been in our lives so long, through the majority of her own children's lives. She has been here to share laughs, to share love, to share the grands, and the greats, and the successes of a family. And when things did not go right and wagons got circled, she was always so strong.*

*It is on this day, Dear God that we give her to you, for your care and comfort. For this family, one and all, we will testify that we know her value. For to us Dear God, our Mother, Lucile Rowntree, she has been our Angel, our Angel on this earth.*

*It is in your name, Lord, and the name of the Christ that we offer this prayer for our Momee. Amen.*



**Momee at 18 years**



**Momee at 76 years**

## **Together Again**

**November 24, 2008**

**It was 5:36 a.m. when I slid from my bed at 3 Trees Ranch and moved carefully and quietly in the dark toward the kitchen to start the coffee. A brisk and crisp twenty-eight degrees came into focus from my outside thermometer.**

**I walked to the front door of the River House and noticed the frost covering the car hoods in the parking lot and the steam rising from the Colorado River.**

**Beverly had made fresh peanut butter cookies last night for the Thanksgiving celebration this week and the smell was still in the air.**

**I had thought about this day for over two weeks since I had made the arrangements at Massey, Bean, and Burge Funeral home in Grand Prairie.**

**The arrangements to move Daddy to the Smith Cemetery had been a family discussion for several months since Mom's passing in March 2008.**

**While expensive, the family felt that Daddy should be moved to Momee's side near Oakalla. As it should be, they will be together. I have had the feelings for months that this action was more for the living than for our parents.**

**This was the final symbolic act, to have their lifetime union put back together by placing their bodies side by side for eternity.**

**With coffee cup filled, I moved to the River House's new living room couch, positioned perfectly to watch a magnificent sunrise looking down the Colorado River toward the big rock. I could hear the morning breaking, the birds, and the nature sounds of sunrise. I love the morning.**

**While watching the silhouette of a heron fishing on the rocky shoals in the river, my mind turned to Daddy. It was so long ago now; forty-five years since Daddy passed away on December 4th, 1963.**

I remember exactly where I was when David called me that Wednesday evening. I just knew immediately when I heard his voice. I wanted to think about Daddy this morning and remember all that I could.

I wanted to just take myself back to my early days while Daddy was with us. The first thought that came to mind is just how often Daddy enters my mind.

I think of him a lot actually; just for a second, he will be in my thoughts. Maybe while I am shaving, or just the way I sit in a chair the same way he did, Daddy will pop into my memory.

My mind moved to his imposing figure, a big man, round middle, his hearty laugh; then the fact that he was a southpaw, a lefty.

I thought of his delivering our morning breakfast in bed, sliding the plate next to the bed, fried eggs covered with too much paprika, and then the nudge to get moving.

He always took Mom her hot tea in bed to start her day. I always felt that Daddy adored Mom. I never actually remember hearing him tell her, but I always knew it.

Mom was the love of Daddy's life: that was clear.

I remember the fireworks stand on holidays and the Sunday trip to Temple, Texas to secure the Star-Telegram for the morning delivery on the weekends.

I just knew that I was Daddy's pet; it seemed to me that he always picked me to make that drive with him to Temple. I would slide next to him and drift away in sleep once the wheels turned.

There were memories of a packed sedan or station wagon for a trip to Bartlett on holidays to see grandparents, the Christmas mornings, the singing of the blessing as a family.

My mind raced from one thought to another. Daddy's daily blessing over the meal popped into my head:

*"Heavenly Father, Pardon Our Sins, Give Us Thankful Hearts, as we ask this in Christ's name...Amen."*

Oh, how I have wished he had been around longer. I have recited so many times to my sons that I only knew my Daddy when I was a child. I missed the opportunity to get to know him after I had become an adult.

I have always wanted to have him around to share my adult life, to talk about a career decision, the current economy, the politics of the day, watch a sporting event, to have him know Beverly and to meet my wonderful sons. I just wanted to have Daddy around to share my life with him, just sit around, the two of us and laugh at a joke, to be best friends.

I have often wondered if he would be proud of me. One after another, the thoughts and memories of Daddy and the family came rapid-fire, racing through my mind as the morning sun came up this eventful morning. I sat in silence, a reflective time, just my reverie at work.

I took Beverly her coffee in bed at 7:45 a.m. and went to the bathroom to shave, as my cell phone came alive with a startling ring.

It was Mary Kuhn, already sitting in her car at the Southland Cemetery in Grand Prairie next to Daddy's grave.

The crew that was to arrive at 8:00 a.m. was running late and the disinterment was not going to be complete until 10:45 a.m.

As planned, Mary Kuhn was to witness the project of removing Daddy's remains and having them put into a concrete vault. The pink granite headstone would also be carried to the Smith Cemetery near Oakalla.

I was on my way to the Smith Cemetery at 8:00 a.m. to witness the gravediggers work, and to wait for the vault with Daddy's remains to arrive and be placed next to the Momee. Today, we would complete the circle, the final connecting of the dots.

Momee and Daddy, side by side, next to Momee's parents in the Smith Family Cemetery. Momee had requested years ago since she loved the family cemetery that she be buried there. I had Beverly take a picture of me, as I headed to the car.

As I write this, I am wondering why I felt that was important to do. I never do that. My path to the Smith Cemetery was already in my mind, as I had thought about it for several days. Down Highway 190 to FM 581, approaching Lampasas from the west, driving by our old home on Spring Street. I stopped outside the house.

I thought of the entire family gathering in Mom's and Dad's bed the morning after Kuhne and Rog married, and we literally wept. I was six years old. I cried too but wondered why.

I circled the house, went to the back of the house down the alley. As I looked at the back of the house where I grew up, I remembered Ruthe dropping from that back-bedroom window onto a car in the driveway below, damaging the roof of the car. Oh, my, she was in big trouble.

My eyes moved to the big oak tree in our back yard. Then, a flashback of fifty-five years to age six, and a summer evening came to mind. Aunt Dotty, Sylvester, Mom and Daddy, and Dr. Brooks were there.

We were all in the back yard. There was a large rope hanging from the oak tree in our back yard. Daddy announced to the guests to watch me. Then he called for me to climb the rope.

I scrambled effortlessly up the rope, one hand over the next to the top, where the rope was connected to the tree. The slide down must have been twenty feet in the air. The men laughed and applauded me. Momee, scolded, "Tree, he is going to hurt himself."

It was a happy memory.

I remembered Marty telling Ruthe and I the story of the Lion Hunt while sitting on the front sidewalk one night. Our dog Cindy, and Daddy making me crawl under our house to rescue one of her puppy litters.

The owl that Momee found in the bathroom clothes hamper. The cold red concrete living room floor, and the sliding front door that never worked properly. Playing pickup sticks with David and Ruthe, or when David saved up some cherry bombs to set off after Christmas.

The memories just kept coming.

Running out of the house to wave at Rog and see his jet do a barrel roll, Mom's custard in huge gallon jars; my mind was rolling from one memory to another.

As I headed toward the Town Square, I stopped by the Standpipe to remember the hours of playing there. Down the hill toward town, I wanted to drive by Matt Smith's house built in 1902, then past the first apartment Mom and Daddy

lived in after they were married, circle the Square, look at the Firestone Store, the Matt Smith Saloon on 3rd Street on the north side of the Square.

I drove a couple streets north of the Square, near the old school to see the house where Mary Kuhn and Marty were born. My thoughts turned to Rebecca's having to miss her senior year at that school, as the family moved to Canadian, Texas.

I tried to remember which corner Aunt Beulah's house was sitting, the house where Daddy met Mom, but could not find it.

I thought of John Storms, the black man that worked at the filling station, and the maid named Josephine, she was sweet. The funny story of the doctor's comment to Mom the day that I was born came to mind.

I stopped at the last stop light going out of town, the Hwy 183, Hwy 281, and Hwy 190 intersection, and changed course to ride past the Old Hanna Springs swimming pool, where the family spent most summer days, it seemed to me.

I thought of John T. being a lifeguard there, and Mom and Dad playing golf on the course, and square dancing at the pavilion. They loved to dance and did so, often.

I remember Carly Tice, the golf professional's name, for some crazy reason. I just circled through and rolled on east toward Hwy 183, with Sulphur Creek on my left side.

As I headed out of Lampasas, several landmarks sparked other memories and stories as I passed the gate entrance on Hwy 183 to Dotty and Sylvester Lewis's old home, then the vision of Bachelor's Peak, (*the rattler story on David's birthday*), past the Campbell Ranch sign (*dear old family friends*), the dirt road and mailboxes for the turn to Momee Smith's home. I noticed the stone entrance had been changed, and then turned on FM 963 at Chapel Hill United Methodist Church, moving east toward the cemetery.

The next recognizable turn was at the Blue Hole, where I stopped, took a picture and thought of our cousin Roger Wykes and all the years that he provided the surveillance and patrol to keep the public out of this beautiful and natural swimming hole.

About two miles further down the farm road, I came to the Moten Ranch with the familiar Old Smith Family brand the TO, the O was at the bottom of the T.

**I stopped the car and took a couple of pictures on this bright beautiful morning and watched the Rocky Creek meandering through the original family ranch and home site.**

**The Moten home site is the exact location of the family patriarch, Rocky Jim Smith, the very place where he settled in 1850.**

**I thought of the picture of the house that had burned at that location. The picture is in the Red Dawg Saloon, which shows all the Smith sons standing on the porch.**

**I thought of Lois Moten, one of Momee's classmates that had passed away just months before Mom. Momee Smith's house came into mental vision as I remember John T. churning the homemade ice cream on a holiday when the family was at her house. I love the old cattle guard that we had to drive through at the Cox's house on the way to Momee Smith's.**

**As I rounded the next curve and came to the gate where the Smith Cemetery sign is, I thought about the fact that this very land, was the place that Momee had inherited years ago; the same property that had eventually been purchased by Sylvester Lewis after the Firestone Store business failed. Momee's inheritance was lost on a failed business venture. Daddy had been a very successful schoolteacher and administrator, but a rather lousy businessman.**

**I thought of the years of financial struggle that he must have endured and his deep feelings of failure that resulted from the failed business venture. I thought of the speeding ticket Daddy told me he got one time going through Glen Rose, Texas.**

**The memories were flooding by.**

**As I pulled up to the gate to the Smith Cemetery, I jotted down on a yellow note pad that I wished one of my brothers and sisters could have come with me today, as it seemed I had replayed in my mind so much of our young lives in Lampasas.**

**Particularly, I thought of David and Ruthe, as we were so close growing up, and it seems to me that we shared all the same memories.**

**I phoned the current landowner to open the gate, so I could access the cemetery through the property easement. I was told he was a rough, mean spirited sort, so I disarmed him with my appreciation and gratefulness from my opening**



comments, as I gave him a warm smile and firm handshake. I learned some time ago that it is hard to be ugly to someone that is being pleasant and nice to you.

I felt like Momee for a second, for I knew his life story before he opened the gate and escorted me through his property. It seemed like everyone would tell Mom their life story. Next thing I knew, I was rolling up to the Smith Cemetery gate.

I could see in the distance two pickups in the cemetery, and sure enough, it was Hansford Smith and Delbert Perry. These two cousins have spent, literally, forty years making this family cemetery their life's work, giving it the attention and respect that it deserved. They wanted to be present to make sure that all went well and see if they could help in any way.

Hansford gave me another family tree pamphlet, for the fifteenth time, and told me several more stories of the original Smith sons, seven in all, which had the clear reputation of being "rounder's".

I always felt that the original seven Smith sons would be fun to be around and would probably make a party even better.

The gravediggers, AKA Strayley's Backhoe Service, out of Evant, Texas arrived about noon and quickly completed the task of digging the grave next to Momee's. I made a call to the Vault Delivery Service, knowing that the driver should be very close to Lampasas. Then the disappointment, when I realized the driver was about ten miles from College Station when I called him.

He had taken a wrong turn at Temple, on Hwy 190 and gone southeast. It was a good thing that I had called, or he might have gone all the way to the Coast before checking a map.

So, I had a couple of extra hours to float around the Cemetery and ponder, while waiting for Daddy to arrive. No worries, as it gave me more time to think and remember. I enjoyed it, maybe I even needed that time.

It occurred to me that many of my older brothers and sisters believe that the stress of Daddy's final years created a horrible existence for those remaining at home, David, Ruthe, and me.

Yes, I do clearly remember some sad and remarkably ugly moments that have marked me, but I really do know that Daddy loved me, and I have always considered myself very blessed to have been part of our family.

**I remember praying that Daddy would not be afflicted with the problems of the bottle, but today believe that I am better, stronger, and smarter for having experienced it.**

**Only weeks before Daddy died, I was playing in a basketball game, at the Gopher Auditorium and asked him to come. I wanted him to see me play. Daddy asked if I minded if he did not come, “I am just not feeling good, Son,” he said.**

**That night I was high point man, leading our team to victory by scoring fourteen points.**

**I laid down on the love seat in the den to talk on the phone after the game. He came in with a big chocolate milkshake that he had made for me that night.**

**He said, “Son, fourteen points is really good, but I have seen you shoot, you can do better than that.”**

**Daddy did not tell me he loved me often, but he would always do things for me. That was Daddy’s way of expressing his love.**

**I knew it would come up today, just knew it, expected it would, that one nagging memory that has always clung to me. It has never gone away. It occurred in Daddy’s last year, actually his last months. I have always hated myself for that day, for my own self-centeredness, my own lack of sensitivity and understanding as a seventeen-year-old.**

**It was the summer before Daddy passed away. He was so ill, a broken man, really, having lost his job and he was not feeling well. Truthfully, I did not realize, I did not understand that Daddy was terminally ill for Momee never told me in that specific way.**

**I was being delivered to the Grand Prairie swimming pool by Daddy and another man who was in the car that day. They were running late for an appointment and Daddy dropped me off about three blocks from the swimming pool. He did not want to be late for his appointment.**

**I was so ugly, so mad, so mean, really horrible to Daddy that day. A hot-headed seventeen-year-old with basically zero life experience was screaming at his sick father because he did not take me all the way to the pool.**

**I have wished a thousand times that I could take back what I said and did that day. Momee pierced my heart two days later when she told me that I had really hurt Daddy’s feelings in front of this stranger, no less.**

**“Paul, what did you do and say to Dad?” Momee asked. I was so ashamed of myself that I could not tell her. Even now I do not want to repeat what I said and did that day. I was a hotheaded jerk, and at that time in my life on that day, I had little respect for Daddy and his problem. To my way of thinking, he had everything and was throwing it away. Why he could not whip his problem made him seem weak to me.**

**At seventeen years old, I was too immature to understand that alcoholism is a disease. In fact, a large part of the population have this genetic makeup that makes them very susceptible to this sickness and it can create a destructive even fatal lifestyle as it did with my father. I simply did not understand the reality of Dad’s battle, his ugly addiction.**

**I know that we all have done and said things that we regret, but for me, this was my worst ever. Ashamed, is a hideous word, it sticks to you. After the vault was lowered into his grave, the site cleaned up, and the headstone in place, everyone was gone, I just stood there for several minutes.**

**I told Daddy, for the thousandth time, that I apologize for my bad day some forty-five years ago. It sounds strange, I know, standing here forty-five years after Daddy has passed away, expressing my regrets for an immature seventeen-year old’s actions. Even more strange was the fact that my verbalizing it to Daddy today, at this setting, did make me feel better.**

**I am really glad I took this day to be here and to relive so many memories of my youth and the family. I am so lucky to have had these two parents that love me so much and to have been part of this big family. I would not trade it for anything.**

**It was dark and nearly 6:00 p.m. when I turned into 3 Trees Ranch off of Hwy 190. It had been twelve hours since I started this day overlooking the Colorado. I was drained, actually. Momee and Daddy are together forever now. I still think that I was Daddy’s pet. I know it was probably because I was the baby. I sure did like that feeling...pet... sounds good.**

**I want to close by telling my brothers and sisters that I love them. I really wish that you could have been with me today. We are so lucky, you know; however, I probably would not have had my private moments with Daddy. I guess the day worked out just fine.**

**Together Again,**

**Lucky Number Seven, AKA the Pet**

## **Stories of My Youth that “I Have Always Told”**

### **Dad’s Lesson to “Stand Your Ground”**

In the fourth grade in Canadian, Texas, I was at a high school basketball game. I had gone to the game with Daddy as he was working the concessions stand to make a few extra dollars that evening.

I was in the stands watching the game when a seventh grader came down the aisle where I was sitting. He shoved me down and slapped me as he went by. He was obviously bigger and stronger than I was, so I did not fight back.

I went to Dad crying at the concessions stand and told him what had happened.

Dad cleaned my face with a wet rag and stood me up and said:

“Son, you must learn to *Stand Your Ground*. I want you to go back up there and stand up to that boy.”

“Get his attention, son, get his attention,” he encouraged.

I walked back up to the top of the auditorium. I saw Dad watching from the floor. I pulled my shoe off my right foot, found the seventh grader who had shoved me down earlier, and busted him in the nose with my shoe.

Immediately he was on me, naturally.

At that moment the Superintendent of the Schools, my dad’s boss, Mr. Brazeal, grabbed both me and the seventh grader, questioning about my actions with the shoe.

I was not about to tell him that Dad had sent me up there to “Stand my ground.”

## **Six Weeks in Bed with a Liver Disease**

**In the fall of my seventh-grade year at Lee Junior High School in Grand Prairie, I got very sick.**

**I had been asked to go over to my friends, Gary Gilbreathe's home after school to play. We rode the bus to his home from junior high school. On the bus, that day was a bully, named Tom Bogart. He was pushing and shoving everyone around on the bus as kids do sometimes.**

**As the bus pulled up to Gary Gilbreathe's stop and we filed off the bus, and Tom Bogart tripped me. Several kids got off at that stop and the bus left. Tom Bogart, who was a tough kid, began to harass me at the bus stop and a fight started.**

**We struggled on the ground, throwing punches and wrestling, and I basically got beaten up with all the kids circling around egging on the fight. Bogart left as the clear victor and I remember just lying there completely and totally exhausted.**

**In fact, I needed help to stand up, as I was simply wiped out physically. It was not a vicious fight and I wasn't injured physically, but mentally I did feel horrible that I had gotten whipped so badly.**

**I called Mom to come get me very soon after getting to Gary's house that day as I was so spent physically. I felt something was seriously wrong. The next morning, I felt so wretched and sick that Mom insisted that I get to a doctor and get checked out. Dr. Locke was shocked at my appearance as I had a yellow tint to my skin and my eyes were very yellow. When my urine was tested the verdict was in.**

**I had hepatitis, a very serious liver ailment that is generally caused by infected food. My liver was very enlarged and extended and not functioning properly. The fight on the school bus did not have anything to do with the illness, but when I tried to fight back that afternoon, I simply had no energy or strength to fight the kid off.**

**I, for the first time in my life, felt helplessness. I was violently ill for over six weeks. I had no strength, and the only cure was total bed rest. Mom and Dad both worked, so my Dad would come home each day at noon and prepare my lunch and check on me. It was a frightening time, a helpless feeling, for a young active boy to endure.**

**After the six weeks flat on my back resting, I was prevented from strenuous exercise or playing sports for another six months. I have never forgotten this hopeless feeling. Just the energy to stand and walk to the bathroom would exhaust me.**

**It was an awakening for me as to just how fragile my health could be, and just how quickly life could change. I learned how precious good health is, and I never took feeling good for granted again. You only have to be really sick once, to remember and understand that each day that you feel good is a very special day.**

## **Trouble in River City.... You Got Trouble My Friends, Trouble, Trouble, Trouble!**

The wonderful song from the famous musical, *The Music Man*, appropriately describes my sophomore year mistake.

In the spring of my sophomore year in high school, it was a tradition for the Grand Prairie High School a cappella choir to entertain the entire school in an assembly. For months the choral department had prepared this hour-long vocal presentation. To be in this choir was a distinct honor, as our choir got to travel regularly outside of school. You really had to be talented to be selected to participate, with tryouts, personal auditions, etc.

I was very proud after tryouts with Mr. Earl Tom Keel, the highly admired choir director of Grand Prairie High for almost thirty years. He had selected me to be one of only nine sophomore students to be admitted into this a cappella choir group. There were about 120 members of this choir and almost everyone in the school tried to be in the program.

The risers had been assembled and for weeks we had practiced and performed in the high school auditorium. For weeks it had been going on, but I had never participated. Several of the senior boy students were climbing the long metal ladder at the exits up this large auditorium wall, perhaps five stories high, and sitting at the top overlooking the choir rehearsals.

At first, there were only a couple of guys that did it, but eventually close to fifteen boys had made this climb one day or another. Everyone knew that it was certain trouble if you got caught over the auditorium risers, fifty feet in the air. I had never gone up there, thinking it was certain trouble.

Finally, it was the day of the grand presentation and the entire school arrived. Close to 1,200 students were filing into the auditorium. Johnny Wilson, my best friend, grabbed me and said, "Let's climb to the top of the ladder and see where the guys have been sitting up there".

So, I went first, Wilson second, and we climbed to the top slowly and carefully, as a fall was certain death or major injury. The students were basically seated with a buzz in the air anticipating the presentation to come. They were



waiting for the curtain to be raised. The entire choir was in place and Mr. Keel was giving final instructions before the performance.

At the top of the ladder, I looked out into the darkness of the roof structure of the auditorium and could see the choir on the risers below on the stage, but I could not see the students seated in the audience. Wilson prodded me to take a step to the platform, "Go to the platform," he said.

I could not see the platform where the seniors had been going but threw one leg over the cinderblock wall.

Instantly, the ceiling tiles broke, and the roof structure busted loose and debris began to float down into the auditorium and onto the student audience. There was a scream and all eyes focused on the falling ceiling tiles.

I turned to John Wilson, informing him of OUR PROBLEM as I could see the students through the hole that I had made in the auditorium ceiling. Down the ladder, we went as fast as we could. Wilson was short and could not get down the ladder very quickly.

About halfway down the ladder, I heard a deep angry voice. It was the high school principal, Tom Holly shrieking, "What the hell are you boys doing?"

We were directed immediately to the principal's office where the interrogation was underway: "What were you thinking?" "Who all has been going up there?" "You could have killed yourself if you had fallen!"

The discussion continued, as we missed the school performance and it was clear we were in jeopardy of being forbidden from participating in the a cappella choir or worse.

I was required to call my dad, who was assistant superintendent of schools in the district and was also head of maintenance at the time. I could hear him say, "You did what?"

This was not a good day as you can imagine. I had never gotten in trouble before, and certainly nothing like this.

Tom Holly paddled us, five licks with a longboard to the rear, a standard punishment at the time. We were also given detention study hall for a week, and it was not a fun experience when we got home that night.

**The one lifesaver for me was that John Wilson's dad was on the board of trustees for the school district. I always felt that this saved me from losing my coveted sophomore position in the a cappella choir.**

**Look, listen and learn from your experiences and I did.**

**What seemed like a harmless climb to the top of the ladder to see where all the seniors had been going nearly cost me dearly.**

**It was a good lesson learned.**

## Breakout and Confession

I was a senior in high school and had been chosen to be the lead role in the Grand Prairie High School a cappella choir spring musical. I was very excited about the role in the musical, “Little Mary Sunshine”.

For over thirty years my high school had performed annual musicals under the direction of Earl Tom Keel, the choir director. The community supported and loved these annual productions.

In my senior year, Grand Prairie High School got a new auditorium, called the H. H. Chambers Auditorium, named for the current superintendent of schools that had been supportive of all the fine arts programs. This was an amazing and first-class facility with an orchestra pit that rose from the basement and sat thirty musicians.

The new auditorium would seat nearly 1,200 people and for four nights each spring there would be a sold-out house. It was a big honor to have a lead role, I took the challenge very seriously, having to sing several solos and having the most lines of any cast member. It was a very impressive high school production and a growing experience for me.

For nearly two months we had practiced our roles, our lines, and the music complete with the orchestra the last weeks before the presentation.

Finally, on the Thursday evening before it opened, the cast gathered in the new auditorium to put the finishing touches to the musical. For the last hour, I was not involved personally as the supporting cast reviewed their individual solos and lines.

Since I was not going to be involved in that final hour of rehearsal, I had talked my girlfriend into coming with me to the third-floor stairway for a visit. We



sat up there talking with one another and we lost track of time. Finally, I took her hand and said we needed to get back to the rest of the group rehearsal.

As we were heading into the dark stairway, I began to realize there was no noise, no music, no talking.

As we felt our way to the auditorium stage, all the lights were out, and I realized the practice rehearsal had ended and we were the only ones in the building. We kept our calm, and slowly felt our way in the dark to the exits. One after another, we realized that all the exits were locked.

After about thirty minutes of searching for a door that would open, it became apparent that we were locked in the auditorium. I began to panic as I knew we could not stay until morning, not a chance. I finally had to use my shoe and break out the window on an interior door, and then a window of the exterior door. I was devastated that I would have to break glass to get out but there was no other way.

We rushed to my 1949 Ford and I knew the first thing I had to do was to get my girlfriend home as quickly as possible. It was 11:30 p.m. and she was due home at 10:00 p.m. I figured her parents would be furious at me.

I dropped her off at her home and began heading towards my house. I was just about home when I made a last-minute decision to turn towards the direction of Mr. Keel's home.

I had determined, it would be better to confess than to ask for forgiveness when the word got out that I had vandalized the new school auditorium. I knocked on Mr. Keel's front door at 11:45 p.m. There were no lights on, and I hated standing there, waiting.

Finally, after what seemed to be a lifetime, the door opened with Mr. Keel in his pajamas. "Paul, what are you doing here at this time of night?" he asked.

I spilled my story with my head hanging down.

I told Mr. Keel that we did not hear everyone leave, and we had been locked in the auditorium. I had also broken two glass panes to get out of the building. I offered to pay for them, for I felt terrible for what had happened.

Mr. Keel brought me into his entrance hall, turned the lights on full bright, looked me in the eye, and said, "Paul, thank you for telling me the truth. Now, you will never repeat this to anyone, do you understand? I will take care of the glass breakage. You just keep your mouth shut about all of this."

**I thanked Mr. Keel and went home completely drained. I was so glad that I had confessed and told the truth. Mr. Keel was going to cover up the entire incident for me, and I was grateful.**

**I remained dear friends with my choir director for the rest of his life, another forty years. Every time I saw him, he would mention the cover-up and we would laugh about it. Mr. Keel was a wonderful teacher and a terrific friend to me. I had learned a valuable life lesson.**

## Thumbing Rides From San Francisco To Dallas

I mentioned that my Mom was very adventuresome. In the summer of my seventeenth year, three buddies and I decided to do something bold and different to build a memory that would always be with us. My friends that went on this trip were Greg Colip, Jim Smith, and Johnny Hilty.

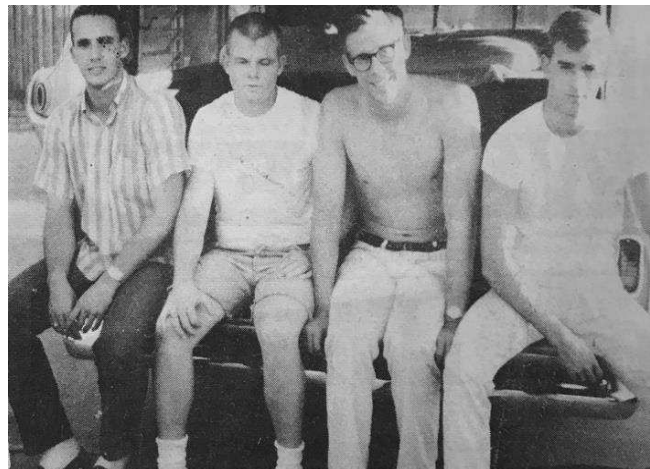
As high school kids, we had fallen in love with the lure of California and the great rock group of the day, The Beachboys. Many of their songs were about surfing the coast of California. It was Greg Colip that came up with the idea while we played guitars one evening.

He said, "Let's go on a trip to California and learn to surf the waves of the Pacific Ocean!" We hatched a plan and discussed it with our parents.

My Mom was very pleased that I had such an innovative plan. Jim Smith had gotten permission from his folks to borrow his family's Chevrolet pickup with a camper over the back and this would be our transportation and hotel all in one. We then plotted the route going west on Hwy 80 from Grand Prairie to San Diego.

We would stop at the first beach, La Jolla, then to each public beach from San Diego to San Francisco. The trip would last two full weeks. We would sleep in the back of Jim's pick up and shower on the beaches each evening. We were going to ride the Californian waves! We were all young and in terrific physical shape, we figured it would be a blast.

We carried two large surfboards that protruded from the back of the vehicle. It was in August of that year that we started the ride, switching drivers, going non-stop to the beaches of California. The local paper in Grand Prairie sent a reporter over to get a picture and the story of the extravaganza.



**CALIFORNIA BOUND . . .**

. . . These four Grand Prairie youths, heading west on Project Huntington Beach, left to right are Jimmy Smith, John Hilty, Paul Rowntree, and Greg Colip. Not shown, and also a member

I actually found the picture put in the local paper of the guys sitting on the tailgate the day before we started the trip. I had saved \$100 to take on this venture, which seemed reasonable since we only had to pay for gas and food.

We nearly fried on our first day at La Jolla Beach, as the air was so cool, and we did not realize how reflective the sand was. All of us had horrible sunburns over our bodies the first night and we all wore shirts and hats after that first experience. We took turns on the surfboards, chased the beauties on the beach, showered on the public beaches each night, and used the public facilities when needed. The quarters were so close, and our friendships were tested as the days passed.

One by one we made our way up the California coastline; Torrance Beach, Redondo Beach, El Capitan Beach and others and finally to Berkeley, California to stay at my brother John's apartment before heading home.

John T. Rowntree was living there while getting his doctorate in economics at the University of California at Berkeley at the time. He and his wife, Mickey, welcomed us to a shower and home cooked dinner.

That first evening, my brother John, chastised me for hanging at home so long, not really experiencing life, he would say repeatedly. "You're a Mama's boy," he told me.

Both he and my brother David had left home at sixteen and had worked in Idaho's forestry service and they had seen and done much more than I had. Brother John encouraged me to tell my friends to go back home and for me to hitchhike to Dallas, just for the experience.

"It will broaden you and give you confidence," he said.

I told him the next morning that I wanted to hitchhike, and I informed my buddies to go ahead without me. They pulled out from San Francisco for the long ride back to Grand Prairie, Texas.

My brother, John, gave me a little advice about hitchhiking as he was twenty-five years old at the time and had a great deal of hitchhiking experience. His advice has stuck with me and it really helped me on the trip home to Texas:

- Wear a long sleeve white shirt, so the drivers can see you and you look clean and professional.

- **Take a small bag, get some white tape, and put the word, TEXAS, on the side of the bag. It tells the drivers your destination and everyone loves to pick up a Texan.**
- **Don't talk too much, be friendly, but don't dominate the conversation.**
- **Always be courteous, professional, and always be a gentleman.**
- **Offer to drive, if you see that they are tired.**

**However, the night before I was to leave for home, my buddies arrived in Grand Prairie and my Mom learned that I was going to hitchhike home.**

**Mom called John that night to tell him to put me on a bus for Dallas, and "Do not let my baby hitchhike home, period!"**

**She had just read an article that twenty-seven hitchhikers had disappeared in the last two years on Route 66 in southern California. John promised to put me on a bus. I could hear John talking to Mom in the other room and could tell from his side of the conversation that she was not happy about "our plan". He came into my room where I was sleeping on a pallet on the floor and told me of Mom's phone call.**

**He put it to me this way:**

**"Mom wants her baby to get on a bus. Are you going to be a baby all your life, or will you extend yourself and learn about this big world outside of Grand Prairie? "I quickly responded, "I will hitchhike. Get me to a highway in the morning."**

**With that, the trip home was set.**

**John asked me how much money I had to make the trip, and I told him that I had three dollars. He said, "Perfect, that's enough, perfect."**

**His final advice was that wherever I landed that first evening, to make a collect call to his home number and ask for Paul Rowntree. That would be the sign that I was all right and he would know where I was.**

**But If I asked for a collect call for John Rowntree, he would accept charges knowing that I had a problem. Ask for myself if I was o.k. and ask for Brother John if I had a problem. So, the code was in place.**

**On that early morning before dawn, John drove me to the highway outside Oakland, California, just across the bay from San Francisco and set me out on the**



highway. He drove about two hundred yards and waited for me to get my first ride. I can still remember the feeling in my stomach at that moment as the journey was starting.

The trip was 1,800 miles long, and it took me thirty-six hours total to make it to Dallas. That is an average of fifty miles an hour. I had a total of seventeen rides, which was an incredibly small number of rides.

The experience is one that I have recalled and retold a thousand times in my life, and it did build new independence and confidence for me. I still remember the first pick up car was a sport GTO, and the driver wanted to show me how fast it would go. He offered me a cigarette as he showed off his car, going about a hundred miles an hour.

I remember the funny Jewish family that did not say three words to each other or to me in over three hours. The one ride that was most interesting was a pickup in Needles, California, southern California where Route 66 begins.

The terrain in southern California is flat; I could see five miles in all directions. To my right were four other hitchhikers, and to my left were three more hitchhikers, and they were all in SERVICE UNIFORMS.

My heart sank, as I knew this was going to be tough competition. Nature called and I ran as fast as I could to the restroom in the Shamrock gas station behind me.

As I returned to the highway, a Volkswagen pulled up next to me and offered me a ride. His name was Richard, and he had come from West Virginia to California in the last week. He was heading back to West Virginia. He had never picked up a hitchhiker in his life.

This stop in Needles, California had been the longest wait between rides that I had experienced, one hour and twenty minutes. I had chronicled every ride along the way home.

I asked him later why he chose me to be his first ever hitchhiker to pick up and he responded that he always wanted to talk to a Texan. When he saw my face, I just looked like I needed help.

So, our 1,100 miles, twenty-two-hour experience together began in the late afternoon of that first day. I remember so clearly that his Volkswagen turned over to 100,000 miles while I was in his car that evening. I also remember that the

shotgun side of the seat did not have a back on it. **NO BACK ON THE SEAT!!!!**  
**Ughhhhh!**

He had taken it off and laid it down as that was where he had been sleeping all the way from West Virginia to California, and now back to West Virginia. That did make the ride very uncomfortable, as I had nothing to lean back on, but I never complained, not once. He took me from Needles, California to Amarillo, Texas on Route 66. At Amarillo, the road turns north to Kansas City.

The first evening when we stopped for supper, we had gotten a hamburger, and I picked up the check. I told him that I appreciated his help. The burger was only an extra twenty-five cents, so it was not a big deal, but that welded our friendship. As night came, I offered to drive throughout the night and let him sleep. He studied me for a moment and then agreed to the arrangement.

All went well until about 5:30 a.m. the following morning, and I began to fall asleep at the wheel, drifting in and out, but not wanting to wake him. In a flash, I whipped the VW as directly in front of me was a massive transport truck. I had drifted into his lane.

The trucker blasted his horn, and I recoiled. My new friend Richard who was trying to sleep rose up out of the seat wide-eyed. He made me pull over and he took the wheel. It was a very close call from disaster.

We pulled into Amarillo, a city of approximately 100,000 people, and robust with activity. I needed to connect to the other side of the city with a road going south to Wichita Falls and Dallas. I had been with Richard for twenty-two hours at this point. He pulled over to let me out as he was going north to Kansas City.

I extended my hand, gripped his firmly, looked him in the eye and said, "Richard, you have been a real gentleman, and I appreciate your help so much."

I waved goodbye and as Richard drove off into the distance, I pondered how I would ever hitchhike through such a busy city as Amarillo.

Fifteen minutes passed, and I looked up and there was the VW and my friend, Richard. He had turned around and had come back. For me!!! I reloaded into his car, and he took me twenty-five minutes through Amarillo, Texas. He set me on the right highway toward Wichita Falls. I immediately thought of Brother John's advice about being professional and always being a gentleman.

**It worked, it worked! He had come back and taken his time to help me get through Amarillo.**

**The rest of the trip went well, with no real obstacles until I got to downtown Dallas, as it was the middle of the night, I had to call my brother David to come and get me. I had been up for over thirty-six hours by then. I recall being so tired as I got in bed at home, but I was wide awake from the rush of making it home.**

**A dangerous experience, but a lifelong memory had been created with this trip to California. Mom hugged me so hard and was so happy that I had come home safely.**

**It was definitely a trip to remember at any age.**

## **My First Car and A Great Story**

As a senior in high school, I really felt that I needed transportation of some sort. I had been dating for a couple of years and would have to borrow someone's car or use the family car. I began to look around for a used but reliable, car and found one at a used car dealership on Main Street in Grand Prairie.

It was a pitch black 1949 Ford Sedan, stick shift, a real beauty, despite the age. The salesman told me his final price was \$150.00, but I did not have that much money, so I approached Brother David with the proposition that we could partner on this deal. We studied it, and agreed, to put up \$75.00 each.

However, while the sixteen-year-old car ran ok for a vintage model, it looked rather shabby compared to the current-modern styles. Basically, this car desperately needed a makeover if I wanted to impress my peers.

So, David and I went to Gibson's Department Store and purchased "pull on" seat covers that were brown, and two cans of light brown metallic paint. We taped off the small amount of chrome on the dashboard and sprayed the new metallic paint on the front dash. My Brother-in-Law, Robert Rogers, Mary Kuhn's husband, also helped us put on the seat covers, and voila, we had a new car!

Not only did I use it for personal use for several years, but both David and I also used it to carpool to Arlington State College (*now the University of Texas at Arlington*) for several years.

Brother Dave and I have enjoyed a funny memory over the years that occurred as we were driving this car to Arlington State College. David was a senior while I was beginning my freshman year. On that morning we both had classes in the Business College building, so we walked from the car to the building together.

As we entered the building, we separated to go our own ways. I walked to the second floor of the building and entered the restroom and went into one of the stalls. I was unaware that Brother David had come to the same bathroom from a different direction in the building and had entered the stall next to me.

David has always been one that loves a good joke.

As he sat in the stall, he recognized my shoes in the stall next to him. He decided to play a joke on me, so he reached under the stall and put his hand on my leg, rubbing up and down my leg, as I sat in the stall speechless.

Well, I was shocked, needless to say, but as this hand came at me, I realized it was Brother David's hand.

So, when he touched and stroked my leg, I was stone silent, not a peep, not a scream, zero response, nothing. Suddenly, you could hear a pin drop in the bathroom. I could just imagine David sitting next to me, at this point questioning his recognition of my shoes.

Suddenly David began to shuffle. Since I gave no reaction to his hand on my leg, he thought that he has just stroked the leg of a complete stranger in a college men's bathroom.

I began to hear a rumble of noise as David nearly knocked the door off the bathroom stall in an effort to get out as fast as he could before the stranger came out to question his intentions. I had turned the table on Brother David's joke by not reacting to his underhanded attack. He just knew that someone is going to think that he is a pervert.

As he got to the bathroom door on a mad run, I could not hold my laughter in any longer, and I began to laugh uncontrollably. David recoiled as he heard me laughing. I had turned the joke on Big Brother David. It has been one of those stories that has stuck for each of us.

We laughed all the way home that day and have repeated the story a thousand times over the years. I have always said that the best humor of all is the things that happen to us in our own lives, for you could not make this story up.

Good advice to everyone is to keep your hands to yourself when in a bathroom stall!!!

## **CHAPTER II:**

### **My College Life and Frat Experience**

As I have stated before, I lived at home for the first two years of college and attended Arlington State College commuting back and forth each day.

In my junior year, I transferred to North Texas State University (*now The University of North Texas*) in Denton, Texas. It is from there that I received my BBA, Bachelor of Business Administration Degree in January 1969.

My college time at North Texas State University in Denton was only a slice of time in relation to my life span, but it had an important impact on my personal direction. The college days were short but a significant time of growth, of expanding thought, of testing, of being carefree and about setting a life course.

Looking back on the experience, it broadened me, made me self-sufficient, and socially confident. I was healthy, happy, and so self-assured. It was a rewarding and wonderful time in my young life.

I had never considered joining a fraternity during my first three years of college, mostly because I did not think I would identify with a bunch of rich kids. I had the mental image of the fraternity life as being rich snobs having parties, and I constantly was having to work various part-time jobs through college.

While at North Texas State I lived with four to five roommates and we were all splitting the rent, utilities and food costs. That was a great experience in itself, but my senior year I had met a group of guys from the next-door apartment that were part of the Theta Chi Fraternity.

Theta Chi was a small group of young men, but as I got to know them, I found that eighty percent of them were also working part-time and were not privileged or wealthy at all; they were like me. I was asked to consider pledging Theta Chi and I decided to become a part of that fraternity. My pledge class included twenty-eight young men from Texas mostly, but several came from out of state. To this day I can recite most of their names. This decision was the best

decision that I made in my college days, as I meet and became friends with so many young men from diverse backgrounds and we developed lifelong friendships.

Even now I keep up with and socialize with many of those men that were part of that college experience. I have laughed at the fact that some of these guys were renegades and probably should have been in jail somewhere, but most of them were hard-working students who were trying to better their lot by studying hard and getting a good college education.

I enjoyed three semesters with this group of young men. That social involvement got me into campus activities and intramural activities and projects that were very special. I grew socially from the experience and gained confidence from the relationships, and ultimately became one of the Chapter Officers, the Treasurer of the fraternity. They would say, "No one keeps up with money like Rowntree, he needs to be our Treasurer." They did not know that I had always taken care of money.

In retrospect, I don't believe that I would have met Beverly Bullard, my future wife, and partner had I not been involved with the fraternity. That is another story for another chapter.

The fraternity experience was a positive one for me, a growing time in my young life and yes, we did have lots of parties and civic projects and wild and crazy memories of youth. The pledgeship was physically brutal in those days, but the relationships and bonds cannot be replaced.

I will spare you the descriptions of the pledgeship activities that were physical and sometimes demeaning and dangerous, and you probably would not believe them anyway.

All of life's experiences generally form who you are to become, and this experience broadened my scope of influence and social life and allowed me to truly enjoy college life on campus for the first time.

Fraternity Pictures



“I’m Lucky, I have always been Lucky”



## **College Stories That “I Have Always Told”**

### **From Blackjack Dealer to OutCast**

In the summer following my junior year in college I had a fraternity brother invite me to go to Reno, Nevada for the summer and work at Harrah’s Casino and to become a blackjack dealer. The position sounded rather romantic and exciting, while I was not a gambler and not much of a card player, I knew that I could learn the tricks of dealing and do it well.

The plan was simple: my friend, Jerry Green and his brother Freddie Green and I would drive to Reno in my 1966 Mustang. We would rent an apartment near the casino and build a great summer memory while saving enough money to pay for my last year of college.

I had worked each summer since high school at Ling Tempco Vaught, an airplane manufacturer and the largest employer in Grand Prairie, Texas. The money at LTV was really good for a part-time summer hire and the job had served me well over the last three summers. The opportunity to try something new and exciting really piqued my interest.

Jerry Green had worked at Harrah’s Casino the year before in the slot machine department and had a good reputation. He had been encouraged to come back this summer to become a blackjack dealer and to bring a couple of friends with him.

Jerry had called his contact two days before we started the drive to Nevada and the man gave us the “all clear sign.” We were excited and headed to Reno, as soon as the spring semester at North Texas State University ended.

I was going to contact Ling Tempco Vaught after we had gotten to Reno and let them know that I was taking another job, as they had told me that I had a job the next summer if I was interested.

**It was a long trip for three big guys in the Mustang without air conditioning, but we made our way by switching drivers every two hours. It was a Friday afternoon when we rolled up to the casino, parked and found the personnel department.**

**Jerry Green took the lead and introduced us to the supervisor with whom he had been corresponding. We were heartily welcomed, encouraged to get a place to live and be in the casino at 9:00 a.m. Monday morning to start dealer school.**

**We immediately began finding an apartment as close to the casino as possible. By that Friday evening, we had found the apartment, unloaded the car, and sat down to relax until Monday.**

**On Monday morning we walked into Harrah's Casino to start the training for the blackjack dealer school. Jerry noticed it first, then I noticed that we were being followed through the casino, by one, then two, then three big security guards walking alongside us, as we attempted to make our way to the personnel department. Finally, we were stopped and asked to leave the casino immediately.**

**"Please exit the casino, and do not return," said the head security guard.**

**Jerry resisted very professionally, telling the guard that we had dealer jobs awaiting us and we had checked in on Friday. The guard cut him off and repeated his request to exit, now, exit immediately the casino property and do not return.**

**Needless to say, we were staggered and disappointed but did not resist. We were escorted to the door and basically ejected from the premises.**

**Because of all the attention, we had no chance to find Jerry's contact in personnel. As we regrouped on the street, Jerry wanted to go across the street to Harold's Casino and see if there was employment there.**

**As we walked into the second casino, the same thing happened; we immediately had guards following us, then the confrontation for us to leave and not return to Harold's. Now we were very upset and reeling from this rejection from both Harrah's and Harold's casino.**

**It was that afternoon at about 5 o'clock that Jerry called his friend at Harrah's Casino from a pay phone in a filling station. The reality became clear why we had been treated like criminals. Despite the fact we had been encouraged to come out there from Texas, Jerry's friend said we would not be hired at Harrah's, or at any other casino in the state of Nevada. We were blacklisted!**

The previous year when Jerry Green had worked in the slot machine department, there had been a man who was a schoolteacher from Oklahoma that had worked in his same department that summer. After Jerry Green had left for Texas, the Oklahoma schoolteacher had been caught setting up jackpots.

You see, each time a customer/gambler won a jackpot, the casino employee in that area of slots won a bonus as a percentage of the winnings. However, the Oklahoma schoolteacher had learned how to set up jackpots on the slot machines and had enjoyed a very lucrative summer with many bonuses from rigged jackpots in his area.

Jerry's friend in personnel indicated that management was not able to determine if any other employees working in slots that year had been taught how to set up the jackpots, so the management of Harrah's decided to blacklist all employees that had worked in slots the prior summer.

Basically, Jerry was found guilty by association, although he had not participated in illegal activities. All of us were declared outcasts in Nevada casinos. We left Reno and went to Lake Tahoe and tried to get hired there and the same ejection was repeated.

We were defeated, no jobs, the door slammed shut, and we were not at fault. If only Jerry's friend had told him before we headed to Reno, it would have helped. Thankfully, I had not called LTV in Grand Prairie.

We turned the Mustang towards Texas and left Nevada in the rearview mirror. I got my job back at LTV and it was a productive summer, but I was terribly disappointed that I did not have a new experience at the blackjack tables as a dealer.

We were rejected, we were outcast, we were blackballed, and it was no fault of our own. This was my first taste of the fact that all things in life are not fair.

# C o c k y

Arriving early the first day of a “Marketing” class my senior year, I looked around to see if I recognized any friends. I began to thumb through the textbook of the course that we would be studying that semester. The class was full, and all heads were down and preparing to meet Dr. Reginald Cox, as we pondered just what this course was going to involve.

College students in the late 1960’s dressed very casually, or I should say the students all looked like we were going to an all-day picnic. Most students wore a ragtag informal attire with footwear ranging from flip flops to tennis shoes to boots. It was as if we had all just awakened from our night’s sleep, crawled out of our sleeping bags, and slipped into our house clothes and went to class.

The door opened and all eyes gawked as Professor Cox made his entrance. While he was of average height, he had tan skin, which seemed to compliment his perfectly clipped slicked-back gray hair. His glasses were slipped down on his nose so his eyes could look over the rims.

He looked like he had just stepped out of a magazine advertisement, sporting a perfectly fit three-piece suit and tie, with the shirt cuff delicately showing gold cufflinks.

I could read the paper off the reflection of his spit shinned formal black shoes. The coat, while buttoned up, had not a wrinkle anywhere on it. In his left hand, he carried a black leather briefcase, and he had a bounce, a gait about his walk that made everyone focus on him. The way he strutted in reminded me of a peacock.

Dr. Cox turned to the class and never uttered a word. He laid the briefcase down, turned and walked to the blackboard, picked up the chalk, and wrote one word across the entire expanse of the blackboard:

C                      O                      C                      K                      Y

He turned back to the class, stepped in front of his desk and again flashed his broad smile that seemingly had teeth for days at the class. He just stood there, glanced around the room, and for at least three minutes there was stone silence, as the class was taken aback, stunned even.

*What was this guy doing?*

Finally, Dr. Cox spoke:

“Some people think that I am... C O C K Y,” he said, as he broke the word into about four syllables. “Class, I am not C O C K Y... I am... C...O...N...F...I...D...E...N...T!”

And then he flashed his amazing broad grin again. Then came a long pause, as the class was hypnotized.

With the resonance of General George Patten, he bellowed:

"If you want to be the best at what you do, You, have to have Confidence. Confidence in your ability. You have to be self-assured, and assertive, and positive. You must be tuned in, have style, class, and presentation. You must know your stuff. I repeat you've got to know your stuff."

One by one, he pointed at each class member as he went around the room locking eyes with each one of us. The class was silent and dumbstruck, thinking, *'who was this guy?'*

Dr. Cox dripped with CONFIDENCE, or I should say he was really COCKY from his voice, his gait, his dress, his presentation, his entire persona. You just knew, he was a pro. In fact, he was just that, not just an academic but a real live retired Madison Avenue advertising and marketing executive that had come to the classroom to share his experiences with students.

He was the most informative, electric, and magnetizing professor that I had ever met, and the semester class experience was outstanding. I was drawn to his presence, his style, his knowledge, his verbal skills, his energy.

The other students were also all mesmerized by his flare, his style, his personal certainty. You see, we knew, that he knew his stuff. He was the real deal, a true professional. This left an impression on me. I could not get enough of his presentation and leadership style.

**This class, this professor, made me want what he had. He had the “it” factor. Confidence reeked from his personality. It was an amazing class and experience.**

**I am personally amazed that this professor’s personal presentation has stayed with me for over fifty years, but it is a reminder that we are all a product of our experiences and our backgrounds and all of it influences what we become. Dr. Cox was a polished and successful professional.**

**I wish that I could thank him for his contribution to my development.**

## **CHAPTER III:**

### **Military Service– Army Reserves**

#### **1968-1974**

For as long as I can remember, the reality of facing military service was part of my young life. The draft was a fact of life. Like the generations before, all men eighteen to thirty-five years of age were required to participate in two years of military service for our country. I was lucky, in that I received a college deferment, a classification that prevented me from being drafted into service as long as I was in college.

During my college years, the Vietnam War was broadening and the need for men was accelerating. The U.S. government decided to have a lottery drawing to determine how the draft was to be implemented. All U.S. male citizens would have their birthday dates drawn to determine the priority of when they would be drafted.

I was wrapping up my undergraduate work and knew that I would face the draft if I could not get into law school.

On the evening of the national lottery, I gathered with four other college friends and waited for my birthdate to be drawn.

We, along with all the other males in the country, listened to a radio broadcast that would determine our draft fate.

My birthdate, July 24, was the twenty-third number in the draft to be drawn, which insured that I would be drafted immediately after graduation.



**In those days, if you were drafted into the U.S. Army, it was a two-year commitment, or, you could volunteer for a three-year hitch of service in the U.S. Army, or choose any of the other services, Navy, or Air Force, which was a four-year commitment of service.**

**While I had wanted to go to law school, there was no assurance that I would be admitted. So, I spent four months of my last semester in college plotting to see if I could find a Military Reserve Unit that had an opening.**

**Each weekend of my last semester in college, I tried to find an opening to avoid spending the next two years in Vietnam. I traveled to Texarkana on the east, to Waco on the south, to Wichita Falls on the North, and Abilene going west.**

**Finally, I resolved myself to go with the draft and get it over in two years rather than volunteer for a three or four-year commitment if I could not find a Reserve Unit with an opening. After much effort, I found an Army General Hospital Reserve Unit located in Mesquite, Texas that was expanding and had an opening.**

**The Army Reserves required a six-year commitment of six months active duty at basic training, advanced training as a medic, and then monthly weekend meetings for six years and two weeks active duty each summer.**

**I chose this option as I would be able to continue to work or continue my education through law or graduate school. I felt that this was a better choice than the jungles of Vietnam and the two years of full-time military service.**

**I took my military oath in the fall of 1968 and was scheduled for active duty on January 13, 1969. The active service was only six months but there was always the risk that the entire reserve unit would be called to active service anytime and sent to Vietnam. While the reserves did not guarantee that I would not go to Vietnam, I was lucky that I was never required to go to Southeast Asia like so many of my peers.**

**Military service is one of those life experiences that always sticks in your mind. It is a time that you relinquish any personal authority or discretion as it relates to your personal time and actions. The military experience was about conforming and following orders, period. You are instructed every moment, of every day, and the penalty for non-compliance was serious.**



**The bonding with your fellow soldiers because of the experience was immediate for me. While I was not in war as a soldier, I have always recalled many of the experiences of military service like most that have served.**

**Let me share a couple of stories that I have enjoyed telling over the years.**

## **Military Stories That “I Have Always Told”**

### **The First Day in the Military**

I have always recalled and recited the first day of service, January 13<sup>th</sup>, 1969, for two reasons:

- First, I had to tell my sweetheart, Beverly, goodbye that day as my college days were over.
- Secondly, on my first day of service, I met one of the best friends of my life.

I had asked my friends Tom Garrison and Jimmy Saunders from college to help get me to Fort Polk in Louisiana, but it had taken some persuasion, and a case of beer for them to agree to take the time to help me out. That cold beer was consumed along the way from Dallas to Fort Polk and we arrived just five minutes before my scheduled time.

I bounced into the barracks and came up to an Army corporal who was in charge of the check-in. I was rather happy from the beer that day and extended my hand to introduce myself, my typical first move. The Corporal, unimpressed, recoiled and announced to both myself and everyone around me, “Get your shit in here soldier, it is all over.”

I went back to the car, got my duffle bag, and told my college buddies what had happened. As I left the car, they were grabbing their sides in great laughter.

When I returned to the barracks, the Corporal asked if I had any contraband. I had no idea what he was talking about, so I responded, “No Sir.”

He responded with, “It’s Corporal, and not Sir, Stupid.”

As I turned to the seating area, I saw fifty to sixty new recruits that had just checked into basic training. I sat down next to a short stocky fellow. His name was Tim Brothers, and he hailed from North Dallas.

I asked Tim, "Hey man, what in the hell is contraband?"

He laughed and said, "It's a weapon like this", as he showed me a switchblade knife in his carry-on suitcase.

Well, Tim and I hit it off that day and we eventually were put in the same company and in the same barracks for basic training.

From that day, Tim Brothers and I were buddies, dear friends. We shared so many funny memories of military service and continued our friendship for thirty years. I don't believe there was a week that we did not touch base with one another in that thirty-year period.

In fact, Tim Brothers introduced me to many of his childhood friends from North Dallas over the years, and to this day his lifelong friends are very dear friends of Beverly's and me.

Tim Brothers, unfortunately, died from cancer at fifty years old. It broke our hearts to lose a special friend so young. For the last twenty years, his friends and Bev and I have gathered for a weekend trip to remember Tim to toast his memory.

I loved Tim Brothers; we shared many happy moments and some sad days in our lives. He was one of a kind, and I still think of him so often. When I think of him, I am reminded of the value that friends bring to our lives. Tim and I shared our hearts and life plans as young men. Beverly and I loved his wife Jane as she was crazy fun to be with and while we don't see her much as time has moved on, she is always in our hearts.

This military service was the first experience that I had involving integration. Of the fifty men in the barracks, at least half were black men. Most of the soldiers were either from Texas or Louisiana, several were Cajuns. I must say, this was an interesting experience. It was a different culture than I had not been exposed to before and it broadened my horizons.

There is something distinct about military service, it binds you, and it tightens you up with your comrades. I suppose it was the misery and physical abuse of basic training that is a common denominator for all soldiers, and of course, any wartime

**experiences are never forgotten. Basic training was physically tough, but I sailed through both the physical and mental aspects of the program.**

**After three months in basic training in Fort Polk, Louisiana, I spent three months in San Antonio Texas training to become a medic. My reserve unit was a General Hospital unit, so for six years I trained one weekend a month at the base unit in Mesquite, Texas, and for two weeks each summer. We generally worked in Army hospitals.**

**It was a valuable experience, and I grew from it.**

## **Delivering Babies**

**For four of the six summer camps, I worked in the OB ward of different army hospitals. Overall, I was involved in over one hundred births in my hospital medical training. It was fascinating, to work in the one place in the hospital that most people were happy to be in.**

**My specific job consisted of attending to the pregnant mothers during the labor process, through the birthing process, and into post-op and recovery and sometimes in the nursery to care for the newborns.**

**During the labor process, I would typically monitor blood pressures, heartbeat rates, breathing patterns, while occasionally checking for the dilation of the cervix, reporting the dilation to the OB/GYN physician so we could know what stage of labor the patient was in.**

**For those that needed help with pain during labor, I would call for the anesthesiologist and witness the anesthesiologists perform the saddle block or epidural for pain control. It was a sight to witness.**

**At the moment of birth, I was responsible for cutting the umbilical cord, putting some silver nitrate in the baby's eyes to prevent the passing of venereal disease, giving the baby a shot of vitamin K for blood coagulation.**

**Then I would clean the baby up, and then place the child into the mother's arms for the first time.**

**It was an out of body experience every time; a real thrill to witness the new life miracle.**

## **One in a Million**

### **“Is it a Boy?... Is it a Girl?”**

The early morning shift was just about to change at 5:45 a.m. when I arrived at the delivery room at Fort Reynolds Hospital, in Lawton Oklahoma. I saw that the mother was already in the stirrups, meaning we were in the final stages of labor.

The doctor was calming the mother, getting her ready for the final push. It had been a long labor and the time was finally here. I decided that I was going to wait until the birth was over before I relieved the medic on duty in the delivery room.

I stood there quietly, dress in medical frock and masked up. The tension and expectation filled the air, for the tired Mother-to-be just wanting everything to be over. The final push came, and the baby arrived.

The doctor held the child just out of sight of the Mother. From the angle I was at, I could tell it looked like a healthy eight-pound baby and had a full head of black hair. The doctor then cut the cord and began to inspect the child, moving the baby to the incubator, and its warm heated work area. The mother began asking, “Is it a boy? Is it a girl?”

The doctor said nothing at first as he was inspecting the child. He finally turned to the Mother and said, “It’s a beautiful baby, it’s a beautiful baby.”

The Mother continued to ask, "Boy or girl, is it a boy? Is it a girl?"

I leaned over the incubator and realized what the problem was. The baby, I was told, was “one in a million,” in that the doctor could not tell what the child's sex was.

'It looked like a girl', I thought.

Then, after a moment, I thought, 'no maybe, it’s a boy.' It became clear that I could not tell, and neither could the doctor.

**A call went out over the hospital communication system for the urologists and pediatricians to come help. I moved back out of the way and watched the turmoil and confusion unfold.**

**Within moments, the delivery room was full of physicians, all scurrying around the baby. They attempted to put a catheter in but could not get it done.**

**Finally, the doctor told the Mother of the problem, “We cannot tell what the sex of your child is.”**

**The mother began to wail. The father of the child was in the waiting room, and upon being told of the problem, stormed out of the hospital.**

**An emergency air flight was arranged immediately and the baby was flown to San Antonio to a hospital that could do a chromosome test for the child.**

**The doctors at my hospital did not want the baby to be raised as a boy and then have the child grow breasts at age fifteen. I was told that after the chromosome test was run, the parents could employ several therapies that could help the child.**

**I have never forgotten that morning, and the distress of the mother, and the crazy reaction of the father. A month after my unit left the hospital, I called the Doctor in charge of the OB Services, wanting to know the results of the chromosome test.**

**I learned from him that the parents had chosen to raise the child as a boy.**

## **Contracting Syphilis**

**I figured this story title would cause you to read this carefully. It was the fifth year of my military experience when I was assigned to the emergency room.**

**It had been a busy day at Fort Reynolds Hospital in Lawton, Oklahoma when a man in his early fifties came to the desk and asked for help with his wife. She needed a wheelchair to come into the emergency room. I hurriedly found a wheelchair made my way to the entrance and moved alongside the car door where the woman was sitting.**

**I opened the door and found a very sick lady, weak, very weak, struggling to get out of the car. I locked the wheelchair to be certain it did not roll when she was sitting down.**

**As she lowered herself into the chair, I noticed multiple abrasions and sores on both her arms and face. I carefully eased her into the wheelchair, although my right hand passed over some of the abrasions on her right arm, causing her to shutter with some pain. I pushed her into the emergency room, where my buddy Tim Brothers checked her into the line of people needing attention.**

**Several hours passed, and Tim Brothers and I went on our lunch break, going to an open area outside of the cafeteria. Tim Brothers smoked and offered me a cigarette. Unlike a lot of my peers, I refused to buy any, occasionally smoking in social situations.**

**But that day, I took one of his cigarettes and smoked with him for the rest of lunch. After lunch, we went back by the men's room, and then to the emergency room waiting area.**

**When I came back to the emergency room, I saw that the Colonel was the doctor on duty there, and he was busily thumbing a file in his hand. I decided to go up to him.**

**"Colonel," I asked, "the lady that I helped in with a wheelchair is still sitting in the emergency room; it's been hours, have we learned what her problems are?" The Colonel stopped thumbing the file and looked at me. "This is her record that I am reviewing," he informed me. "Mrs. Jones is in the tertiary stage of syphilis, she will be blind soon, and death is near."**



**My heart sank as I heard the news. I then asked, “Colonel, I helped her into emergency this morning, are those sores on her arms shankers? Are those shanker sores?”**

**The Colonel looked puzzled. “Yes, soldier, why you ask?”**

**“Colonel, my right hand brushed down her arm touching those sores when I helped her into the wheelchair this morning,” I informed him.**

**The Colonel sighed deeply, “No worries, soldier, I am sure that you washed after the incident. You see, the syphilis germ is very fragile, it can only live with exposure to the lips or the genital area.”**

**My mind immediately went to the cigarette that I had just smoked and the fact that I had just gone to the restroom.**

**The Colonel then asked, “You did wash up, didn’t you? You did wash up after helping her into the wheelchair?”**

**Truthfully, I could not remember for sure, but now I was shocked and worried. The Colonel made me stop immediately and go wash my hands.**

**Later that afternoon, all the recruits filed onto a bus going back to our barracks, Tim Brothers immediately announced to the entire bus, “Don’t sit next to Rowntree, he has got syphilis!”**

**Everyone got a big laugh at my expense, and they moved away fast. I had to take a blood test every month for the next three months, to be certain, but I was all clear in the end.**

**That is the closest that I ever came to a real medical disaster in my adult life. It is funny to tell the story today, but in the moment, it was a tense and frightening time. I was always more careful from that time forward.**

## **The Bigger They Are, The Harder They Fall**

**After I finished my active duty and transitioned into the Reserves, I received a new assignment: I was now part of a shot unit that was responsible for traveling to the other reserve units within seventy-five miles from my post in Mesquite, Texas to give updated shots to the reservists.**

**The shot team was made up of a Dr. Dansby, who was an internist that was also in the Reserves, and three other medics. My good buddy, Tim Brothers was part of the shot team with me and he had the responsibility for bringing all the medical supplies to the military units that we were giving updated shots.**

**One Sunday we were called to go to Terrell, Texas to an artillery tank reserve unit where about 200 men were to get three different shots. As I was getting things organized with Tim Brothers, waiting for Dr. Dansby to arrive, Brothers whispered to me that he had forgotten the alcohol to clean the men's arms before the inoculation. He had the container and the cotton balls, but he did not have any rubbing alcohol.**

**We exited into the latrine near the gymnasium at the reserve unit, and Tim Brothers put the cotton balls under the faucet to get them damp. We did not have time to go into town and find rubbing alcohol, so we improvised. I told Brothers we should see if Dr. Dansby had any alcohol when he arrived, but Brothers was insistent: "Go with the flow, Rowntree. Everything will be fine."**

**Finally, Dr. Dansby arrived, and the soldiers were lined up one line in front of Tim Brothers, and one line in front of me. Tim Brothers and I faced each other, allowing us to talk as we worked through the men one at a time, cleaning the arms with water-soaked cotton balls since Brother's had forgotten the alcohol.**

**One of the soldiers in my line was a big fellow, about six foot six inches tall. He stepped up in front of me, and I reached into the container holding the watered-down cotton balls and cleaned his arm. Just as I was putting the syringe into the soldier's arm, Brothers hollered at me. I looked up to respond for no more than a split second. When I looked back, I realized that I had put the needle directly into the soldier's smallpox shot scar. Immediately, there was a huge bump that came up**

on the soldier's arm. The big man looked over at his arm and saw the bump that had come up, and he immediately fainted, a total collapse to the floor.

**“Timber!” I screamed.**

**I did my best to break his fall, immediately raising his legs and straightened his neck.**

**Dr. Dansby rushed over checking out the fainted soldier and saw the huge bump on the smallpox scar. Dansby yelled at me for putting the shot in the scar.**

**I replied “Sir, this big man moved just as I put the shot in his arm. I told him to be still.”**

**I certainly was not going to admit that Tim Brothers and I were talking and that I had looked up as I put the needle into the arm. The soldier came around, stood up, rubbed his arm, and apologized for moving as I gave the shot.**

**I admitted to Brothers, as we left the facility, that I had made the mistake. Brothers told me, “Next time you bring some alcohol too, and between us, we will make sure we have the proper supplies.”**

**I have always felt bad that I was talking and not watching when I put the shot in the smallpox scar. That was inexcusable, and I was guilty.**

**There were no permanent side effect or injuries to the soldier. However, this was not one of my prouder moments. I will always regret my mental lapse.**

## **Quick Kill Day**

**I can never think of my army experience without recalling this day, February 14, 1969, at Fort Polk Military Base, Louisiana. This was the worst day of the basic training three-month course, and the worst day of my entire life brought on primarily by the weather.**

**Our day began at 4:00 a.m., with breakfast, followed by cleaning the barracks, before dressing in the full backpack gear we were to wear that day. The wind was howling at twenty-five miles per hour the radio reported. It was seventeen degrees and sleeting rain pelted the ground.**

**This day in question was called 'Quick Kill Day' because the training included learning to fire our M-16's from the hip. Literally, we would spend all day long in this weather learning how to fire from the hip, it seemed like a natural reflex.**

**Remember now, no weather, no matter how terrible, has ever stopped Army training, so at 5:15 a.m. in the dark, the formation of the company was called, and the five-mile run to the gun range started. It was blistering cold and ugly, but with a fifty-pound backpack, everyone was sweating quickly from the expended energy. The poncho stopped some of the wet from the pelting sleet and rain, but I was wet inside from the sweating after the first mile.**

**It was not the run that was terrible, it was the cold and rain and wind once we stopped that was vicious. Suddenly, we were freezing once the run stopped and the lectures started in groups of 25 men. We were all shaking literally just freezing all day long. I remember crying from the cold, even with all the gear on me.**

**There was one 20 foot by 20 foot tent on this firing and training range and at 1:30 p.m. that day, I was ushered into the tent to escape the elements for a warmup. About twenty soldiers fit in the warm tent at a time. Oh my, it was heaven to get that break from the cold. I looked up, and there was my friend Tim Brothers with his boots off in the corner of the tent.**

**I whispered to him, "How long do we get to stay in here?" "Oh, only for about a fifteen-minute shift," he replied. I asked, "How long have you been in here?" He whispered back, "Oh, since about 7:30 this morning."**

Brothers had deemed that he would freeze to death if he went back outside, so when his group was ordered out of the tent, he had pulled his boots off, thrown them into the brush near the tent and he told the Lieutenant that his boots were being replaced by supply and a new pair was to be sent in ten minutes.

For the next six hours, he had told each officer that brought a new group into the tent for a warm-up that supply was bringing him a new pair of boots, allowing him to stay in the tent and be warm all day long. I told him that I was going to kill him because I had been freezing since five in the morning.

Once again, my buddy, Tim Brothers, beat the system by being bold, and assertive, and had gotten by with it. Timmy was something else and would always press any situation. I was attracted to Tim Brothers because he was so much fun and would always manipulate any authority. He was a crazy outrageous and fun fellow.

After the fifteen minutes of warm-up we were ushered back into the brutally cold day while Brothers stayed inside the tent all warm and comfortable. I decided that he was going to die when we got back to the barracks. I could not believe that guy! I had watched him manipulate the system almost every day in the army and get by with it. He was amazing.

Somehow, I survived the day, arriving back at the barracks at 6:00 p.m. Having run the five miles back to the barracks, I just sat in the shower with the hot water pouring over me, totally exhausted. It was my day in hell that I have never forgotten. Tim Brothers, on the other hand, had another day of working the system.

For the next 30 years until his death, every Valentine's Day, I would wake on that day and want to hang my buddy Brothers for spending the quick kill day in a warm tent. I would then call Tim Brothers and work him over for being such a wimp.

Of course, he always loved getting the call, and we would laugh about that horrible day, Quick Kill Day!

Bucking authority had never been my style. I followed the rules, but to be around Tim Brothers was an addiction, for he pushed back. I loved my buddy, Tim Brothers.

## **No Brass No Ammo ...Sir!**

**The day that we learned to handle and throw hand grenades was an interesting experience, for it went by without any real problems until the end of the day.**

**You see, when you are with a group of soldiers that you really do not know well enough to rely on, and you just happened to be surrounded by weapons, you begin to focus on who is next to you. It only takes one mistake with any weapon.**

**Each soldier had practiced throwing three hand grenades and had hours of training about the area that would be affected by the weapon, and on and on and on. The army instructions are dumbed down to the lowest brain capacity in the company. I will assure you that most of the men in my company were not rocket scientists.**

**As we left the explosion range that day, the Captain over the range ordered the 200-man company to line up single file and that no one was to take anything from the range.**

**The routine went something like this:**

- **One by one, each soldier would step in front of the commanding officer.**
- **Each soldier would then salute the officer, and while doing so he would scream, “No Brass, No Ammo, Sir!”**
- **At that point, each soldier was released from the range.**

**I, of course, followed instructions, screamed, “No Brass, No Ammo, Sir!” and was released. Directly behind me was my buddy, the renegade, Tim Brothers, who stood before the Captain and screamed the proper response and was released.**

**As we got on the bus to be transported back to the barracks, Tim Brothers nudged me and showed me a spent hand grenade with pin reinserted, that he had kept in his pocket as he left the explosion range.**

**Brothers had done it again; he had broken the rules. Had he gotten caught, Brothers would have been thrown into the brig, while the rest of us would have been punished by doing physical training for two hours.**

**I just continued to shake my head at this guy. He was my best buddy, but I knew that I had to distance myself from him when he did these things. He was crazy wild.**

## **CHAPTER IV:**

### **My Sweet Beverly** **“The Bird”**

I expect every young married couple has a pet name for the love of their life, their sweetheart. My pet name for my beautiful Beverly will bring a smile to my grand and great-grandchildren. I called my Beverly, “Bird”, as she is sweet as a little Bird.

I have learned that every couple has their own way of working together in their relationship. It has been said that opposites attract, and I have many friends that seem to bear out this fact. I would say that Beverly and I, however, have had common values and goals for our family.

We basically think very much alike on most issues and rarely have agreement problems. It has also been said that for a marriage to last that there must be a consensus in several areas; religion, money, sex, and in-law relations. For the most part, I think this is true.

There is no doubt in my mind, the one principal key to happiness, to personal happiness, is to marry the right spouse. You grandchildren and great grandkids need to write this down and circle it, as it is a fact of life.

I hit the home run out of the park when I found the love of my life, Beverly Bullard in the fall of 1968. For the first nine years of our married life, Bev worked as a schoolteacher and has spent the remaining years raising our children, making our home run with precision, and taking care of me.

A friend says it this way, “I make the living, and my wife makes the living WORTHWHILE.”

That statement is a simple synopsis of my married life. Beverly has had made it all worthwhile for me through my life.



**Clearly, I am a kept man. My beautiful wife has organized my home life, personalized and decorated our homes, birthed and raised my sons, signed on as my first investor, and cared for my every need along my road. I have always relied on her, leaned on her, depended on her, and having her as a partner allowed me to focus on building a banking career.**

**As the sign in the Red Dawg Saloon reads, “If Mama ain’t happy, ain’t nobody happy. If Papa ain’t happy, nobody cares.” I always have found that statement to be funny, but with a great deal of truth attached.**

**I always wanted my Bird to be happy. On issues that she recognized to be important to me, she would adapt to make me happy. I may resist on some things, but in the end, I would fold like a cheap Sears’s tent, and let Bev have her way if it was important to her.**

**Compromise is a great tool in any relationship, and we both moved to the center to make each other happy. I would never make a major, significant family decision regarding children, or our resources, or our family direction without discussing and having consensus with Beverly.**

**I can be overbearing at times, but always wanted the Bird on board with major family decisions. That was very important to me and I valued her opinion.**

## The Chance Meeting & The Blind Date

It was the fall of 1968 when I was a senior at North Texas State University that this 'Chance Meeting' happened. I was standing in front of my fraternity house talking with Larry Ohm, a frat brother of mine. It was Ohm who asked me if I had a date on Saturday night.

I told him, "No, I don't."

He then said that his girlfriend, a girl named Sharon Suggs who was from Pasadena, Texas, had a roommate that "needs a date real, bad."

"Do you want to take her out on a double date with me and Sharon tonight?" He asked.

I remember so clearly saying, "Whoa, whoa...wait a minute, what does she look like?" As if I was a great catch!!

Ohm said, "You don't have a date, right? You are asking me what she looks like. Well, shut up and show up at Maple Street Dormitory at 7:00 p.m." That evening, I requested at the front desk for Beverly Bullard to come to the lobby, as I waited in the reception area of Maple Street dorm, with all the other guys lining up to pick up their dates. Finally, the door opened to the elevator and out stepped Beverly.

Oh my, she was absolutely gorgeous. She was knock-down, drag out, roll your eyes back, turn your head around, beautiful. She had long, thick, dark brunette hair, deep-set green eyes, and an electric wide smile with perfect teeth. She stood five feet five inches tall, everything else perfectly proportioned.

I reeled back.

My first words to Beverly were, "You are one beautiful lady."

I offered her my arm and we strolled out of the dorm, as I nodded to the other boys waiting in the reception area as if I picked up this kind of beauty every night. Every eye was turned to view beautiful Bev.



We had a terrific time that night, laughing and talking and dancing, and it seemed to me to be a perfect evening.



First Date Fall 1968

“I’m Lucky, I have always been Lucky”

## The Courtship

Before Bev, I had only one serious girlfriend in my life at that point, from high school days and was continuing to date her and other girls while at North Texas.

A few weeks after the first date with Beverly, while I was walking through campus, I saw Larry Ohm's girlfriend, Sharon Suggs in the student union building. I caught up with her, and she asked me if I was going to ask her roommate out again.

I said, "Sure, we had a terrific time, I have just been busy."

I asked Beverly out for the second time later that week and a friendship began to develop.

Since I did not have a lot of money, we did simple fun dates, like going out for a coke and playing pinball machines, or going to friends' apartments just to hang out, or sometimes I would just play guitar and sing to her.



At a dance, fall of 1968

At the time of our courtship, Bev, an education major, was two years behind me in school. Meanwhile, I was a business major, who was scheduled to graduate in January of 1969 and had hopes of going to law school.

The fall of that year Beverly and I dated several times a week. We loved to dance, and there was always a party to go to on the weekends. I always said that I fell in love with Beverly because she liked to dance close, and that would typically bring a sharp elbow from her.

On January 13, 1969, I took my final exams early and graduated. There was no time to celebrate, however: I was scheduled to report to basic training in Fort Polk, Louisiana for my required military service. Bev and I met in the parking lot of her dormitory the day I left and said goodbye. That's when I realized my college days at North Texas State University were over.

Beverly wrote to me every day of my military service, and I wrote her back. Through these months of letter writing, I really fell in love with Bev. I think I began to depend on her at this point, for I longed to hear my name shrieked out at mail call, letting me know a letter from Beverly had arrived.



Leaving for Fort. Polk

I asked Bev to come to Fort Polk one weekend that I was under the impression that I had a weekend pass, which would allow me to go off base, and she accepted.

However, the weekend that she was to come to Fort Polk was the same weekend that my company had shooting range final ratings, and the company commander announced that only those that scored at least a sharpshooter's designation would get a weekend pass.

My heart sank. My vision had been terrible since I was six years old and had to start wearing glasses. Even with glasses, my vision was not going to allow me to achieve that sharpshooter rating.

The day of the shooting range finals, I got to the range early, and I slipped the scorer a twenty-dollar bill, looked him in the eye and told him I needed to score sharpshooter so that I could see my sweetheart that weekend.

Wouldn't you know it, I scored sharpshooter and got to see Bev that weekend. While we were limited to the company compound for the weekend, we had a terrific visit.

Happy, happy day.

The following week of that visit, one of the army corporals came up to me and told me that he had seen my girlfriend in the company compound, and he wanted her to bring him a date down the following weekend.

I explained to him that this was not likely, and he explained to me that if he did not have a date the following week that he would assign me to KP duty, the hated grease trap duty for two weeks. He had left me with no choice.

I knew that I could not ask Bev to come back to Louisiana, and certainly not to bring a date for that dud. So, for the next two weeks, I spent my free time on KP, aka kitchen police grease trap duty. I did not know how, but I was planning a surprise for that corporal.

After I finished basic training in Louisiana, I was sent to San Antonio, Texas for advanced infantry training to become a medic. The training at San Antonio was to last three months. About two months into that training, I managed to get a weekend pass, and so I hitched a ride to Dallas, with plans to rush straight to Denton to see Beverly.

I had a friend pick me up in Dallas and take me to his apartment in Denton. I had called Beverly beforehand to tell her where I was staying for the weekend and for her to come over and we would go to dinner. I had just taken a shower and was in the back bedroom of my friend's apartment getting dressed for the evening when I heard a knock on the door.

It was Beverly. She stepped into the apartment and screamed, "Where is he?"

As I headed down the hall Beverly rushed into my arms and my heart was sealed. This moment in time has always stuck for me, as I knew at this moment, that my Beverly loved me, there was no doubt.



**I have always been proud to be with her, for she was not only gorgeous, she was also smart, always carried herself with presence, and just had a classiness about her.**

## **Proposal for Marriage**

As things were heating up between us (yes this happened even in my day) it was becoming clear that we just wanted to be with each other all the time. I had been thinking about proposing for some time, and finally, I decided to ask her to marry me during Memorial Day weekend, 1969.

I had asked Beverly to prepare for a trip to Lake Arlington on May 30th. We would go to Feather Beach in Arlington, spread a blanket, get some rays and just be together. The lake was buzzing with activity that day, with lots of family picnics and swimming, while I was waiting for just the right moment. At one point, I looked up from the quilt that we were laying on about forty yards away from the lake, I saw a young boy, who was about four or five-year-old's struggling in the water.

It was clear to me that the boy was drowning. and his parents were close by but unaware. Without a word to Beverly, I leaped to my feet and went into a dead run for the drowning child. The water at Lake Arlington was murky and you could not see underwater, but I had kept my eye on the spot where he had gone under. I had begun grabbing for body parts: a hand, a leg, anything! Where was he??

At this point, it was me and the parents, frantically looking for the child that was underwater, hoping and praying that we could save him.

Finally, I touched something; the boy, I had the boy!

I pulled the child out of the water and found that he was blue and lifeless. The parents watched helplessly with crazed fear. I put the child on his back, cleared the airway, screamed for someone to call the fire department, and began giving mouth to mouth recitation.

After a few moments, the child began to show some sign of recovery with violent burst of stomach recoil and gasping. Finally, the fire truck arrived, and the fireman took over for me. The parents were weeping with happiness, for their child was alive.



I, playing it cool, simply strolled back up the beach to Beverly and lay down next to her. I looked Beverly in the eyes and asked the question, “Babe, would you marry me?”

Well, Yahoo, Yahoo, Yahoo, I got my answer.

We have laughed over the years for as Bev would say, “What was I going to say? I had just witnessed Superman save a drowning child!

*'Will I marry you?'* Well, of course, I will marry you.”



November 1, 1969

Our Journey Together Begins

“I’m Lucky, I have always been Lucky”

## **Our Families -The Outlaws:**

Reflections of my life would not be complete without sharing that I just loved Beverly's Mom, Rosemary, and Dad, Delbert aka D.D. Bullard. They loved me and I must tell you, I felt it. I was always welcome in their home and warmly embraced as a treasured son in law.

D.D. and I had an extra special relationship and spent many hours on fishing trips and outings together. He was hysterically funny and was a terrific pal. I loved D.D. and was crushed when he left us early at the age of seventy-one. We shared many good times together, and I can just see the tears running down his cheeks as he laughed so heartily at his own jokes. D.D. was my father in law, but he became a dear friend.

Rosemary, Bev's mom, was a delight and was always wonderfully warm and loving to me. We never had any issues from our parents regarding our relationship. After meeting and getting to know Rosie and Del I could see that Beverly was the light of their lives and the reason she had become this wonderful adult. She had love and encouragement and had lived a terrific childhood.

The Bullard's were middle-class working people with values, I knew instantly they were quality and the reason Beverly was so special a person. I often think of D.D. and remember his nickname for his baby girl, Queenie. Bev was his sweet baby girl and he doted on her. Beverly also had a brother, Mike Bullard that was six years older.

Beverly's Aunt Ruth and Uncle Jake Dupree were also very special to me. As a young bank examiner traveling in East Texas, I would always find time to go to their home in Gilmer, Texas and visit or spend a night. Wonderful, wonderful people.

The rest of Beverly's family was just great. Her cousin Diane and her husband Bill Dill from Conroe, Texas have always been part of our lives and part of our three son's lives. I have so many treasured memories of Bill and Diane and the love they gave my young sons teaching them to play golf and coming for a summer visit each year.

My family, the Rowntree's, correspondingly just wrapped Beverly up, she was now one of the Rowntree's. Momee, my mother, treated Beverly like her own

child, as they traveled together and really enjoyed each other's company. She loved Beverly and that feeling was mutual.

I would always complain that when I called Mom or when I would come to visit her, our conversation was always direct, for I was just checking on her and how her day was going, but whenever Beverly called Momee, it would be a forty-five-minute conversation on this and that. The two precious women in my life, Mom and Beverly, were dear friends. They loved each other and they loved me. This is just another point illustrating my wonderful life.

While Beverly's family was small, just her and her brother who was much older, she adapted well to my family and the chaos and noise of the six brothers and sisters and their spouses and children. My home gatherings for holidays were always loud, like a Chinese fire drill, but somehow, Beverly fit right in.

Beverly loved all my siblings, but she had deep personal relationships with both my oldest sister, Mary Kuhn, and my youngest sister, Ruthe, as well as my Mom. I am sure this is because we spent more time with them over the years.

All my brothers and sisters loved Beverly from the first moment; it just seemed that this marriage was meant to be. I expect it was just that, meant to be.

We have never had family or in-law conflicts, only love, support and care. Just think how lucky we have been. Perhaps, I should add that my marriage to Beverly was a marriage made in heaven. It just fit for both of us.

Thank you, Lord.

## **The Difficult First Conception**

**Bev and I had always talked about having children and after about four or five years of marriage, we began to actively pursue getting pregnant. But it just was not happening like we thought it should.**

**We began to go to doctors for various tests, to determine if there was a physical problem with Beverly. After eight years of marriage, and thousands of dollars spent on medical tests, we began to feel that it may just not happen naturally.**

**Then, a strange situation happened:**

**We were living in North Dallas on Nashwood Drive at the time when one Saturday morning I decided to mow and weed eat the backyard fence and the alley behind our house.**

**It was a beautiful day, and so I spent all day getting the yard looking very nice, before relaxing that evening. It was Sunday night when I began to realize that I was itching on my legs all the way up to the “You know what”.**

**By the time I had gotten to work at the American National Bank on Monday morning, I was a mad man. I could not draw a breath without thinking about the itching.**

**Upon my own inspection of my infected areas, it was obvious that I needed to get to a doctor and quickly for something was eating me alive. So, I checked the phone book and found a Urologist that could work me in immediately.**

**I raced to the doctor. I was frantic to get some relief and I worked my way through the application process to the examination room. The doctor came in and inquired about my problem. I told him that I thought I had either a fungus or rash on both my legs and my “you know what”.**

**So, he had me undress, and with gloves on, looked me over carefully.**

**Then he started laughing:**

**"Mr. Rowntree, you have the worst case of poison ivy I have ever seen in thirty years of medical practice. You need a massive steroid shot immediately. It**

will fix you right up. You should have gone to your family doctor, rather than come to me, a urologist."

A nurse came in and injected me with the steroid shot while the doctor and I visited for a few minutes. During this casual visit, the doctor asked me if there were any other health issues going on in my life.

"No, no, no sir," I responded before adding, "Well, the only problem that I have is that my wife can't get pregnant and we have spent years and thousands of dollars trying to determine what the problem is."

The doctor paused before asking me, "Mr. Rowntree, have you ever been tested?"

"Me, me, me? Tested? What do you mean me, tested?"

The doctor replied, "Well, I think we just need to check you out," and he gave me a sterility test right there on the spot.

Voila, the results were in; it was not Beverly at all, it was me. I had, in layman's terms, some slow swimmers and low-grade prostate infection. He gave me some pills with instructions to avoid coffee and alcohol for two weeks and come back for a second check.

Two weeks later after the second sterility check, the doctor declared me, Superman. Two months later, Beverly was pregnant with our first child.

We had spent years looking for a solution for Beverly, and I had been the culprit all the time. Thank goodness I did yard work that Saturday and went to a specialist, a urologist, rather than a primary care doctor, or we may not have had any children.

So, now you know the rest of the story, of how we were married nearly ten years before our first child. Ultimately, Bev and I had three sons, Christopher, Michael, and Matthew, about eighteen months to twenty-four months apart and our lives were never the same.

Finally, we had children. We were gloriously happy to have children. This was our greatest blessing, and we were so ready for the challenge ahead.

I have repeated many times in this description of The Bird that she was physically attractive, a beautiful woman. The Bird was always prideful and conscious of her appearance. She wanted to look and dress with style, every day.

**But in all our years together, I vividly recall my feelings for Bev during the three pregnancies when she carried our children. It is that time when a woman's body is drastically changed and distorted, as well as having frazzled emotions and feelings and often being hideously sick.**

**Those days when Beverly was with child, her face carried a glow, an extra shine. She was radiant. I have always remembered that sparkle Beverly carried during the stressful days of pregnancy. She was amazing. It was a shine, a luster of contentment and fulfillment.**

**I have always told her that she was most beautiful for me when she was carrying our babies. She beamed. She radiated beauty and happiness. She really did carry a glow of joy, like the visual of a glow around the head of an angel. She was my angel.**

## **Beverly-The Mother**

**I have always given credit to Beverly for making my life a happy one, but her greatest achievement in my mind is the fact that our three sons have evolved into happy adjusted focused independent adults.**

**For those without children, there is no way to describe the investment that goes into parenting. While significant, it is not the money investment to get children raised that is huge, but rather it is the heartfelt emotional investment that is lifechanging.**

**We gave our children our hearts, our prayers, our hopes, our dreams, and our time and our money. We spent our time with our children, riding herd over the highs and lows of growing, developing young sons. This was our greatest investment and our most important one. The experience of being a parent has been our greatest achievement. Nothing else compares to this accomplishment for me in my life.**

**Both Bev and I gave this twenty-year project every fragment of our hearts and hope. I have learned to have tremendous respect for the homemakers, the mothers that stay home with children. It is a job that is endless and difficult, and sometimes maddening task. A Mother's work is truly, just never done.**

**I must quote my mother, Lucile Rowntree, when she would say, "The world would have no social order, there would be no civilization at all, if not for mothers. There would be no manners, or clean faces, no tucked in shirts, no combed hair, no brushed teeth without the influence of a loving mom."**

**I would laugh at her statement, but now I believe that she was on target, when appraising the value of a mother's influence on lives.**

**We had always planned to have Beverly stay home with the children when they were born. We could not bear to think of someone else raising our children, in daycare or otherwise. Fortunately, I could afford to allow Beverly to be home as she had already made a ten-year commitment to the family savings, so now it was time for her to shine in the role as a mother.**

**My bride is one of the most organized people that I have ever known. She always has a plan for everything. She knows where everything is, and how to get**

things done. My home is not just organized, but clean as a pin, with everything in place.

This was not an easy task with young children, but she pulled it off. Each day, routines were set, nap and play times were enforced, and, always, reading time worked into the equation.

Yes, I give all credit for what our young sons became, how they performed in public school and in college, as a direct achievement of my wife, the organizer, the schoolteacher, the reader.

She spent the time with the boys, ingraining in them the importance of school, reading, and applying oneself. I have always lived in my home, but my Beverly was always in charge of it. I realized her effectiveness early on and just got out of the way.

Of course, mothering is not just about making learning a fun experience; it was about loving them, listening to them, and having high expectations for them. Once they have expectations for themselves and are mature enough to follow through with their dreams, real progress is ahead for their future. My Beverly was wonderful and was an involved mother, who always knew where the boys were, who their friends were, and set proper perimeters for activities.

Nothing ever works perfectly of course, and you never really know if you are making the right choices with your children. Sometimes you just do the best you can and hope and pray everything works out. When things got off course, we would set them back in the middle of the road, point the direction, do some counseling, and move forward.

One of my favorite statements is that God made prayer mostly for parents with children, as most of your prayers are for your children to make good choices. Parents must lay the groundwork for independent decisions so that the child can one day make proper individual choices that would impact their lives positively. And when those days came, we prayed for our children to make those good choices and decisions.

Beverly's impact and influence into what our young sons have become cannot be measured. Like most good mothers, it was a continual effort that never ended for over two decades. Ultimately, you just want your children to live up to their capabilities and be happy and reliable adults and to move on with their lives. This has been our result and one of the biggest reasons that I call my life, a dream life.



**Our sons now are adults and we can see the results of our energies, thanks, mostly, to Beverly and her never-ending effort as a mother. Our legacies, our three sons, are the greatest joys of our lives. They are a working testament to a tireless effort to love and direct them; and, yes, they are an answer to a lifetime of prayer for them. Thank you, Lord.**

**My Beverly has been many things in my life, but her role in the development of our children was critical. She is a blue-ribbon mom. It just does not get better than Beverly.**

**A postscript to these paragraphs, on our efforts to be good parents, is that we have many friends who made similar investments of time and love into their children, and somehow their positive results never materialized.**

**Their children made disappointing choices that caused their lives to spiral out of control, bringing heartache and pain to their parents rather than the joy that it should. I don't have the answer for how or why life's twists don't always provide positive results. I am just thankful for Beverly's efforts and know we gave parenting our total commitment.**

**I feel very blessed that our sons are loving, caring, sensitive, independent adults. It takes all your energies and commitment and some divine intervention to get parenting accomplished with a joyful result, no doubt.**

## **My First Investor and Financial Partner**

Since I have spent my life working in finance and banking, I have certainly seen the difficulty caused when couples do not have a working plan embraced by both parties when it comes to finance and money. There must be consensus on spending habits, savings, budgeting, and retirement goals or it can cause problems.

I was raised in a home that struggled to make ends meet and I learned to be very frugal. Some would call me tight-fisted in my young days, particularly. For years, I had a sign in our home over the bar at the lake house that read, “Cheap is Beautiful.”

That sign did not mean that I was miserly, but that I always wanted to buy wholesale or to hunt for the best value or best deal. If any major purchase was not a good deal, just keep looking.

Thankfully, Beverly adapted early to my mantra of deal-making and living within our means. To this day, I call Bev the ‘head of procurement’; she is the deal maker. Her friends are always calling her to find out where the values on various products are to be found.

My frugal childhood made me driven to achieve financial security. I promised myself that finances would not haunt my life like it did my father. It was never about being wealthy; it was always about being in control and having security.

I called my system the "The RFPFS", which was short for "The Rowntree Family Plan for Financial Security". It started with monitoring of what we spent, savings, investing, budgeting, and goal setting. It would be our way of life to live within our means, period. I will never to be out of financial control.

Bev and I have laughed, looking back how our friends called our cars in our young married life, Bow and Wow (*that meant that the Rowntree's drove two old doggie cars*). I took the heat from my friends, but I refused to spend money on a depreciating asset like a new car every two years. We would drive used cars or a car that I purchased under wholesale; it had to be a deal.

In order to get married, I needed a job and managed to get employed as a bank examiner at the Federal Reserve Bank in Dallas, Texas. This allowed us to get married as I could provide our financial support. After Beverly graduated from college she took a teaching job at an elementary school nearby. We settled into a furnished one-bedroom apartment in Irving, Texas.

Our first primary financial goal was to live on my paycheck and save Beverly's paycheck. It was tough, as my pay in those days was \$435.00 a month. Bev rolled her eyes the first weekend we were married, as we were settling into our new furnish apartment, that I took eight sheets of paper and taped them to the inside of the closet. I put a header for the expense category on the top of each page.

We began recording every penny spent, and the purpose of that purchase. It was before computers or quick books, or quicken, it was a manual system to know where our money was going and learn what it was costing us to live. Beverly was reluctant at first but soon embraced the goal. We were a team, and her loyalty to this financial plan of saving and spending was a huge sacrifice for her mostly, as I could live on nothing and always had.

Every Saturday morning after her monthly teaching paycheck was received, Beverly would sit with me over coffee, handing the paycheck over to me, and say, "Babe, let's invest it."

She did this every month for the nine years that she taught school, never once spending one penny of her work funds on herself.

Her salary was our savings and our family's financial start, our stake, and our effort to have a secure financial future. My Beverly was my first Investor, for she was investing in me: she was investing for us.

We moved many times in the first ten years of our marriage before our children were born. We would find a home that was a bargain and that typically needed some work done, and Beverly immediately would put her touches of décor. We would paint and clean, wallpaper, and dress up the home, and then sell it for a profit. Then we would move on to the next home and do the same thing over and over again.

In the ten years that we did this before we had children, we were able to set aside several hundred thousand dollars from the profits on the sale of these homes and land and other investments. When these profits were added to the savings that Beverly had provided with her work of approximately a hundred thousand, the

**RFPFS, the Rowntree Family Plan for Financial Security, was gaining working capital to secure our financial future.**

**We shared a common goal of not being shackled by debts or to a lifestyle. We were going to make our way with our own plan. Beverly, my first Investor, has been the best partner ever. It was her commitment and devotion to our partnership, to be in control of our financial lives.**

**Now you see another important reason that our marriage has been successful. We had shared interests, shared values, shared commitment and above all, we loved each other.**

## **Beverly – The Constant**

**Beverly, aka the Bird, like all spouses I expect, has many roles to play in a marriage relationship.**

**First, we were sweethearts, as I have stated. We just had to be together, all the time. But then she became so much more. She was so beautiful, and a passionate and fabulously sexy lover, an incredible homemaker, a blue-ribbon mother, my first investor, a confidant, and a dependable friend.**

**She knew when to let me blow off steam and when to counsel me and settle me down. She has always known what I was thinking, as I was thinking it. She just knew instinctively when to encourage me, when to challenge me and when to simply manage me. She always supported me in both my work and as a father.**

**Beverly was a constant in my life. I did not have to wonder about her loyalty, and did not question her faithfulness. I never worried about her judgment on any matters if something happened to me. She was always there for me, for us, for the entire family. A life without trust is no life at all. I have always been very thankful for my Beverly. We had that mutual trust that makes a marriage wonderful.**

**Beautiful, smart, loyal, intuitive and loving, it does not get better than that. She is the biggest reason of all that I say that I have had: “A Wonderful Life, Lucky Number Seven.”**

**Marry the right spouse, marry the right spouse, it is one clear foundation to personal happiness.**

## **Family Stories That “I Have Always Told”**

### **My First Bank Loan**

**In the summer of 1969, I was in love and wanted very much to surprise Beverly with a diamond ring. While I had asked her to marry me on Memorial Day, I did not have a ring to offer her.**

**So, I decided to go to the local First National Bank in Grand Prairie, Texas to talk to Mr. Hampton, the Senior Vice President. I felt this was the perfect starting point, as I had been playing football in his front yard since I was ten years old. Mr. Hampton knew me, knew my family, and he knew my story.**

**I had graduated in January of 1969 with a BBA from North Texas State University, in Denton having worked my way through college. I never borrowed from anyone, just worked and saved my own money, for I really had no other choice. I had graduated from college and been on Army active duty for six months, and now I was home, interviewing with several businesses. I had just been hired by the Federal Reserve Bank in Dallas and was to start the following Monday. I wanted to borrow \$400.00 to buy a diamond ring for Beverly, an engagement ring.**

**I walked into the lobby of the local bank one morning and asked for Mr. Hampton, who personally ushered me to his office. As I sat down at his desk, he gave me a form to complete, as well as a financial statement and a loan application. As I filled them out, we swapped pleasantries, during which I explained why I was asking for the \$400 dollar loan. I promised that I would pay it off in twelve months, for I had a full-time job now.**

**Mr. Hampton, who was in his sixties, looked at me over his glasses, and asked, “Paul, do you have any collateral to pledge to secure this loan?”**

I responded, “No sir, Mr. Hampton, and I don’t have any assets to pledge. I don’t have any assets to put on the financial statement either, but I do have a college degree now, I graduated with no debt and I have a job that starts next Monday. Mr. Hampton, I will have no problem paying back this loan to buy my sweetheart a ring.”

Mr. Hampton sighed deeply, fumbled some papers on his desk, and said, “Paul, would your Mom be willing to cosign for your loan today?”

Now, I was still young and inexperienced in borrowing money, that was certain, but I still had pride. I could not believe that my name was not worthy of a \$400.00 risk.

I also had no intentions of asking my Mother to cosign; this was my deal, not hers. I worked myself through college, earning every penny; I was worthy of this, I felt.

I said, “Mr. Hampton, you have known me for over half my life. I have been playing in your front yard for over a decade. I have mowed your lawn over the years. You know my family. You know that I have employment. I have paid for my college education that can be verified. I can make the payments; it will not be a problem. Is there no consideration for what I have accomplished and my personal history with you? “

Mr. Hampton indicated that without collateral as a secondary source of payment or a co-signature from my Mother, he did not feel comfortable authorizing the loan.

“You have no prior payment history, Paul and no record of payment for me to consider. Now, I can keep the ring in the vault until you pay the loan off. Is that a possibility?” Hampton asked.

Politely as I could, I replied, “No sir. No sir, that will not work for me, thank you.” And with that, I left the bank.

I left the bank feeling both rejected and incensed, and I immediately decided to try the other bank in town. I went to the Grand Prairie State Bank in Grand Prairie to try again to secure the \$400 for Bev’s ring. There, I went through a similar process of query and discussion with the president, a man by the name of Mr. Durwood Sutton.

**However, unlike Mr. Hampton, Mr. Sutton turned to his secretary and said, “Linda, prepare a one year note for \$400.00 for Mr. Rowntree to buy his sweetheart an engagement ring. Linda, let the credit file show that Mr. Rowntree does not have any assets to put on a financial statement, but that he does have a job, and is a college graduate.”**

**I left the Grand Prairie State Bank, feeling vindicated. I was thankful that Mr. Sutton had given me consideration and made the loan. Just as I promised, I paid it off, early, I might add.**

**Mr. Sutton did not really know that day, but I was the best credit risk that the bank had. There was no way that I would not pay it back, and early. That is the way I was raised. If I made a commitment, you could write it down and circle it as done.**

**Later, I presented Beverly the ring. While the setting was not particularly a romantic spot, it was smiles all around that day. It is a sweet memory.**



## **Miss Sweet Potato**

I love to tell this story, as it always brings a correction from Beverly. You see, Beverly and her parents were born in Gilmer, Texas. While Beverly was not actually raised there, she was always going back for visits with grandparents and considered it her 'home base'.

Gilmer, Texas is in Upshur County in the piney woods of East Texas and is a beautiful setting of pine trees and beautiful lakes. The community has many interesting things about its history, like most towns, but there is one annual event that is the signature community event:

**The annual 'Yamboree'.**

That's right, the Yamboree, not Jamboree, is the annual festival for all the local farmers and community. It is backed by the Chamber of Commerce, and everyone in the community; the civic clubs, the churches, and even the schools participate. It's a big deal, for Gilmer for it's considered the 'yam capital of the world.'

The annual Yamboree brings countywide participation to town for the entire weekend. There is a parade, a sweetheart designated, a circus atmosphere, with vendors, games and just a grand party and dance. It starts on the town square, and then the parade moves to the festival grounds.

At the center of the activities is the Yam Queen, the sweetheart of the County that year.

As Beverly will tell you, it really is not a beauty contest, but a financial venture where the local businessmen compete to see who can buy the most tickets to ensure his precious daughter is.... QUEEN YAM!!

This annual event has been going on for decades and is well known in East Texas. When Beverly was just a child maybe five or six years old, she was asked to ride on the float that carried the YAM QUEEN.

**That year, the Queen was Beverly's cousin, Diane Dupree (*her father, while having the deepest pockets that year, was not riding on the float*). Beverly was so excited and can still recall the feeling of being part of the occasion with her dear cousin Diane.**

**I just love the small-town local programs and projects that put small-town American on the map, and the Gilmer Yamboree is one of those programs.**

**For my entire married life, I have introduced Beverly as my East Texas Beauty, and Miss Sweet Potato aka Queen Yam. It goes like this:**

*"Hi there, how are you, let me introduce you to my wife, Beverly. Bev is an East Texas girl, yep, I married, MISS SWEET POTATO, QUEEN YAM."*

**Instantly, Beverly will respond, "Oh, be quiet, Paul, I was not QUEEN YAM. I just rode on the float as a child with my cousin, who was Queen Yam."**

**Generally, if you are from Texas you have probably heard of Gilmer and the Yamboree, but if you are not from Texas, generally a strange look comes across the face of that person that I am introducing Beverly to. I have done it a thousand times. And every time I get corrected.**

**Hey, sweet, Beverly, is my Miss Sweet Potato. She is my Queen Yam, and I love to introduce her as my Sweet, Sweet Potato.**

**It still makes me smile.**

## **I Married Money**

**I clearly married above my means. I always accused Beverly of being rich. After all, she was driving a 1966 Dodge Dart with factory air conditioning and automatic transmission when we met. And when Bev told me she had a television and air conditioner window unit in her home when she was in elementary school, I was speechless.**

**Of course, I learned that Beverly's dad, Delbert, was a thirty-five-year employee with Chrysler. He could get the Dodge Dart at a terrific bargain price for he was a car man. I have always made the accusation that she was upper crust, I mean really; televisions and air conditioning, that was over the top.**

**The reality was; however, Delbert and Rosemary Bullard were salt of the earth middle class working family, just like my family. Delbert spent decades with Chrysler and most of that time he was on the road traveling Sunday night to Friday night, working with Chrysler dealerships in both sales and service areas.**

**He was a company man, a Chrysler man, through and through, and over the years, with dedicated service, was asked to move from Shreveport, Louisiana, to Oklahoma City, to Waco, to Houston to San Antonio, and to the regional center for Chrysler in Dallas. These moves, of course, came with promotions, and seen as a good thing, even though it made Beverly and her brother change schools every few years.**

**I did notice early on that Beverly always dressed exceptionally well, wearing the most current styles and always looked classy.**

**There was a reason for that. Rosemary, Beverly's mom, not only a homemaker but an exceptional seamstress. Rosemary explained to me that ever since Beverly was a baby, she had sewed Beverly's clothes. She had made sure that every new pattern was one that was in style with the times, allowing Beverly to grow accustomed to dressing current.**

**Beverly, even after her mother stopped making her clothes, still dresses immaculately. Her secret, she tells with a smile, is, "You just have to accessorize; jewelry, scarves, belts, shoes, etc." I will tell you the truth, she will not go get the**

**paper in the morning without being fully dressed for the day, as well as having both her hair and makeup in place.**

**Now, I, on the other hand, have no style or real judgment on things matching, or for that matter, I have limited interest in clothes altogether.**

**So, in this area, we were complete opposites.**

**Along the way, however, she has tried to help my image and buys my clothes and educates me on what to wear. We laugh about it, but I just remind her that at the Rowntree's clothes were cover, not for style. My wardrobe growing up was just a hodgepodge of mismatched second-hand clothes. I will say, it never phased my confidence.**

**She loves to tell the story of me showing up at the dormitory on one of our early dates to pick her up in a bright pea green plaid sports coat that was, in her words, HIDEOUS. I think that might have been the moment she may have realized that I was short on fashion sense.**

**Like me, Bev loves a bargain. She often uses the word, cute when shopping.**

**“This is cute”, she says.**

**Well, SHE is cute, there is no doubt about that, but that word, “cute”, has cost me a lot of money. I would not have it any other way.**

**Now you know more about my Beverly and her family. I married a lady with style and class and fashion sense, and she has raised my game in the style department.**

**I have a friend that makes me laugh when he jokes and says he married “Smart” the first time, and he intends to go, “Bimbo” the next time.**

**Not me, not a chance, “I got my trophy wife on the first try.”**

## **The Air Conditioning Man's Discovery:**

### **Placing Blame**

**In the spring of 1994, knowing that summer was fast approaching, Beverly called a local air conditioning firm to come to our home to service the family air conditioning system, as well to change filters and check the freon, etc.**

**However, when the repairman leaned into the upstairs air conditioning unit closet on the second floor, near where the bedrooms were located, he reached under the filter and pulled out five or six Playboy magazines. He got to his knees, stood up, and turned to Beverly, and handed her the magazines.**

**He smiled at Bev as he commented that, "These magazines just might restrict the air flow, Mrs. Rowntree."**

**When I got home that evening there was Beverly, waiting at the back door. She requested a conference with me, or as I usually say, an executive committee meeting in our bedroom.**

**Of course, I replied, "Sure, no problem," and made my way to the upstairs bedroom.**

**As we entered the bedroom, she turned around, closed the door and locked it, which let me know this was a serious conversation.**

**She walked over to the fireplace, picked up the six Playboy magazines, wheeled around to me and tersely said, "Just what the hell are these girlie magazines doing hidden in the air conditioner closet?"**

**I realized that she was implying that I was the culprit in this mystery. I, of course, started laughing, before telling her that I had no idea how they got there. "Honey, I am forty-five years old and not fifteen years old, thank you very much. I just need fifteen minutes and I will solve the mystery," I assured her.**

**I, naturally, had some other culprits in mind: the three youngsters that we just so happened to share a home with. Beverly would not dream that her angel teenage sons, would ever mastermind such a plan to look at a girlie magazine.**

I immediately called my three sons, then fifteen, thirteen, and eleven, to the second story, lined them up, and without saying a word, presented the six girly magazines as evidence.

I then started speaking: "I want some answers, Boys, and I want some answers right now. Which one of you guys have hidden the Playboy magazines in the air conditioner closet?"

All three heads of Chris, Michael, and Matt averting their gaze, preferring to focus on the floor in silence.

Matt was the first to speak: "Dad, it was not me, I didn't know anything about it."

Michael seconded, "Dad, it was not me, I didn't know anything about it. "

Finally, it was my oldest, Christopher's, turn to speak. He hesitated for a moment, obviously thinking, then looked up, and said, "Dad... Andy Brigman hid the magazines there and I told him not to."

I got so tickled at Chris's quick solving of this immediate and pressing problem, all I could do was start laughing, dismissing the roll call without saying a word. The boys rushed downstairs, happy to be out of the line of fire.

I told Beverly that the mystery was solved, and it was Andy Brigman, the neighbor kid, and we got a good laugh. I dropped the investigation, never asking Andy Brigman his side of the story.

No more magazines ever appeared in the air conditioning closet after that day. Mystery solved. When raising three boys there is never a dull moment.

Later that evening, still a little miffed that Beverly had put the blame on me, I asked her why she rushed to that conclusion.

Her response was, "I should have known it was not you since you have no idea where the filter in the air conditioning closet is."

Ha ha ha, she got me again.

## **The Punishment Must Fit the Crime**

**All parents are basically winging it, most of the time. We never go to school for a parenting course, it is just a product of trying to be consistent and communicate your expectations to your children.**

**As a father, I considered myself a tough taskmaster. I demanded that the boys were courteous, have good manners, and to be sensitive to others. Both Beverly and I lectured, and reinforced the basics all through the years, as the boys were growing up. I would be the one to lay out the rules and the penalties for certain violations, should they occur.**

**Once the boys got to driving age, however, it became a serious matter. Upon each son getting his driver's license, I sat down with them and lay down the rules, which I have boiled down for you to two points:**

- driving was a privilege, not a right.**
- if they got into a wreck or received a ticket, they would have to forfeit their driving rights for ninety days.**

**As you would expect, my rules were tested with my oldest, Christopher.**

**At the age of seventeen, Christopher was stopped for speeding near his school, receiving a ticket. Christopher, ever the creative one, took the initiative to go to the city authorities and paid for his ticket as well as a deferred adjudication fee, which meant that if he did not get another ticket within ninety days in the community, then he would not have the original driving violation on his permanent record and his annual insurance premium would not go up.**

**He naturally believed that he was under the household radar and did not tell Beverly or me about the driving violation and moved on from the incident.**

**However, soon afterward, the court sent a letter to our home addressed to Chris. The letter was a reminder that he must not get another ticket within ninety days, or both tickets will go on his driving record. Beverly, forever a tuned-in mom, opened the letter and found out about the ticket.**

**I was informed after I returned home from work, causing us to confront Chris. We had a long discussion about integrity and a reminder of the original**

**contract regarding driving and moving violations. It was not a good day in the Rowntree household.**

**Immediately, Chris surrendered his keys and was grounded for the next ninety days. Being seventeen, however, Chris was very busy with high school activities, and due to him not having a car and me being at work, Beverly became his chauffeur. Suddenly, Beverly had no life, except to be on call 24/7 to help transport him to and from school, and golf and other various places.**

**Three weeks into the punishment, I came home to find Beverly waiting for me by the back door, ready to have yet another, infamous, “executive committee meeting,” in the bedroom. She was not happy. She explained that the only one being punished was her, as she was the 24/7 cab service for Chris, and her life was no longer her own.**

**She wanted to discuss a reduced or commuted sentence for Chris. “Heck, find a loophole for the traffic violation”, she pleaded.**

**She argued that, “The punishment must fit the crime, you are killing me. I feel like I am in solitary confinement. You make these ridiculous rules, and then go to work all day, and all I do every day is escort Chris to his activities. I am the one being punished. I am trapped in his penalty phase.”**

**Soooooo, I could see that I needed to make an adjustment to the penalty and keep the peace in the household. Chris’s sentence was reduced for good behavior and my wife got some relief and a much-needed attitude and mood adjustment.**

**Raising kids is a learning experience, and you constantly must adjust as you get more experience.**

**By the time the third son got his first ticket, he was grounded the first Saturday morning after the ticket from 8:00 a.m. in the morning until noon, serving only four hours due to 'good behavior'. We finally got the penalty phase right.**



## **Get Ready.... Get Ready!!!**

On Christopher's tenth birthday Bev and I took the boys and six of his buddies to a Texas Ranger baseball game in Arlington, Texas to the Bank of North Texas Box. It was a private corporate box overlooking the baseball diamond between third base and home plate, one of the very expensive perks of working for the bank.

All the crew ordered drinks and all the food you could think of such as hotdogs, chicken wings, popcorn, and peanuts.

This was the perfect way to watch professional baseball at its best.



At the time, Christopher was ten, Michael was eight, and Matt was six years old. The game was exciting, and the boys loved having the special place to celebrate Chris's tenth birthday with all their buddies.

In the fourth inning, an official poked his head into the box with a frown on his face and announced that someone was throwing chicken bones into the crowd from this box and if it happened again there was going to be an ejection. Apparently, some of the boys were having a great time watching the recoil of the baseball fans below the box, rather than watching the game.

When the official left the box after my denial, I had a serious discussion with all the kids. If it happened again, the consequences would not be pretty. No one readily admitted the ugly infraction, by the way.

In the bottom of the 9th inning, Bev and I ushered all the boys down the hall to the elevators, as we wanted to get to the car before the game was over and the crowd rushed to the parking lot. We with our seven tattered and smelly boys crowded into this huge elevator, finding our company to be with two adult couples.

The couples were dressed as if they were attending a performance at The Bass Concert Hall, not a baseball game. It was very cramped and very clearly, the slowest elevator ever built. Typically, all eyes turned to the floor counter about the elevator. The kids kept pushing and goofing off with one another, so I turned sharply and locked eyes with Michael, the ringleader, who ignored me at first.

In order to maintain order in this closed elevator situation, I put my worst scowl on my face and pointed at Michael.

I didn't say anything with my mouth, but my face clearly said, "Stop it, and stop it now!"

The two highbrow couples immediately rolled their eyes to my effort to control and discipline in this confined environment.

Michael started laughing as he looked at me and screamed, "Get ready, Get ready!!"

The elevator became completely quiet at that very second, every eye on me as I kept pointing and scowling at Michael.

Michael said it again, with one addition, "Get ready.... Get ready!!!

He's going to FART!"

Every face then stared at me as if I had fouled the enclosure. The boys started screaming with laughter and I quickly considered the legal penalties I would get if I murdered Michael right then and there.

I can still see the sneers, the turned-up noses and strained faces of the adults that thought that I had done it.

Once again, I learned to expect the unexpected with kids.

Oh yes, they still tell the story.

## **Our Answered Prayer**

**In September of 1979, Beverly was in full blossom, having reached the third term of pregnancy. We would walk together each afternoon in hopes of starting the labor and delivery of our first child. Since conception, at each of the monthly doctor visits, Beverly and the doctor would discuss what the sex was going to be.**

**The doctor felt that our child would be a girl because of the way Beverly was carrying the baby, for in those days there was no sonogram to know the child's sex. He did add however that he was right fifty percent of the time.**

**So, the Bird and I would lay in bed on Saturday morning with her stomach exposed and I would feel and see the baby moving, a heel or a hand making a small bump in her stomach.**

**We talked endlessly about what to name our first child. I was lost on a boy's name but had come up with two names that pleased me if it was a girl.**

**I wanted the girl to be named Wendy, or Robin. Beverly hated both my top name candidates, and we would go into tireless debates regarding the name.**

**We were a little intimidated, although we had been to birthing classes, and had formed a plan for the delivery. I had been through the experience of the birthing room many times in the Army, but this just felt different. Beverly, however, had taken exceptional care of herself during the pregnancy, sticking to the recommended diet and exercise, and having abstained from alcohol for over nine months.**

**We were ready.**

**On September 8, 1979, it finally happened. At two-thirty in the morning, Beverly nudged me awake, telling me that her water had broken, and I leaped for the watch to begin the timing of the pains. Everything had long been prepared for this moment.**

**The pains shortened very quickly from five minutes apart to two minutes apart. We immediately went into the breathing patterns and rhythms, as I am trying to time the duration of the labor pains. I was not panicked but was quickly becoming concerned. I knew that the race was on to the hospital, which was seven**

miles away. We hurried to the car and I was running red lights, as I called out the cadence. It entered my mind that we may not make it for the first time. I was aware that generally, first pregnancies have slow labors, and yet, my Beverly was on the fast track.

I pulled into the hospital, leaping to Bev's door, leaving the car parked in the emergency entrance. The check-in went without issues, as I read out the timing and duration of labor pains to the nurse. Beverly expressed to the nurse attending to us that an epidural was the medication choice that she wanted to use.

I heard the nurse say, "Let's get her into delivery."

I ran back to the car, parked it quickly, before sprinting back to find Beverly.

As I entered the labor and delivery unit, I was met by the nurse from before. The nurse said, "Robe up, your wife is having a baby and is in delivery. It's here!"

"We just got here, what about the epidural?", I replied, shocked at this new development.

"Not this trip, she's at ten centimeters. We are having a baby, ... now," she calmly stated.

I rushed into the delivery unit to hold Bev's hand and had begun talking to her about the breathing plan when she was racked with another violent pain. Her body thrust forward, eyes closed, I still think I saw the blood vessels near her eyes burst. I was participating in the labor, helping her through the pains. I thought I was going to pull the delivery chair out of the concrete. What was I doing?

That's when the doctor said, "We will have a baby girl on the next labor pain, what are you going to name her?" Beverly panted and I was speechless. I could see the baby's head crowning.

This was it; this was it. It was time.

It was the twenty-second labor pain that Beverly delivered our child without medication, au naturel. No cuts, no tears, no complications.

The doctor shouted, "It's a boy, it's a boy, it's a beauty!"

Oh my, I was speechless, I was drained, and I was in awe of my wife. This had happened in a whirlwind. I really have no words to properly describe this total miracle, or the pride I felt looking at little round Christopher Paul Rowntree. A

healthy and fully formed baby boy with a pie face and pug nose. I had never felt this exhilaration before, this natural high. My heart was pounding.

We had a baby, a baby boy! I was beside myself as I took pictures of Christopher poking around in Mom's arms trying to have his first meal.

My Beverly was exhausted, but fully in the moment, as she stared down at our heavenly creation, gently nudging him to nurse as if she had always been a mom. I have never forgotten how she cradled our boy so gently.

After an hour the nurses ran me out of the hospital, telling me "You get lost, your wife needs rest, so go home and get out of here!"

Rest, rest!!! How in the world was I going to rest? I raced to the car to get home to call both Momee and the Bullard's.

Immediately, out of the hospital, I hit a red light. I was the only car at the intersection. I was overcome with emotion. I remember so clearly, literally screaming as loud I could, screaming. Screams of sheer delight and joy. I was a daddy! I had a son, and I realized that I was shaking, uncontrollably shaking with emotion. I almost burst. Adrenaline was racing through my body. You never forget those moments.

I raced into our home on Briargrove and called Momee at five in the morning.

"Mom, "It's a boy, it's a boy, Mom!"

We both celebrated right then and there. After getting off the phone with her, I called Beverly's parents, to let them know the good news as well.

I walked into our bedroom and fell to my knees, and I thanked God for our precious gift. I have never had an event in my life that was so transformational. It filled me up



with total joy and contentment. It was a totally surreal experience, childbirth, for we had waited so long.

I still give thanks for this event in my life, for I had never experienced a day like it. Every year on his birthday, I still recite this account to Chris Rowntree. He has always heard about this day in our lives.

Two days later, with Christopher dressed in blue jeans and a brown plaid long sleeve shirt, I stopped by my work at the American National Bank in Dallas on the way home to show off my new baby cowboy. I had to show off my new baby boy. I had to. It was smiles all around. I was a proud daddy.

The most incredible moments of my life have been the miracle of the births of my children.





## **CHAPTER V:**

### **The Lake Years**

#### **Cypress Springs Lake 1983 – 1994**

With my introduction to Beverly, and meeting her family and making trips to Gilmer, Texas, I fell in love with the East Texas piney woods. The dense vines and underbrush, the limited vision from the foliage with the pine trees reaching the sky, the spring wildflowers, with water and lakes and a pitch and roll to the topography that was special.

The Rowntree's had finally had a big payday with the sale of the bank to Allied Bank Group, so I was wanting to find a lake house to spend time with my



“I’m Lucky, I have always been Lucky”

three young sons. At this time, Christopher was seven, Michael was five and Matt was three years old. They were all full-blood boys, and we would spend these years learning to swim, ski, and fish, ride three-wheelers and generally do outside activities.

This was an investment for the family. My plan was to sweep the family out of town for most weekends and holidays, spend family time, and build a strong bond between the boys while they were young. We were going to build lasting memories.

After searching, we located a place on Lake Cypress Springs, one of three lakes all connected by dams. There was Bob Sandlin Lake, Monticello Lake, and Lake Cypress Springs. It was 132 miles from our home in Bedford, Texas or two hours and ten minutes car ride away from our house provided we didn't stop or hit traffic.

Lake Cypress Springs was owned by Franklin County and was a spring-fed lake, which made it extra special. Beverly's dad and I had a great relationship and we went fishing many times at these lakes, as it was just fifty miles from Gilmer, Texas. This is how I became familiar with the area.

We found a small gray cedar barn style home sitting on a point overlooking the beautiful Whippoorwill Bay. It was one of two main arms extending north off the main body of the lake. It was a two story, three bedrooms, two baths home with a fireplace and small bar area. The view was a dream. The water was deep at the shore, so we would always have water in drought times. We named our lake place, TREE'S POINT.

Oh, how fortunate I felt that we had arrived to be able to have such luxury and own a second home. I loved our spot.



The routine went like this: at four o'clock on Friday afternoon, I would leave a little early from the bank. When I arrived home Beverly would have gotten the boys out of school and had loaded them up in our packed Chevrolet Suburban, and off we would go to the lake, week after week. This was our retreat, our escape from the city, and my time with the family. It was perfect.



**Within a couple years, I had purchased the two lots on each side of the Tree's Point house lot and had extended a big wrap around covered porch onto the cabin, built a double boathouse, and extended a carport at the back of the cabin.**

**I would stand outside that cabin with a cocktail in hand Friday evenings after the boys had gone down for the night. I would look up into the sky and stars, listen to the night sounds, and tell Beverly that, "I will own this beautiful spot the day that I die."**

**I just cannot describe how special "Tree's Point" had become to my family.**

**These years of family reunions, gatherings with friends, of raising boys, cooking out, fishing, hiking, swimming, and building memories are some the happiest days of my young life. I even bought a fishing boat and a deck boat for cruising and skiing, and so the party was on every weekend for eleven years.**

**The year after we purchased our place, my sister Mary Kuhn and her husband Rog had bought a cabin just down Red Oak Road from our spot. It was the perfect arrangement. We would meander one hundred and fifty yards down the lane and be on their front porch within minutes.**

**To provide a recap, Mary Kuhn was my oldest sister. While Kuhne and I were nearly sixteen years apart in age, I always felt very close to Kuhne. She was always called "the pride and joy" by my Mom and Dad, as she was the first born in the family.**

**She had left for college when I was two years old and had married Rog when I was six years old. Her husband, Colonel Robert G. Rogers, called Rog by the family, had retired at fifty-two years old from the Air Force, having traveled the world, and been in three wars at this point in his life. Now, he was enjoying retired life and this proximity to our "Tree's Point" place allowed a rekindling of my relationship with them.**



**I did everything with my boys, my three little guys. They who would follow Rog and I around like little ducklings; Rog, quickly dubbed them Huey, Dewey, Louie, after the Disney characters. I made Tree's Point our family entertainment**

focus. My boys always wanted a buddy to come with them, so, we generally had one to three extra boys along for the weekend festivities. It was a blast of activity and energy when the weekend rolled in.

In retrospect, I am so thankful for these lake years and the wonderful times that my family spent at the lake with Kuhne and Rog. We were inseparable, taking walks, drinking coffee, having picnics, building campfires, swimming and floating in the lake, hour after hour, over the years. We had so many laughs and shared so many stories.

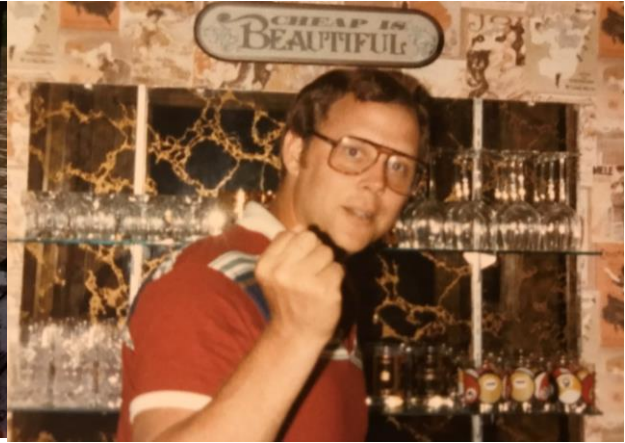
We had one tradition that was honored every evening we were there, the “evening cruise and cocktail hour”. Kuhne and Bev would prepare the snacks and drinks and we would slip onto the party boat, and cruise around the lake, admiring a glorious sunset and taking in the evening. Beverly and Kuhn developed a deep and loving relationship that lasted throughout their lives. My boys had a precious Aunt and Uncle to hold and love, and these are irreplaceable beautiful memories to all of us.

As I write the account of the value that Kuhne and Rog brought to our lake years, I must report that our dear Kuhne passed at eighty-years-old in the early months of 2012, a devastating loss to everyone in our family.

Sadness and heartache, struck again with Rog passing at 93 years old in the spring of 2019. I loved Rog, the party animal, for he had such a distinct personality. Rog was very special to me. We have enjoyed a terrific bond and friendship. My heart aches at the loss of Kuhne and Rog. It was a beautiful union.

I get tearful thinking about these days that have gone by, for it is the relationships in our lives that enrich us every day. I have lived the dream.

The Lake Years



"I'm Lucky, I have always been Lucky"



## Lake Stories That “I Have Always Told”

### The Magical East Texas “Buckeye”

I know that most everyone has carried a good luck charm sometime in their life. I found mine when I met my Beverly, for she introduced me to the East Texas version of a good-luck charm.

There is a small bush known as the “Buckeye bush” that grows clumps of small round buckeye fruit that is not edible fruit but has a brown, smooth, hard exterior surface, like a large pecan.

Like the rabbit’s foot, or the four-leaf clover, or even the horseshoe, the Buckeye is expected to bring good fortune your way.

The Buckeye, as a good luck charm, is peculiar to those from Gilmer, Texas. In fact, the mascot to Gilmer High School, is the lucky “Buckeye”, not the Yam, like one might think.

They say if you rub it three times, and have your significant other, kiss your Buckeye in the morning, luck will come your way. Hey, it’s worked for me! Don’t start laughing!!!



When I first started dating Beverly in 1968 and learned of this tradition, I began to carry a buckeye in my pocket and rub it for good luck every morning as I started my day. It has been fifty-one years since, and still, I start each day rubbing my buckeye. I have harvested buckeyes from East Texas for all these years, and during my work years would give one of these treasures to my friends at the bank as a gift for the New Year to bring them good fortune. We had a buckeye bush growing on one of my lake lots at Tree’s Point. We would harvest the Buckeyes each year and await the good fortune to come our way.

## **Do You Still Have Ugly Balls?**

All parents learn, that out of the mouths of babes come some very interesting statements when you least expect it. This tale of a Saturday morning excursion by boat across Lake Cypress Springs to Oleo Landing for a breakfast makes me laugh out loud to this day.

Going to breakfast on Saturday mornings during these lake years was a common occurrence. This trip was approximately a mile and a half by boat, and you off loaded at a lake landing, tying the boat off carefully and boarding into an Orange Volkswagen with no doors.

The driver would then pick up the customers and drive them to the top of the hill to the restaurant known as Oleo Landing. It was a traditional, country breakfast place and a small convenience store with modest staples available and a very outgoing owner by the name of Stu.

Like all productive vendors, Stu stationed himself at the cash register, welcoming all as they entered the store. The cash register counter, like most exit counters, had myriads of sundry items to appeal to the customer to buy one more item before exiting the store.

The family had been to Oleo Landing on many occasions, and it was a fun experience that the boys looked forward to. That morning we exited the VW, entering the restaurant/store and found our way to the tables in the back and sat down to order breakfast.

Finally, there was the owner, Stu, standing in front of the table to take our order. One by one the orders were taken and then it happened.

Michael, age eight, yelled at the top of his voice, "Stu! Stu!

*Do you still have ugly balls?"*

This got Stu's attention and made everyone at the table go completely silent. Stu's face turned white, for he was speechless. I looked at Beverly. She looked down at her menu, attempting to hide the horror on her face.

Finally, Stu, barely able to get air, said, "Pardon me, pardon me, son?"

**Michael said, "You know, Stu, you know, do you still have ugly balls.... at the cash register?"**

**We realized that Michael was talking about the ball shaped candy heads on a stick at the cash register that Michael liked to buy when we would leave after breakfast.**

**I leaped into the conversation to save the situation, mentioning the candy balls before Stu passed out from lack of oxygen.**

**As Stu left the table, Beverly and I could not stop laughing, as we heard Stu two counters over telling one of his buddies, about the little boy that had just asked him,**

***"If He Still Had UGLY BALLS."***

**I am not sure that Stu was not permanently marked by Michael's accusation.**

**You can't make this up!!!**

## **Blood on the Wall!!!**

One weekend, we had called Beverly's Mom and Dad, D.D. and Rosemary, to come to Tree's Point for the weekend to visit and see the boys.

However, we had gotten off to a late start that Friday, not leaving until six that afternoon. As we began to weave our way through the Dallas evening traffic, we realized that we would be arriving late to the lake house with all the heavy traffic.

Because this was a time before cellphones, we had no way of contacting Beverly's parents, nor were we aware that Rosemary had not come on Friday night, as she was playing bridge with friends, but Delbert had come up early to enjoy the evening.

D.D. had a key to the house and had taken his luggage to the upstairs bedroom. On the way down the stairway, Delbert had fallen and crashed down the stairway into the wall and was seriously injured. He laid in the floor, unable to move, in excruciating pain and immobile.

After forty-five minutes he deemed that he needed to find a way to get help and began to drag his body out the door to the covered porch toward our neighbor's home, W.C. Martin, which was about one hundred and fifty yards away.

As he was not able to stand or put any weight on his right leg, D.D. slowly crawled from the covered porch into the yard toward our neighbor. He later recited, that he had crawled into the worst patch of sticker burrs that he had ever seen. About ten feet from the porch, he thought that the only thing that was going to keep him alive was the hope of dying.

Painstakingly, he inched his way back to the porch and spent half an hour picking out the hard stickers that covered his entire body. Totally frustrated and in terrible pain, he made his way to the living room floor, hurting and helpless and not knowing what time we would be in from Bedford.

It was dark when we finally drove into the carport at 9:00 p.m. at Tree's Point. I saw D.D.'s car but there were no lights on in the house and I thought that was strange. I made my way down the covered porch to the front door, flipping the light on and there was DD laying in the floor, with his eyes closed.

I backed out of the room, shrieking at Beverly to stay back and hold the boys from coming into the house. I literally thought that D.D. had died of a heart attack and I wanted to go in alone.

I made my way to D.D.'s side and reached down to check him out. At that very moment, Delbert opened one eye, groaning in pain. He somehow managed to tell me that he had fallen down the stairs, and he thought his leg was broken.

Matthew, age six, came rushing into the room and walked up to D.D. lying in the floor in pain, for he had noticed that there was blood on the wall from the fall, and he announced to D.D.,

**“D.D., you are in trouble!**

**You got blood on Mama’s wall!”**

**There it was, the slightest grin on D.D.’s face.**

I rushed Delbert to the hospital in Pittsburgh, Texas, where we found that he had broken his kneecap in half. It was a tough recovery for D.D. It took a while, but the story finally became funny and a favorite of D.D.'s.

But he later always said that he would rather have died than to have to crawl through that sticker patch to the neighbor’s house.



## **Don't Mess with Old People**

**Tree's Point was our place for family gatherings. The weekend that my sister Ruthe, brought her boys, Chad, age fourteen, and Jonathan, age twelve to the lake was a memorable event.**

**At the time, I had two "three wheelers" which were immensely popular for any guest, particularly teen boys. Upon arrival at Tree's Point, the "three wheelers" were in action. I, as always, gave safety and operating instructions and warnings as to the power that the bikes had. There is something about a motorized bike that makes young boys go mad dog crazy.**

**Both Chad and Johnathan were flying up and down Red Oak Road like speed demons. I told Ruthe, their Mom, to caution them, and remind them of the danger that speed could bring when mixed with inexperience on a motorbike. In short order, their track was set.**

**The boys were riding at breakneck speed down Red Oak Road to the main highway, Hwy 37, taking a left through a man's backyard towards Tall Tree Marina and convenience store. Over and over, this track became the hot trail of the morning.**

**Finally, the owner of the private lot that was being crossed waived the boys down and asked them to please not ride the bikes through his yard but stay on the shoulder of the highway. The boys acknowledged him and off they went in a flash.**

**Typical of teen boys, the trail over the man's backyard continued each time faster and faster as the zone was crossed. Later that day, the old man came out of his home, again, to address the boys riding over his property, only to have one of them wave "the finger" to the old man as they flew over his back yard.**

**I was naturally not aware of any of these activities regarding the man's property. Had I known about this action, I would have wrung their neck, for it was rude and inexcusable.**

**As seniors will do, the old man, decided to take matters into his own hands. He determined that this could be a learning opportunity for these teenage hellions. So, he went to his garage, took two 2x6 boards, hammered nails into the boards, and**

took the boards to the path and burying them just under the dirt in the trail where Chad and Jonathan had been traveling. He moved his beer cooler, and chair to his back porch and sat down to enjoy the festivities that were about to begin.

It was not long before Chad and Jonathan whooping it up, riding too fast, and intrigued by the challenge of the rapid pass over the man's yard at full speed. Oh, how rewarding a feeling it must have been for the old senior as the tires began to blow. As the tires were now flattened, the bikes were stopped, which meant the party was over. The big smiles of insubordination removed.

Chad and Jonathan made their way to Tree's Point, without the bikes, as the tires were too flat to push them, and the confession began. Ruthe and I made our way to the man's home with a trailer, loaded the bikes, apologized to the Old Man after we got his side of the story, and limped back to the lake house. There was no more "three-wheeling" for the rest of that weekend.

Isn't life interesting? We learn every day. My teenage nephews learned not to mess with old people. For the rest of the weekend, Sister Ruthe lectured and addressed the boy's ugly actions while I got to plug the tires.

## **Put It Between Your Legs.... Put It Between Your Legs!!!**

Whippoorwill Bay on Lake Cypress Spring came to a dead stop one afternoon in East Texas and has not been the same since.

It was a beautiful summer Saturday afternoon and all my tribe had gathered down at Kuhne and Rog's dock after lunch for the traditional afternoon float and visit in the lake. This Saturday afternoon routine we thought was harmless and fun. We would all slip into the water off Rog's dock and hoist ourselves upon a seat cushion, aka life preserver, about a foot square with a strap handle on it.

We would then sit on the floating device with our hands-free for the holding of the famous "Yacht Club", lemonade and vodka, and float the afternoon away, sharing the day with stories.

This was our Saturday afternoon routine, and Beverly and Kuhne would not miss it for the world. We had done this hundreds of times over the years and at this point, we were pros at it.

On this day, the entire cove of Whippoorwill Bay was outside for the day. People were everywhere buzzing, swimming, barbecuing; it was glorious summer lake fun.

Kuhne and Rog's daughter, Libby, and her husband, Ski, had come for the weekend and had entered the water first, and grabbed the famed boat cushion floaters, and moved toward the center of the cove. Kuhne and Bev were on the dock, making ready for their entrance into the lake to join the festivities when Mary Kuhn realized that Libby was having difficulty "mounting" the floatation device.

Kuhne, as Mom's do, had taken aggressive charge of the daughter's training on how to mount the floatation device. The screams began to ring out over the cove of her instructions to her daughter. Kuhne, at full volume, shrieked,

**"LIBBY, LIBBY....PUT IT BETWEEN YOUR LEGS....LIBBY,  
LIBBY....PUT IT BETWEEN YOUR LEGS....."**

The lake echoed back the shriek each time, bouncing off the water. This continued for about ten minutes, as Libby struggled with the mounting of the

**floatation device. Beverly was heaved forward, gasping for air as she laughed uncontrollably.**

**Rog and I were heading from the house to the dock when we heard this instruction being shouted. Rog then shouted, “Kuhne, Kuhne, Shut up, shut up, shut up! We are all going to get arrested!”**

**The Whippoorwill Bay stood still that afternoon, the activity stopped dead, all heads turned to witness the activity that included the instruction,**

**“PUT IT BETWEEN YOUR LEGS.”**

**We have laughed at the animated shrieking instructions that Kuhn was giving to her daughter Libby, for decades, as we relived a priceless memory of the lake days, that we called “The day that the Lake Stood Still.”**

## **I Need A Security Deposit**

The last short story that I will share of the Lake days is about a weekend visit of one of our dearest couple friends, Tom and Vikki Garrison. We had known the Garrisons since we double dated in college before marriage, and have enjoyed a lifetime of friendship, raising children, building careers, etc. I have literally traveled all over the world with Tom Garrison through the years on various hunting trips.

We had invited the Garrisons to bring their two kids down to go skiing, boating, and three-wheeling and enjoy our lake place. I should tell you that my friend, Tom Garrison, has always been accident prone, I have always called him “Step and Fetch it,” as he is always one step away from a calamity, a fall, a trip, or problem of some kind. Bad luck just follows him.

The Garrisons were only going to be able to stay the day, so we started early, and I took Tom on some of my three-wheel trails through “Tall Tree” subdivision and the park at the lake, down from “Tree’s Point.” Within thirty minutes, Garrison had run into a pine tree and destroyed the braking mechanisms on the three-wheeler. I just shook my head, knowing that this is part of his normal daily life.

After two hours, we loaded all the kids and adults onto the party barge/ski boat for a pull on the skis and a pull on the long “banana boat,” which four children could sit on and be pulled at the same time. The young kids loved the banana boat, a rubber, seven-foot long device that was heaven for a child as it bounced along the water.

After about forty-five minutes of pulling the kids, Tom Garrison announced that he wanted to ride the “Banana Boat”. I told him that I had a big tube for adults to ride, but noooooooo...he wanted to ride the kid’s, “Banana Boat.” I pulled him up gently and we began to scoot along the smooth water. The kids were laughing and watching Tom on the Banana Boat. About three minutes into the ride, Tom Garrison’s toenail had punctured the treasured, “Rubber Banana Boat,” and it deflated immediately. Garrison had struck again! He had been there for only three hours at this point and had already done \$150 worth of damage. I knew that

Tom had this propensity to destroy things rapidly, but I just rolled with the flow, and we made our way back to shore for lunch and a rest.

After lunch and a short nap, Beverly and Vicki wanted to go on a short cruise and look at homes. They wanted to anchor in the lake and let the kids swim and dive, as we would float and visit in the summer sun.

The lake tour went without a hitch. It was a lovely day and with beautiful views, and lots of talk about the magnificent lake homes. Finally, we stopped the party barge and the kids off-loaded into the water.

I jumped into the lake and asked Tom to look under the deck of the boat and to get the anchor out. Tom finally found the anchor and rope and hoisted it from under the storage box. He yelled at me, "Hey, Rowntree, I found the anchor!"

I yelled back, "Cool! Rig it up!"

From the water I witnessed Tom Garrison, my good buddy, lift the fifty-pound anchor over the side of the boat, and let the anchor and rope drop to the bottom of the lake.

I could not believe it! He threw both the anchor and rope into the lake. He did not tie it off. He had buried my \$100.00 anchor in the bottom of the lake and the boat was still adrift. Tom Garrison is wonderful, but sometimes he needs a keeper.

He shrugged it off, saying, "Dang, I did not realize I was supposed to tie it off."

As the Garrisons pulled out of the driveway at about six o'clock that Saturday evening.

I slumped in my recliner, telling Beverly, "In the future, the Garrisons will need to put up a 'Security Deposit' before they can return to Tree's Point."

My good buddy, Tom, needs a keeper sometimes, and on this weekend, that keeper was me.

## **CHAPTER VI:**

### **3-Trees Ranch “Where I Want to Be”**



“I’m Lucky, I have always been Lucky”





“I’m Lucky, I have always been Lucky”



**This history of the 3 Trees Ranch in my life story simply had to be a separate chapter of its own. The 3 Trees Ranch history begins in May of 1989 with the purchase of the original 475 acres. It has been a remarkable part of my family memories and the investment was one of the best decisions of my life.**

**These years like the Lake years are chocked full of laughable memories in times of great joy of a young family growing and living life fully in the special outdoors of Texas Hill Country beauty. I have always said that 3 Trees Ranch pictures could be a complete issue of “Texas Monthly Magazine” with the bluffs, the river, the creeks, the draws and drains, the boulders, the cactus, the trails, its nature. It’s still breathtaking to me after all these years. Here is the evolution of our special ranch spot.**

**So many family traditions, so many beautiful memories of occasions, events, and gatherings at our family spot come to mind. Easters, Thanksgivings, birthdays, holidays, special events, the infamous “Opening Weekend of Deer Season”, we have always come together with family and friends for over three decades at this great place.**

**For several decades, our family has gathered on these river banks at Easter, spending a week on the Colorado River and worshipping Easter morning as a family. We recited the Easter story of the resurrection, shared our hearts and gave thanks for our blessings. We have raised songs, told and retold the incredible history of the Christ crucifixion and resurrection, and marveled at the Colorado River paradise setting that we all enjoy.**

**Particularly sweet, at Easter, is watching the land coming to life; the spring bluebonnets, the wildflowers, the creeks flowing from spring rains, or hearing the turkey’s gobble at dawn. This is a reminder of new life, new beginnings, and renewal. These are perfect thoughts for an Easter morning.**

**For twenty-five years, our family has gathered with Beverly’s relatives, spending Thanksgiving week at 3 Trees Ranch for the celebration of thanks wrapped in family and excessive bounty of turkey and dressing and pecan pie.**

**A week of deer hunting, hiking, visiting, arrowhead hunting, playing on the land are fond memories. Beverly’s family, D.D. and Rosemary Bullard, Ruth and Jake Dupree and Diane and Bill Dill always joined us for the Thanksgiving week and the feast and celebration.**

**I purchased the 475 acres of land in Lampasas County from Production Credit Corporation. The property had been foreclosed from the Kirby family in Lometa, Texas. The State of Texas was entrenched in a severe economic recession since early 1986, brought on by the collapse of agriculture, oil and gas, real estate, and banking industries.**

**This period was the worst economic collapse since the great depression of the 1930s, with over forty percent of the Texas banks failing. Raw land prices had plummeted, and I felt that this was a good opportunity to buy land.**

**We had just sold our east Texas ranch that we had called “The Lucky Pines,” which was about 450 acres near Big Sandy, Texas. That property had the Big Sandy Creek as a border on the north side of the property.**

**I was looking for a property with a river since the investment was for recreation and not to provide a livelihood. I felt that the river property would always hold its value for some city slicker trying to escape the pressures of the city.**

**I was looking for land with some character; rocks, hard woods, river, creeks, tanks, good hunting and fishing, and I preferred some topography to the land. After a search of over 100 ranches, we decided on the 475 acres in Lampasas County on the Colorado River for several reasons. The property met all the expectations and criteria and the seller was motivated. The property was purchased for approximately \$575 per acre and had approximately one-half mile of Colorado River frontage.**

**This was a handsome price, as research showed that the river places had sold for as high as \$3,000 per acre for small tracts before the Texas economic bust.**

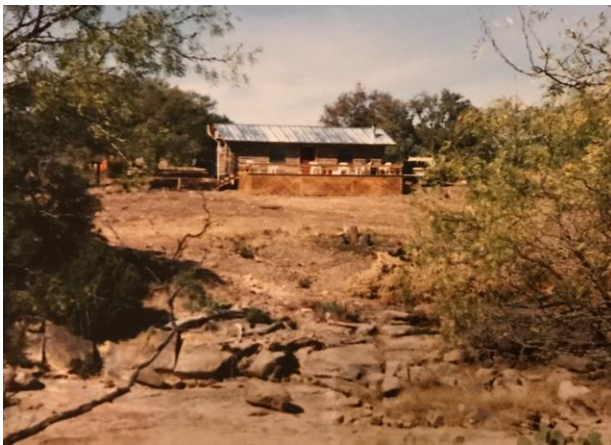
**Our original name for the ranch was The Rocky Creek Ranch. This seemed to be a most appropriate name, since my family on my mother’s side, the Smith family, had settled on the Rocky Creek in Burnet County just fifteen miles south of Lampasas, Texas in 1850. I had spent my youth playing in the natural swimming holes on the Rocky Creek when we lived in Lampasas.**

**A Side Note: Weldon Kirby, the prior owner of this original acreage was in his late 60’s when I met him, and he had been a fourth-generation rancher in the area. He had lost this land to foreclosure in the 1980’s recession over a bad business transaction. Mr. Kirby was a wonderful and kind fellow, and I asked him to ride through the land with me one afternoon.**

As we went through Cottonwood Creek near the Lickity Split, Mr. Kirby stopped dead in his pickup truck that afternoon, looked over at me, and said, “Mr. Rowntree, you literally purchased the “Heart” out of my family ranch that we have owned since 1877.” I was stunned, as I had not known who the prior owner was when I purchased the land. Mr. Kirby then asked if I would let his thirty-year-old son and a friend, come to that setting near the creek and camp out some weekend. “They grew up on this land, and my losing the land has been tragic for my family,” Mr. Kirby sighed.

I felt terrible and immediately gave a standing invitation to his family to use the place for a camp out any time they wanted. The land grows on you, and this land has now become part on my family history, just as it was for the Kirby family.

Almost immediately, we moved a small 400 square foot log cabin onto the property, ran local water and electricity to the cabin and located it overlooking the Antelope creek which runs through the property. It was a beautiful site, with the rock bottom creek as the focal point from our front porch and Beverly Hills in the distance. At the time, Christopher was nine, Michael was seven, and Matt only five years old.



“I’m Lucky, I have always been Lucky”

Here, we began to build family memories. We fell in love with the Rocky Creek Ranch. This small 400 square foot log cabin was our first home at the ranch for our first two years. In 1991, approximately two years after the original land purchase, the property on our west property line owned by Betty Honeycutt from Lometa, Texas was on the market. These 213.4 acres had a particularly spectacular *view* of the Colorado River, and one can see up to a half mile in each direction up and down the magnificent river.

On this new tract, there was a cinder block structure with a flat roof made of massive bridge timbers. It had a covered porch and sat on the edge of the bluff overlooking the view. It had been used as a fishing cabin by the prior owner. The fishing cabin structure had a large fireplace and open living area and a bathroom.

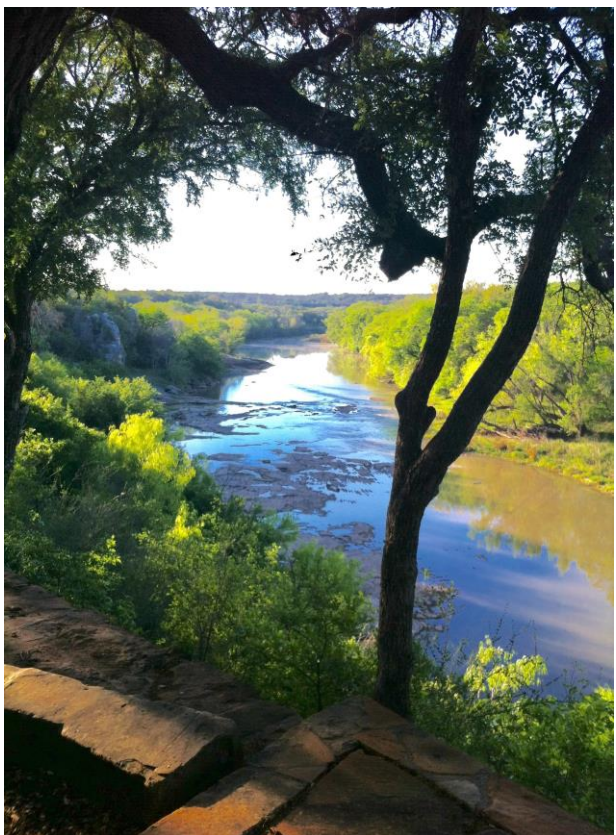
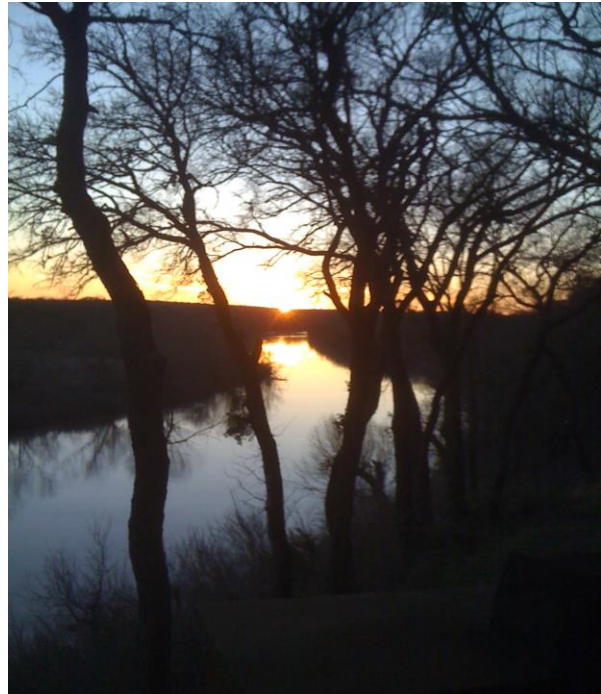


This facility with its view overlooking the Colorado River, became our new residence when we came to the ranch. We continued to use our first cabin, aka the Rocky Creek Cabin, the small log cabin overlooking the Antelope Creek, for our guests. As always, Beverly immediately made the fishing hut our own, decorating it to fit the setting. This acreage had additional access to Highway 190 through another ranch, and this would provide access to our property without going through the two Antelope Creek crossings, which became a problem during wet weather. The property had been owned by Mr. A.B. Carothers for about 40 years.

According to the Honeycutt's, the property had only had a couple owners since the early 1900s. Mr. Carothers found this property when he was a young man and claimed it had the prettiest VIEWS of the Colorado on any land in Lampasas County. Mr. Carothers was Betty Honeycutt's father. After his death, she wanted to convert the land to cash and get more income from the asset value. After months of discussion, I had to pay their asking price of \$1,250 per acre, which was very high for the time. It was either their price or no deal. While it certainly was not a bargain, the 213.4-acre addition became the spot for the 3-Trees Ranch River House Compound.



## The View



“I’m Lucky, I have always been Lucky”

**This tract had an additional half mile of Colorado frontage, with several high and low ground spots, which could provide good views, but access to the river without being worried about flooding. This tract was a great addition to our original property.**

**As the old saying goes, "I only want to own the land that surrounds me." I just could not pass up the views that this river frontage had; I just had to buy it.**

**After this acquisition, and some deliberation, we changed the name of our ranch officially to 3-Trees Ranch, named for our three wonderful boys; Chris, Michael, and Matt. I had purchased the place so we could spend recreation time together and get away from the sports activities that engulf the typical city youngster; soccer, baseball, etc.**

**The name stuck. Our place is properly named for our three guys, the three Rowntree boys, "The 3-Trees".**

**In May of 2000, a small tract of land totaling 83 acres west of the 213.4-acre tract came on the market. The tract was narrow, only 1,000 feet wide, but was about a half mile long. It fit perfectly with our other property and had more Colorado River frontage and was covered with cedar and hardwood. The property also provided another easement out the west side of 3-Trees Ranch. There was a good build site for the future with easy access to the river.**

**In June of 2015, I completed the purchase of 238.38 acres of land just east of the original ranch purchase. It had been the original rock quarry that the Kirby Family had mined in the 1980s. About thirty acres of this land had been mined. The land had not been quarried since 1990, but the Kirby family had kept it until Mr. Kirby's death in 2014.**

**I had heard that Mrs. Kirby had sold this acreage to another quarry to settle the estate affairs. A month later, I heard that the property sale had collapsed, and I contacted Mrs. Kirby and negotiated to purchase the land to prevent the property from being quarried in the future.**

**I always hated the destruction of the natural state of raw land when the bulldozers start the rupture of the property in a quarry operation. I had been told that the surface sand rock on these 238 acres if sold, could pay for the capital outlay to buy this land. I have no intention of selling any rock and I was certainly not reopening the quarry.**

**This property is rough. It's hunting and recreation land with highway 190 frontage, and about one-half mile of Antelope Creek cutting through the land, and it has a wonderful tank of the north side of the land. It has great topography and the vistas are magnificent. The property runs over two miles deep from highway 190 south and connects to our original 3-Trees Ranch property.**

**I put this land purchase into a different corporate structure named 2BH, LLC. This quarry was named after the two hills on the property, what we named Beverly Hills. The total acreage on 3-Trees Ranch and 2BH LLC is just under a thousand acres.**

### **3-Trees Ranch Compound Evolution**

**The Ranch Compound improvements started with the River House in 1993. This was the first addition of our main home which was a 1,500 square foot log cabin on the 213.4-acre tract near the fishing cabin. It is called the River House, as it overlooks the River, with incredible visibility up and down the Colorado.**

**It was a two-story structure, with a loft upstairs, built in bunk beds for the boys, and a separate bathroom and shower. The master bedroom was small and just off the great room and kitchen, with a downstairs bathroom servicing the bottom floor. The River House had a beautiful rock fireplace centered in the front of the log cabin, and a huge connecting deck wrapping the river side of the cabin.**



**Large windows opened views of the river and land from the great room. A covered porch extended from the front door of the cabin and accented the main entrance. The underpinning of the River House came from our property, beautiful red and brown sand rock picked up from the fields, and there were circular rock steps, which set off the entrance to the cabin's front porch.**

**We finally had a spectacular little river cabin, and we were very proud of it. The logs were masterfully configured with hand log work, beautiful handrails, a**



massive stairway to the loft. It was small but very impressive. This structure was the foundation of our living compound.



**Bunk House before Improvements**



**Bunk House after Improvements**

The new River House was set in place, just next to the old cinder block fishing hut. At this same time, we put a pitched roof and logwood skin around the cinder block cabin and completely restored and rebuilt the structure. This fishing hut cinder structure had been where the family had moved after the purchase of the 213.4 acres. We called the updated fishing hut, the “Bunk House” for guests.

The Bunk House has about 1,100 square feet, with bathroom, kitchen, fireplace, bedroom, and living area. We exposed the ceiling beam bridge timbers, and plastered the walls, making a southwest style. The fireplace had a new log mantle and tile skirt and floor that set off the interior. It was a real home now, for our guests. The kitchen was completely rebuilt using old barn wood from an old home on our property, and the bath and shower were redone.

We had lived in the fishing hut, aka the Bunk House for two years. We had enjoyed it, but now we were ready to move into the beautiful River House.

Eventually, in 1997, we moved the original “Rocky Creek Cabin” from the Antelope Creek location to the Ranch Compound. We put a rock skirt around the base, added an attractive log portico, and put in its own septic system. It ties in very well with the other facilities. We consider it our honeymoon suite for couples.

Since 1997, the charming 400-square foot cabin, with its own bathroom, shower, bedroom, and the kitchen has been called, “The Honeymoon Cabin”. It has



been reported that wonderful things happen when you sleep in that cabin, and hence the new name. The Honeymoon Log Cabin is now an integral part of the 3 Trees Ranch River House Compound.

After we moved the Honeymoon Log Cabin to the Ranch River Compound, I built a 1,200 square foot home for our ranch hand who would live on the property and help with maintenance, repairs, and security. This is a frame home and is located in the very setting of our first home overlooking the Antelope Creek. We continue to call this the Rocky Creek Cabin. This ranch hand's home is about a half mile from the 3-Trees River Compound.

Later, I built a large metal barn, 30 by 60 feet, with a shed, to hold all our equipment, rolling stock; the four wheelers, and dune buggy for hunting, and the Polaris Ranger. The improvements to 3-Trees Ranch continued every few years it seemed. The barn was located behind the compound about a quarter mile away.

The Red Dawg Saloon became reality in June of 1998 as the family had discussed for years building a game room for the boys and guests. We considered adding to the River House, then we were going to expand the Bunkhouse, even tried to find a spot with a River view for the structure.

Finally, after months of discussion, drafting, budgets, and analyzing various plans, we decided on the structure design and a location just behind the Bunk House at the compound entrance.

After all these years, Beverly and I were going to have some privacy in the River House and put the boys and their buddies who came each weekend, in the Red Dawg Saloon. It was the perfect plan to get kids out from underfoot. The front façade of the Saloon looks like an old western saloon, complete with hitching posts.

When it came time to name the Saloon, it was unanimous: the family wanted Pretzel, our red short-haired dachshund, to have some recognition. We would call the building "THE RED DAWG SALOON", in honor of our Pretzel.



"I'm Lucky, I have always been Lucky"

**David Barfield and Southwest Log Homes would be the contractor. The building would be made from logs from Montana. They would be flat rather than round like the River House logs. The logs would be scribed by hand, the joints would be dove-tailed, and the chinking would be white.**

**It is a 30-foot-wide by 40-foot-long building with a sleeping loft and little over 1,500 total square foot in space. There would two bathrooms and a shower facility for dirty boys.**

**There would be a bar as the centerpiece of the building, with twelve feet of wall and a beam truss system that would be open. From floor to ceiling, at the center post would be twenty feet. One corner would have a bathroom and shower, with a storage room on the other side of the bar. A magnificent handmade spiral staircase would access the loft.**

**The room would have a shuffleboard table, pool table, poker table, television area with couches, etc., but the center bar and the beam system would be the focal point. After all, it was a saloon. Beverly and I wanted a unique, real antique, Texas bar to be the perfect focal point of this game room and we looked for months.**

**Just by chance, we found the old back bar with a family connection in an antique outlet in Lampasas, Texas. It seems very appropriate that the centerpiece of the Red Dawg Saloon would be a backbar piece, which was in the saloon of a distant cousin from Lampasas from the late 1800s, which is an amazing story on its own.**

**The Mat Smith Saloon back bar is the centerpiece of the facility, centered perfectly between two massive alligator pine logs, that stand out as you enter the unique and beautiful Red Dawg Saloon.**

**I will include the Mat Smith Saloon Story and the backbar piece in the last section of this chapter. I will develop the family connection and give some details about the people involved that were our relatives, along with a short story, describing the Mat Smith Saloon. As a relative, I hope you find the story fascinating, for I have tried to bring the story to life.**

**The last improvement to the compound was in early 2008 when we expanded the River House with a magnificent new master bedroom and bath and expanded the great room with glass all around. Additionally, a new covered porch was extended on the river side of the home.**

For outdoor cooking a rock patio and outdoor barbeque pit and outside dining area were built. In between the Bunk House and the River House, a new circular rock outdoor fire pit was constructed, so that hunting stories could be shared around the pit, aka the BSP, the bullshit pit.

The River House had just over 1,000 square feet of new space added, making a total house livable space of 2,700 sq. ft. The kitchen was expanded, and new appliances and granite countertops were installed. The River House is complete now, and, as the family has grown, we have added space to accommodate family and guests.

Beverly had always wanted to have a large master bedroom and large separate bath, which was removed from the main house facility. Now, I had fulfilled that dream for her.

Grandkids and great grandkids, you just continue to see, over and over, why I have always called myself, “Lucky Number Seven.”



In early 2001, eighteen years ago, Beverly and I had set up a family limited partnership, and we gifted the land and improvements of 3-Trees Ranch in trust to our three sons, Christopher, Michael, and Matthew. My three Rowntree sons, our legacies, will enjoy this family property as long as they desire. They own it now.

This was an estate planning financial decision to avoid estate taxes at our death, and to enable our sons to benefit, personally, from the joy of our wonderful family ranch where they grew up. Three Trees Ranch is where I want to be.

The 3-Trees Ranch Compound has the four living facilities; the River House, the Bunk House, the Red Dawg Saloon, and the Honeymoon cabin.

The compound has been an evolution of improvements and additions.

## **3 Tree Ranch**

### **Compound Photographs**



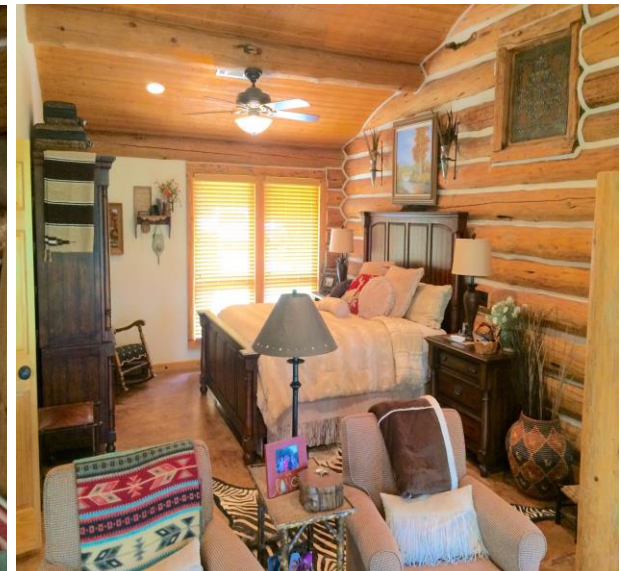
## The River House



“I’m Lucky, I have always been Lucky”



## River House Interiors



“I’m Lucky, I have always been Lucky”



## Bunk House



"I'm Lucky, I have always been Lucky"



## Bunk House Interiors



“I’m Lucky, I have always been Lucky”



## Red Dawg Saloon



"I'm Lucky, I have always been Lucky"



## Red Dawg Interiors



“I’m Lucky, I have always been Lucky”



## Honeymoon Cabin



"I'm Lucky, I have always been Lucky"



## Honeymoon Cabin Interiors



“I’m Lucky, I have always been Lucky”

## **3-Trees Ranch Stories That “I Have Always Told”**

### **Put a Dollar in a Jar**

To tell a few “3-Trees Ranch Stories That I Have Always Told” in this section I simply must include “A Story About the Story” of the Mat Smith Back Bar Piece.

As I mentioned earlier, Beverly and I found the Mat Smith Saloon back bar piece in an antique store on the square in Lampasas. The store owner was a mean-spirited fellow that did not like people or his job, and when I tried to negotiate with him, I was totally shut down in rude fashion. It was his way or the highway. That salesman was easy to dislike.

I finally swallowed my pride, paying his asking price for the back bar. I told the story to my dear friend, Joe Hennig, who laughed heartily at my frustration with the store owner, since I had to pay full price. Hennig gave me some advice that day that I took to heart.

He told me to get a jar and put a dollar in that jar every time that I told the story of the Mat Smith back bar piece. Hennig said, “Rowntree, it will not be long before that extravagant price that you gave will seem cheap, because of the pleasure that you get from recalling the Mat Smith Back-bar story.”

What terrific advice that was! I have told this Mat Smith back bar story a thousand times, to every ranch guest, to every vendor that has worked on our place, for over twenty years. The back-bar piece was the best bargain that I ever made. My jar is full of one-dollar bills. My buddy, Joe Hennig, had given me some sage advice.

I am putting another dollar in the jar, right now, as I want you to hear my story of the Mat Smith Saloon back bar piece, “Must Have Been Fate.”

## **Must Have Been Fate**

### **The Mat Smith Saloon Back Bar Piece**

**June 29, 1998**

**Beverly and I started in January of 1998 looking for an antique bar which could be the centerpiece of the facility for the Red Dawg Saloon. We have gone into countless antique shops from Dallas, Ft. Worth, Houston, and surrounding area. I even searched the internet to locate just the right bar piece. It became obvious that old bars were rare, but we did locate several.**

**Finally, I found a great alternative in Forney, Texas. It was an old bar from a Saloon in Austin, Texas called the W. F. English Saloon. The glass wasn't original, however.**

**I was excited about it and arranged to have David Barfield, my contractor and his wife, Betty, allocate a Saturday to see if it could be fitted into the Red Dawg Saloon. Beverly didn't like it as much as I did, and I was overruled. Beverly continued to work antique dealers, locating one in Kansas City and pictures were sent by mail for our consideration.**

**In the meantime, I had determined that it would be less expensive to build our own bar from the magnificent logs from Montana. David Barfield had located several huge log slabs that could be special. I was frustrated with the process because there were just not many alternatives. The process was very time consuming.**

**On Saturday, June 21, 1998, David Barfield had hauled the first load of Montana logs to the building site to start building the Red Dawg Saloon. The boys and I helped unload logs that Saturday morning, with the help of a crane.**

**Exhausted, we sat at "our spot" resting, when David asked, "I have an old barn located in Adamsville, why don't you guys go with me and see if we can buy the material to build cabinets and furniture for the saloon?"**

Bev and I joined David and Betty for the drive and to visit. The barn owner was Delbert Whittis from Lampasas. We had a nice visit but couldn't make a deal on the barn. As we got back in the car, Beverly said, "Let's go to Lampasas and get some ice."

We rolled into Lampasas just 15 miles from Adamsville. We circled the old town square and Beverly asked to stop at the Antique Emporium on the square. I agreed with a long sigh as if to say, "Come on let's hurry."

As I walked through the place, my eye caught a back bar at the far end of the room. David Barfield and I talked about it, measured it, etc. The bar back was fourteen feet long and eight feet, six inches tall. It was obviously very old oak, with the original glass, some scroll work on the corners with a cherry wood base.

After a while, I worked my way to the front of the store and asked the owner, Rueben Nuckles, if the bar back was for sale. He priced it and groaned, as if I was interrupting his card game he was playing. He finally stood up, came over, and stated rudely, "Do you know anything about Lampasas, Texas?"

I wanted to say, "*Well I know a little bit, Buster. I was born in Lampasas and my family settled here in 1850*", but I didn't say it.

Nuckles continued, telling us that cattle drives stopped outside Lampasas in the late 1880s on the way to Kansas City. There were thirteen saloons located in Lampasas on 3rd street, north of the square, and that the backbar piece had come out of a bar called the "MAT SMITH SALOON". It was located on the North side of the square in front of the county courthouse. He went on to tell us that the Smith family had settled in Oakalla, just south of Lampasas in the 1850's.

Later, when he told us about a token from the saloon which was used to buy a whiskey shot or a beer, I asked to see the coin. He produced it and we talked for a minute or so. He indicated that he had seen whiskey jugs in the past that had the Mat Smith Saloon, Lampasas, Texas printed on the jug.

Before liquor stores, individuals would go to the saloon to get the jug filled and return home. According to Nuckles, only a few of these bottles, or jugs, are still in the area. I had told him that we were building a saloon/game room at our place on the river and thought it would be neat to have an antique piece from Lampasas since our ranch was in Lampasas County.

I did not tell him that my mother, Lucile Smith Rowntree, was a Smith from Oakalla area, but I had never heard of a Mat Smith. I went outside to my car, using

my car phone to talk to my Mom, who at the time was eighty-six and living in Grand Prairie. I was shocked when Mom said, "Oh yes, son, that's Matt Smith, your distant cousin. He married Becky Wells from the Rocky Creek area, and she had stayed in your grandfather's home for months before she married Mat Smith."



Mat Smith owned and operated a saloon in Lampasas in the late 1800s.

I realized we had tripped across an antique back bar piece that had family history attached to it. I had to get it. I got out of the car, re-entered the business, and I began to test the water for any negotiating room, telling Nuckles, "Tell you what I'll do, I will pay you cash spending money, but I need a little price relief."

Nuckles bluntly stated that, "He wouldn't come off one, \_\_\_\_\_ penny, period. I don't care if I sell it. Fact is I have never priced it that low."

After a little discussion, I told Nuckles, "OK, I'll pay your full price, but you got to throw in the coin/token."

Nuckles was incensed, "I told you that coin cost me \$300. I tell you what, young man, why don't you pay my rent next month, how about that, buddy." Wow, he was a real jerk.

David Barfield, my contractor, tuned in at that very point in time and said, "Could you help us move the back-bar piece to the ranch location? "

Nuckols, the proprietor, again, blasted back, "I'll move it to the front \_\_\_\_\_ door, but that's it!"

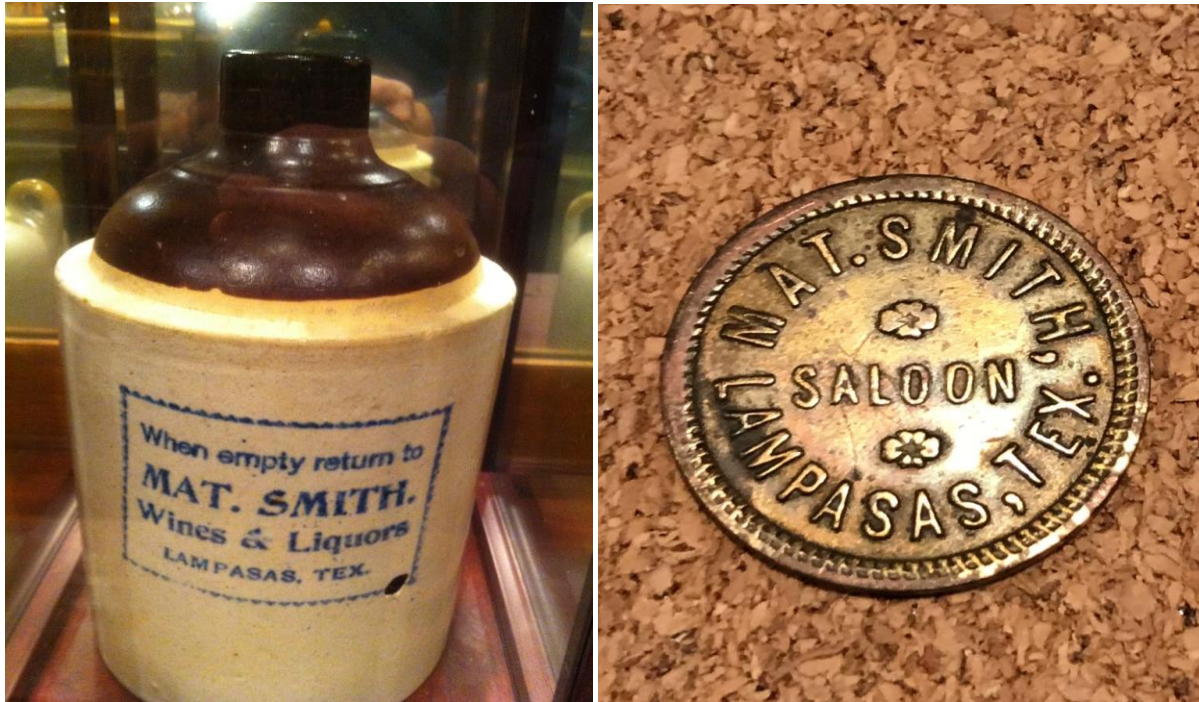
We left, knowing that we had just met the most obnoxious salesmen alive. David Barfield got particular pleasure from watching me getting shut down on the negotiating process.

Beverly was beside herself, flatly stating to me that "You have to buy it; we have no choice, it's family history. Just get over it, Paul. We have to buy it for the saloon."

The next day, a Sunday, I called my Mom's younger sister Dorothy. Aunt Dottie, as I called her was eighty-four at the time and was living in Austin near her daughters.



She confirmed, like my Mom, that Matt Smith was a cousin. He had taken a wife, a good Methodist woman, Becky Wells, and he had gotten religion.



Aunt Dottie believed that he had sold the bar in 1908 after seventeen years of operation since it was not a profession for a Christian man.

Aunt Dorothy told me she actually had one of the Mat Smith Saloon jugs, and she treasured it. Becky Wells had clearly influenced Mat Smith's transformation. Mat Smith became a deputy sheriff in Burnett County after the sale of the saloon.

**Well, I was hooked. I swallowed my pride. I hated to give in to this obnoxious guy, but I called Rueben Nuckols, got my checkbook, drove back to Lampasas, and purchased the antique back bar centerpiece and the token at his full asking price for the Red Dawg Saloon.**

**It is the antique back bar of my cousin Matt Smith who had been in the saloon business in Lampasas for seventeen years in the late 1800 and early 1900's before getting religion. What choice did I have? This was the right decision.**

**Five years later, Beverly located a Mat Smith Saloon jug at a local antique dealer, and she bought it for me for my birthday. The token to buy a shot of whiskey sits on the back of the bar today, along with a picture of my cousin Mat Smith.**

**The old limestone building known as the Hanna Building was built in 1877 is the very location where the Mat Smith Saloon was located. The building is still there today on the Lampasas square. I have researched now and learned a great deal about this cousin and his life.**

**I have even found an old short story, written as part of a master thesis by another cousin, that describes the Mat Smith Saloon. That story is framed on the wall of the Red Dawg Saloon. I have several pictures of Mat Smith now, hanging on the backbar piece. It is a special story!**

**MUST HAVE BEEN FATE!!!!**

## **Keep Your Mouth Shut and Your Head Down**

**If you live awhile, you learn that sometimes you should keep your mouth shut and your head down.**

**I had been negotiating with the Honeycutt's about the 200 acres to the west of the ranch, with the beautiful river view and building site, and we had finally arrived a price per acre. The Honeycutt's were adamant that they would not pay any closing costs to transfer the property; escrow fees, title policy, etc.**

**I wanted to see a survey of the property but the Honeycutt's could not find one, nor were they certain that there had ever been a survey. They insisted that the property was exactly 200 acres and wanted to be paid the \$1,250 price per acre, net to them, period. It was either their deal, 200 acres at full asking price, or no sale.**

**I explained that I had no intentions to pay for 200 acres without having the property survey, in order to know the exact acreage and have the exact property lines marked. Mrs. Honeycutt made it clear to me that the survey expense was all mine.**

**When the survey was completed the property totaled 213.4 Acres. I informed the Honeycutt's of the survey results and was promptly informed by them that I now owe them an extra \$16,750, taking into account the extra 13.4 acres. My insisting on a survey had resulted in me having to pay the additional amount for the property.**

**We immediately named the 13.4 Acres, "The Lost Thirteen". It was a costly survey, but at least I had verified that there were at least 200 acres in the tract. I could have paid for the 200 acres and surveyed the land later to find that there was less acreage than we had thought.**

**Sometimes, it's best to keep your mouth shut and your head down.**

**Hindsight is always 20/20 vision.**

## Putting a Name with a Place

The entire family participated in the naming of nearly every nook and cranny on the ranch with appropriate names so that we can identify where we are on the property when we talk about the place. All the names create a mental image and we know exactly where the place is. All the creek crossings, the meadows, the four-wheel trails, any unique character to the land would have to be named, and a metal sign put up to mark the spot.

It goes like this, “Wow, guys, I saw fourteen gobblers this afternoon, just as I came down to the flats below “Army Diller Hill.” Everyone would instantly know where you spotted the gobblers. The names helped everyone to get to know 3 Trees Ranch.

Here are some of the names of various spots on 3 Trees Ranch:

<b>Main Street</b>	<b>The Buzzard Hole</b>	<b>The Snake Lake</b>
<b>The Low 80</b>	<b>Two Holer Ridge</b>	<b>Buckeye Lake</b>
<b>The Spring Lake</b>	<b>The Knarled Lady</b>	<b>Mesquite Flats</b>
<b>Beverly Hills</b>	<b>Prickle Pair Pass</b>	<b>Gawd Almighty Ridge</b>
<b>Seven Oaks</b>	<b>Bobcat Pass</b>	<b>Pecan Valley</b>
<b>Biscuit Hill</b>	<b>Take a Leak Peak</b>	<b>Lickety Split</b>
<b>Bluebonnet Run</b>	<b>Arrowhead Point</b>	<b>Hill Top Stand</b>
<b>Ruff Creek Crossing</b>	<b>Scrub Board Crossing</b>	<b>Cash Flow Crossing</b>
<b>The Lost Thirteen</b>	<b>Corn Grind Curve</b>	<b>Ratler Run</b>
<b>Dino Crossing</b>	<b>Fishin Camp Corner</b>	<b>Squaw Ridge</b>
<b>The Brister House</b>	<b>The Race Track</b>	<b>Roundabout Run</b>
<b>The Monster Rock</b>	<b>Humpback Shortcut</b>	<b>Big Divot Drive</b>
<b>Peek a Boo Peak</b>	<b>Turle Head Tank</b>	<b>Yellow Cat Flat</b>
<b>Sand Trap Curve</b>	<b>Gobblers Knob</b>	<b>Rogue Owl Stand</b>
<b>The Big Rock</b>	<b>Hidden Lake</b>	<b>Crackaxle Canyon</b>
<b>Army Diller Hill</b>	<b>Bed Springs</b>	<b>Oat Patch</b>
<b>Rock Waterfall</b>	<b>Moonscape</b>	<b>Big Boulder Gulch</b>
<b>Coyote Canyon</b>	<b>Chilli Dip Loop</b>	<b>Yaloo Slue</b>

**All the family had participated in this process over the years which made it fun. Each son worked hard to come up with the perfect name for each spot on the ranch, that we all felt was important to tag with a name.**

## **Dad's Spot**

### **"Take a Leak Peak"**

**One day, my boys and I were hiking through the acreage and found our way to a beautiful overview of the Colorado River, a limestone outcropping jutting out over the river below.**

**I told the boys that this was a spot that was very unique and needed to be named. We all discussed the surroundings and magnificent views from the spot. I announced to the guys that I did not have a spot that was named after me.**

**Michael, age ten, says, "Dad, Dad, Dad, I have the perfect name to call this spot and it will be named after you, the perfect name." "You do?" I sputtered, "What is the name that you would use to describe this spot and always remind you of me?"**

**"Take a Leak Peak!"**

**"After all, you have leaked on every spot that we have ever named," Michael announced.**

**Oh great, I knew that Mom would not be impressed with this bit of bathroom humor, describing my field habits. The name is still one of our favorites, and I always honor its name when I stop by to take a break over the beautiful, "Take a Leak Peak".**

**It's a man thing, what can I say?**

## **Mom's Spot**

### **"Beverly Hills"**

**Our first cabin site for the Rocky Creek log home was on the banks of the Antelope Creek. This was a spectacular beautiful rock bottom meandering creek, with massive boulders and trees in our view. Straight ahead was the east boundary of the ranch and was a hill that looked like two separate hills, with a divide in the center.**

**Christopher declared that the hill looked like a rear end, a rump, all bent over with the crease defining the middle. He immediately came up with a name for this hill. He wanted to call it "Bend Over Ridge".**

**At the kitchen table that evening, the discussion turned to Christopher's name for the hill, Bend Over Ridge. Beverly would not have it, she pushed back at this visual description of the beautiful hill two hundred yards in front of her cabin.**

**After a great deal of debate, we changed the name to honor Mom. The beautiful hill with the crack down the middle between the rumps would be changed from Bend Over Ridge to Beverly Hills.**

**We can see Beverly Hills, the high point on the Ranch from most locations, and now we have just the right name, for Mom's view from the cabin.... Beverly Hills.**

**This little story is a picture of a young family having fun on our new ranch.**



## **Faintastic and the Peanut.... Busted!**

As parents, you learn that your children will not always be totally truthful. As my old mentor used to say, as he would laugh and quasi-quote scripture, “A lie is an abomination unto the Lord, but a very present help, in the time of need.”

My third and youngest son, Matthew Scott Rowntree, at the age of sixteen, had a best friend named Jordan Fain. They were golfing buddies at school and were neighbors. Matthew and his friends have always had their own lingo, and everyone had nicknames for each other. Jordan Fain was a big kid, with fifteen-inch shoes, and he stood six feet five inches tall. All the kids in the neighborhood called Jordan by his nickname, FAINTASTIC. Matt’s nickname had always been Peanut.

Matt, aka Peanut, and Jordan aka Faintastic/ Big Foot had come up with a plan to skip school and take our car to 3-Trees Ranch to spend the day riding four wheelers and just being boys. Naturally, Matt never mentioned this to his Mom or me, they just took off early one morning for a day of exploration. As most teens do, there was no prior planning or forethought.

After the three-hour ride to the ranch that day, Matt realized he did not have a key to get in the gate. After some head scratching, they parked the car in the road at the entrance and climbed the fence, walked the mile to the barn, and got the four wheelers running. Off they went for fun and festivities.

Everything was going “Faintastic,” until they were racing entirely too fast and Bigfoot got out of control. He was thrown from the four-wheeler at considerable speed, face first into a massive prickly pear patch.

The cactus collision was bad enough but the injury from the rock and gravel completely scarred his face, hands, arms, and torso. Nothing was broken, but pride, as the two, “dumb and dumber,” teenagers spent an hour trying to pick thorns, pebbles, and spikes from his body. They made their way to the ranch entrance to the family car, only to find that they had left the switch on, and now, the battery to the car was dead. They were stranded.

The dynamic duo, however, got a break when the neighboring rancher's wife noticed them and gave them a battery boost. The crippled crew decided to head back to Ft. Worth.

They had a three-hour drive to come up with an appropriate story to explain the injuries. Faintastic, looked like he had been through a meat grinder with cuts, slashes, gouges, and abrasions all over his face, arms, and back. It was clearly a painful experience, but they made it home without additional incident.

That next afternoon, the neighboring rancher's wife gave Beverly a call at home asking if the boys were alright, and if they made it home safely. Beverly assured Mrs. Newlin that the kids were in school yesterday and there must be some mistake.

The entire story of the two sixteen-year-olds escapades to the ranch was exposed to Beverly in vivid color. The trip, the lockout, the four-wheeler wreck, the dead battery; the truth was revealed.

That afternoon when I got home, Beverly called me to the bedroom for an Executive Committee meeting and revealed the story to me. Later that afternoon, I called Matt and Faintastic into my living room for a discussion, or confession.

Faintastic Jordan, who looked like a commercial sander had eaten his face and arms jumped right in with his explanation about his injuries.

"Mr. Rowntree", Bigfoot said, "Matt and I were at the golf course yesterday when the throttle on the golf cart got stuck, and I finally had to bail out to protect myself from a collision. I went face first into the golf path."

Matt watched and listened to this fabricated explanation unfolding.

I said, "Reeceely," waiting for Matt's explanation.

Matthew seconded the absurd story and added a vivid and lengthy detail of Jordan saving himself from the runaway golf cart.

I soaked it all up, letting both of them dig their own grave. They continued for several moments with exhaustive explanations about the golf cart and Jordan's injuries.

That's when I said, "Cool guys, I am so glad you did not break any bones. By the way, Mrs. Newlin called Mom today indicating you guys were stranded at the

ranch yesterday with a dead battery. She called to see if Jordan was going to be alright after his injuries from the four-wheeler crash."

**Dead silence!!!!**

**A lie is an abomination unto the Lord, but a very present help in the time of need. That is not a bible verse by the way. This lie backfired and blew up in their faces.**

**Confessions and regrets followed.**

**You just can't overcome being, "Young and Dumb."**

**You just hope you can live through it.**

## **The Frightened Rattlesnake**

**One weekend evening, overlooking the beauty of the Colorado River with Kuhn and Rog, Beverly and I along with another couple gathered for the evening on the rock patio on the riverfront for cocktails and discussion.**

**The conversation was lively and relaxed, with Rog sitting in the black metal glider at the patio's edge, when I noticed a three-foot rattlesnake slither up the wall from the riverfront and onto the rock patio, just to the left of Rog's feet.**

**I, casually as possible, told everyone to stop and take note of the rattler. I told Rog not to move. I asked Beverly to move slowly inside the River House and get me something to kill the snake.**

**Rog was unable to speak, which was unusual, and while in the sitting position, he slowly raised his feet as high as he could to get them off the ground.**

**The conversation halted and all eyes were on the snake. Finally, Beverly slipped back out of the River House door, carrying her weapon of choice for me to kill the snake.**

**She had in her hand a "Hotshot bug-spray can."**

**I said, "What do you want me to do with that? Make him mad?"**

**We all broke down laughing as I could not do much damage to the snake with bug spray. The snake, finally, slithered off the patio over the rock wall and into the grass and vines for cover. There was a great relief that no one was bitten, and Beverly took a great deal of grief about her weapon choice.**

**It was laugh's all around over the bug spray. No one was brave enough to venture down the riverfront in search for the rattler.**

**Live and let live and we saved the bug spray for another day and a bug.**

## **Cold and Distant**

**Cold and distant, “*Like the beer in your neighbor’s garage refrigerator*”.**

**That is cold and distant. That is the treatment that I got one Thanksgiving at the ranch from Beverly.**

**As we all learn, sometimes you just mess up. This is my story of a Thanksgiving that I really messed up bad. The result was the mum, or the cold shoulder treatment, from my wife and bride that lasted several days. In retrospect, I deserved the “Cold and Distant” treatment.**

**All of Beverly’s family had gathered at 3-Trees Ranch for Thanksgiving week. Bill and Diane Dill, Ruth and Jake Dupree, and Rosemary Bullard were all there, along with our entire family. We had hunted and played and partied and enjoyed the week.**

**The boys were in their teenage years and had been spreading their wings a bit and were pushing back from any authority figure which is the norm for teens.**

**My mistake began after a big lunch on a cold and rainy day and all the family was in the living room of the River House watching TV. I was leaned back in my recliner, happily snoozing after lunch. The boys were throwing things in the living room, generally just bothering one another and being boys.**

**I woke up a couple of times to tell the boys not to throw the ball in the house, but it continued as soon as I closed my eyes and reclined again. I felt all the activity in the room but chose to ignore it.**

**Christopher, my oldest son, had picked up a soft drink coaster and was tossing it up and down and back and forth. He finally decided after getting the other boy’s attention, to throw the soft drink coaster at me, as I lay back asleep in the recliner. His throw was spot on, as the coaster hit me square in the face. My reflex was not a good one.**

**I came up out of the chair and instantly grabbed a set of wooden coasters on the table next to me. I hurled it hard at the guilty party. Christopher, young and nimble, simply ducked the projectile heading at him, and the wooden coasters went through the plate glass window on the River House front. Quickly, I was up from**

the chair and trying to catch Christopher. The situation immediately went downhill, with all the yelling and hustle, as I was not in a good mood.

Beverly's family looked at me as if I was a mad dog crazy man and that I had grossly overreacted. The damage to the front window of the house was done. The boys were yuk yuk yukiing it up because Dad had taken a soft drink coaster to the nose. They were clearing the scene quickly as they knew I was plenty mad.

I immediately realized that I had overreacted but was furious that the boys were pulling my chain. The total situation was not good. I took one look at Beverly and knew that she was incensed that I had reacted like that. Now we have a huge window broken out in the front of the house and it's was very cold and rainy. Even worse, because it was Thanksgiving week, no vendors were available to fix the window.

"Cold and distant" is a strategy that Beverly would employ over the years when I had been a bad boy.

For a couple of days, I was clearly in the doghouse. I apologized after I got over the mad, but the damage was done, and I just had to live through the punishment phase. I was guilty as charged; clearly an overreaction.

There was no one listening to me or feeling sorry for me, even though I was hit in the face with a soft drink coaster while asleep. The window was broken because I had overreacted, that was it. Beverly was upset because if I had hit Christopher with the projectile, he could have been hurt. I could quickly see that I was in a no-win situation.

It was not a good day, and ole pop, was the bad guy.

"Cold and distant" treatment is not a fun way to get through a holiday weekend. Hey, what can I say, sometimes you just mess up. Dad's make mistakes too.

## **The Memorial Day Lighting and Gas Attack**

**It was Memorial Day weekend, 1990. The family gathered with our neighborhood friends from Bedford, Texas, the Svor family. The Svors had three children; Ryan, Brent, and a little girl named Nicole.**

**Because they lived two houses away from our home in Bedford, their children were best friends with ours and Beverly and I really enjoyed Rick and Pam Svor.**

**We had decided to take a twenty-mile canoe ride down the Colorado River for the Memorial Day weekend with all the kids. A campout was planned, and provisions were purchased.**

**Our plan was to put in the river at the Big Rock very near the River House Compound and float, fish, and picnic our way down the river to the Flat Rock at Bend, Texas. I dropped a truck and a trailer down the river at Bend, so that we would load the canoes and return to 3 Trees Ranch to finish out the weekend.**



**The anticipation for this excursion with the children ages twelve, ten, and eight years old was crazy. For weeks it was all they could talk about. Beverly and Pam stocked the provisions. Beverly had never been a great camping fan but was preparing herself for sleeping on the ground, as she wanted to build a family memory.**

**Beverly was concerned with the thought of having no bathroom facilities and had latched onto the TP, aka the toilet paper, putting it in plastic bags. She became the custodian of this needed appliance clutching the rolls to her chest the entire trip.**

**When she was asked to dispense the paper, she was very stingy with the roll, thinking we may run out. I only wish I had taken a picture of her in her new role as TP police.**



The journey started about midday, when we pushed off the Big Rock for the campout with hotdogs, marshmallows, snacks, sandwich makings, and copious quantities of beer, drinks, etc.

All the provisions were split between the two canoes with the adults. We had not gone twenty feet from shore before the paddles begin to splash between the canoes and the party was on.

The beautiful limestone bluffs of the Colorado came immediately into view as we rounded the first curve still on 3-Trees Ranch property. After two hours we stopped for snacks, drinks, and swimming.

There were laughs all around, with the kids so happy, and the day was just magnificent. This was the perfect outing for young boys, particularly. After the swim and lunch, the journey continued down the river.

As evening approached, we began to look for a proper setting to camp. We off-loaded onto an island that was beautiful, as the boys announced this was the perfect spot. Rick Svor was not convinced and requested all to reload and continue on down the river. "Never camp on an island," he said. "It's too dangerous."

Finally, the campsite was decided. It was up a high bank very near beautiful Raven Bluff, the massive limestone bluff with pink coloration.

The camp was set, the gear offloaded, the tent for the ladies was erected, the fireplace outlined in rocks. It had been an outstanding day, all were tired. The hot dogs went into the fire for supper and cookies and marshmallows were roasted on the open fire and passed around.

Pam and Beverly set up their gear in the 6x6 tent, and all the boys and men were going to sleep outside under the stars. Spring was springing, the terrain was lush, the birds were singing. It was ideal conditions for the holiday adventure.

At midnight all heads lay on bedrolls and we were looking at the stars, telling stories. Everyone was very happy with the entire experience when in the far distance I saw a small flash of light on the horizon.

It was about 1:30 a.m., when the most horrible spring thunderstorm broke. The sky opened up and the kids and men were scattering for cover in the tent, where Beverly and Pam were quartered. Instantly, we were in a torrential downpour with vicious winds, horrible thunder and heavy lightening all around us.

All four adults and six children were huddled back to back and belly to belly in the stuffy tent.

Being a large man, I had turned sideways, in an effort not to take up much space, only to hear Matthew complaining to Mom that I was too big to stay the tent.

I turned on a flashlight, I looked over at Beverly, clutching the TP to her chest, as she rolled her eyes as if to ask, “why me?”

The water immediately began to seep under the tent, all bedrolls and bedding were soaked, and the temperature dropped over twenty-five degrees. The warm summer night had turned cold. A huge flash of lightning shocked us all as a bolt hit a massive oak tree a few feet behind us and the crashing tree cracked and groaned, falling to the ground near the tent.

Rick Svor reminded the ladies that we were building a memory, and their response can't be reported in this narrative.

My young son, Matthew Scott, was the biggest problem, as all the junk food had given him a belly ache and he had serious gastric distress. For three hours, Matthew shared one wave after another of the gas attack, bombarding the group stuck in the stuffy tent.

At first, there was laughter, then bodily threats to Matt's life. As it got worse, the older boys wanted to throw Matthew out of the tent and just see if he could survive on his own. Bev and I even considered excommunicating Matthew from the family unit, but we felt that it was simply too dangerous outside in the storm.

At daylight, in the cold and wet, we emptied the water from the canoes, wrenched the water out of the bedding as best we could and got back on the river for the three-hour trip to the car and trailer at Flatrock, and Bend, Texas.

Beverly, still hugging the TP, whispered to never ask her to leave the porch of her beautiful log cabin again. She was done, all in, all done, for there would be no more camping adventures for Mrs. Rowntree.

“You guys can tell me about the great memories that you have created in the future,” she announced. It had been a difficult night.

We rolled into the River House Compound totally exhausted at about 2:00 p.m. that afternoon. The yearning for the outdoors had been satisfied. Matthew Scott Rowntree was too young to realize how close he had come to dying.

**This memory above all the rest, has been told and retold over the years. Despite the potent gas attack launched by Matthew, the Svor boys have stayed lifelong friends with the Rowntree boys and were even college roommates with them at the University of Texas. Even today my son, Chris Rowntree, is in the Oil and Gas business with the Svors.**

**It has been a wonderful friendship for them and, clearly, this canoe trip is a memory that will not go away. It is like tar baby; it sticks to you.**

**At the moment it was rough, but today, we all laugh with our own version of the fabulous memory of the Memorial Day adventure down the Colorado River.**

**Rick Svor was right to tell us, “Never camp on an island.” For we would have surely drowned had we not heeded his advice.**

## **Cover the Goods, Boys, Cover the Goods**

**I had a big bell installed on the top of the windmill as you enter the compound, in order to call the boys in from the property. The signal was simple, when you hear the bell, get your aspirations to the compound.**

**We had enjoyed a terrific weekend and it was 2:00 p.m. on Sunday afternoon. Bev and I had the cabins clean, the car loaded, and I had rung the bell to get my three boys and their three guests loaded up for the trip back to the city.**

**After thirty minutes of ringing the bell and not getting any response, I started a four-wheeler and began to look for the boys. With large acreage to cover it took a while to check all the locations where I felt they could be playing.**

**Finally, after nearly thirty minutes of looking, I pulled onto the south corner of the property at the river, where the limestone bluffs begin. There, floating in the river current, were six boys, ages eight to twelve, skinny dipping. They were laughing and cutting up in the water, letting the current move them back and forth. I shouted at the guys to get their butts out of the river and get to the compound, as we had been ready to go for over an hour.**

**“Didn’t you hear the bell, guys?” I screamed.**

**Finally, one by one, each of the boys came out of the water. Each of them had been floating on a boat cushion. As they got to the shore, these preteen boys were still modest and were strategically covering themselves “in-unison” with the float cushion as they exited the river. They made their way to the shore, dressed quickly, and off we went to the compound for the trip back to the city.**

**I was laughing so hard that I could not be mad at them and only regretted that I did not have a camera to catch the moment. It was priceless. I told Beverly about the “in-unison” cover-up and the skinny dipping, and we laughed together.**

## 3-Trees Ranch is Where I Want to Be

During Thanksgiving of 2001, my son Michael Rowntree went to the Oat Patch Stand for the afternoon hunt. While watching the feeder and surveying the terrain for movement, with a guitar in hand he wrote a song about 3-Trees Ranch. A lively song, these words properly describe many of the spots that we have named, and many of the activities we enjoyed while at 3-Trees.

### “3-Trees Ranch Where I Want to Be”

*Out in Lometa where the grass is greener,  
Than the guacamole made in Mexico,  
There’s a log cabin out near San Saba,  
On a cliff above the Colorado.*

*Chorus: 3-Trees Ranch is where I wanna be,  
Turn off the paved road called 190,  
Keep on goin’ past the Buzzard Hole,  
3-Trees Ranch is where I want to go.*

*Turn up that jukebox and here a Willie Nelson song,  
Turn on the big screen, the Texas game’s on,  
Rev up the wheelers and deal a deck of cards,  
Home town cookin’ and lookin’ at the Stars.*

*Wake up early, stay up late,  
Huntin' in the evening, I think I saw an 8 point,  
Once you see the sun sink beneath the trees,  
Bag you a big one, head home to Beverly... Hills that is.*

*Chris is in his camo, with his bow all drawn,  
We can't see him, he blends in with the dawn,  
Michael and Matt still asleep in the loft,  
Pretzel keeps barkin' and ole Dad's gotten soft.*

*From Two Holer Ridge to fishin' on the Rock,  
Wheeler through the slue with Pretzel in Front,  
Canoeing down the river, stay away from Sasse's land,  
He'll turn you into the gamewarden man.*

*From Army Diller Hill to the Antelope Creek,  
To Lettin' it go off of Take A Leak Peak,  
From Crackaxle Canyon to the Colorado,  
3-Trees Ranch is where "We call home."*



*That is well, said!!!*

"I'm Lucky, I have always been Lucky"



## **CHAPTER VII:**

### **My Travels with Family & Friends**

**In my early life, I did not travel often as resources and time constraints always seemed to be a problem but beginning in my mid-thirties, and with fewer money restrictions, Beverly and I begin to explore the world. We have been very fortunate to have seen a significant part of it.**

**Through our travels, we have explored most of Europe, Scandinavia, and parts of Russia, among other places. Out of the fourteen times, we've been to Europe, the country we've visited the most is Italy, for the Mediterranean area is simply spectacular. We loved the glacier express over the Swiss Alps, it was breathtaking.**

**One of the most incredible destinations would have to be our vacation to Turkey, for it had such amazing Christian history from the days of the Roman Empire.**

**From the pristine beauty of the Swiss Alps to the majesty of New Zealand, to the wonder of the Australian Outback, we have been on one wonderful vacation after another.**

**We typically traveled with couple friends that made the time in these beautiful spots even more exciting. With these friends of ours, we have cruised the Mediterranean Sea several times, from the Greek Islands to Barcelona, Spain. We have sailed around the British Isles around the North Sea and through the fiords of Scandinavia and back to the Netherlands and Amsterdam.**

**Some of our favorite excursions were River Cruises floating the Danube, Rhine, and Rhone Rivers of Europe on different vacations. From Prague to Budapest, it was over the top spectacular. Personally, my favorite vacation of all**

time just for the sheer beauty of landscapes was the 180-mile ride from Jasper to Banff in Canada, viewing the wonder of the Canadian Rockies.

Our experiences have been breathtaking and memorable, but we always seem to be ready to go home. As the old saying goes, “There is no place like home.”

I have always said we want to get back to the concrete jungle of the Dallas Fort Worth Metroplex, here in Texas, where the state tree seems to be a “Telephone Pole.”

I have a dear college buddy, Tom Garrison that in a big game hunter. Hunting like playing golf can become a disease if it gets in your blood. Well, Tom Garrison was infected with the hunting disease and he and I have traveled the world together. These hunting trips are some of the most special of all my travels as we always get out of the cities and the tourist traps and into the local terrain.

I have traveled on hunting excursions to Spain, Argentina, New Zealand, Tanzania, Botswana, Namibia, South Africa, British Columbia, Alaska, Montana, and many others with Tom Garrison. Each one of these trips were unique memories and all are part of my wonderful life.

I have closed each chapter of my life memories with short stories about the period that I was writing whether; my young life at home, the military, my family life, or work life.



Every hunter loves to recall a hunting story, just as every golfer loves to recall



his hole in one or a special round at a memorable golf course. I have some wild and crazy hunting experiences that I could not fabricate, and I will close this chapter on my life travels with short stories of my hunting adventures.

By the way, while I have been many places in the world hunting, I have only actually hunted once, when I went to Argentina and killed dove. All the other many hunting trips that I will describe with my sons, or with Tom Garrison, the big game hunter, was to experience God's gift of nature and provide good company.

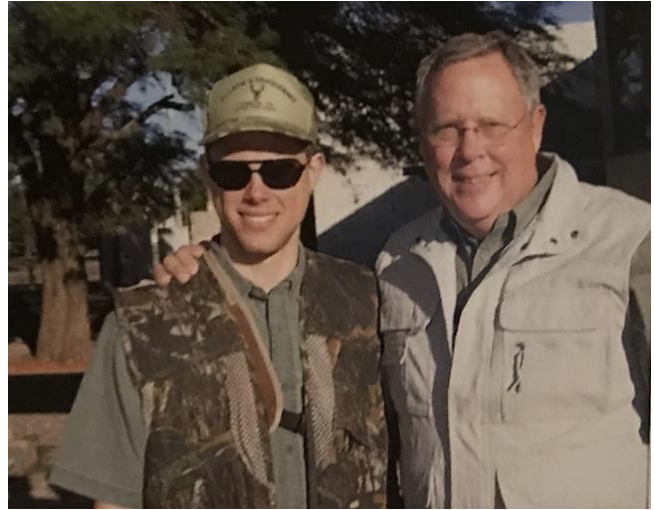
As others have said, I was never mad at the animals, I really did not want to kill them. I simply wanted to see them in their habitat, while experiencing the feeling of the land and the natural setting of the environment.

I have mentioned that I raised my three Rowntree boys at the ranch, hunting, fishing, hiking and experiencing the outdoors. When the boys graduated from the University of Texas in Austin, since they had all excelled in their college work, I took them on a hunting trip to build a special lifetime memory before their work started.



For Christopher, I took him to South Africa for a plains game hunt.

For Michael, I took him to South America for a white wing dove hunt, and I took my youngest Matthew to Botswana and South Africa, to hunt lion and leopard and plains game. Michael Rowntree's hunting trip, however, did not happen immediately after graduation, for he wanted to get married. So, plans for the hunting trip were canceled, and I sent the happy couple on a one-month honeymoon to Europe instead. It was a couple years later that Michael and I were able to go dove hunting in Argentina.



## **Hunting Stories That “I Have Always Told”**

### **We Will Track Him Down and Kill Him**

**One of my most frightening experiences, while on a hunting trip, was in Tanzania on a Cape buffalo hunt with Tom Garrison, and his son Martin.**

**Typically, the hunting party consists of a man that is the tracker, another that is the skinner, along with the professional hunter, and the clients on the daily hunts. Back at the camp, there are many employees tending to the day by day needs for the clients.**

**The professional hunter's name was Conrad Hamrick, and he was a crusty fellow with about twenty years' experience as a professional hunter in Africa.**

**We were camped on the beautiful Great Ruaha River in Tanzania, about 500 miles from the closest major city. A small plane flew the group out to the bush, where the pilots would literally buzz the grass runway to scare away the animals and came back for the landing.**



**The routine was to be up at 5:00 a.m. for breakfast, and by 6:15 a.m. loaded into the land-rover, where we would be driving all day while spotting and scoping the landscape for cape buffalo. Once a buffalo herds tracks were found, we would off-load the vehicle and stalk the herd to get in position for an ambush of a trophy cape buffalo.**

**Many times, these excursions away from the land rovers, would last three or four hours due to the miles and miles of walking.**

**This hunting trip went on for twelve days. The Cape Buffalo is a massive animal and considered one of the big five trophy animals of Africa. After the hippo, the Cape buffalo kills more humans than any other African animal. The Cape is**



mean, tough, a violent fighter, and will charge quickly if you get in his space and he's almost impossible to kill. The shot must be strategically placed to down the animal, as a wounded buffalo will try to kill you. This is not a game, it is serious business, and we were treating it accordingly. Our accommodations were one-man tents on the side of this magnificent river. An armed man, native to this area, would circle each tent all night long, to make sure that the leopards or hyenas did not come into camp at night. You could hear the hippos grunting all night in the river. The food and service on these safaris are terrific.

I always said, "If you want to light up a cigar, you could not light it yourself, for the service there was quick and constant."

On the sixth day at about 11:30 a.m., after several hours of riding, I realized that the money pouch I carry around my waist was not on me. I had left it back at the river camp. I was dumbstruck, for I had ten thousand dollars in cash, a ten-thousand-dollar cashier's check, my passport, and plane tickets in this money pouch and I had left it at the camp! That pouch had not left my side for a week, and now, I had left it back at the river camp. I could not believe my mental lapse!

I immediately screamed to Conrad Hamrick to stop the land rover. I told him that we needed to go back to camp immediately and secure my money pouch. Hamrick replied, "We can't go back now, we have gone too far. We will be back in camp at six for supper." I tried to plead my case, but the decision was made, he would not go back until the end of the day. My heart sank, for I could see that I could be in real trouble, being 10,000 miles from home and no money and no passport and no airline ticket.

I spent the next six hours not able to draw a breath without thinking about the money pouch.

At lunch, Hamrick came over to me and said, "No worries, man, no worries. Do you think that I have thieves working for me? Your property will be just fine."

The comment intrigued me, so I asked Hamrick how much money the local natives who worked in the camp made in a year, and he indicated they would make about \$1,000. Hamrick saw that I was still worried, so in an attempt to make me relax, he stated to me, "Relax, man, if we get to camp and the money is gone;



***We will track him down and kill him.***

***'Oh great', I thought, 'now someone is going to get killed over my mistake'.***

**At last, we rolled into camp in the evening and I jumped from the land rover and ran to my tent. Once I got there, I looked at the table next to my bed, where I thought I had left the pouch, but it wasn't there. My heart sank.**

**It was only when I pulled my metal cot away from the tent wall that I found it, the pouch. It must have fallen in between the wall and the bed earlier I figured. I opened it quickly, and there was the money and cashier check and tickets and passport. I counted the cash once, then I counted it again. Everything was there, save for one, ONE hundred-dollar bill that was missing. I collapsed in relief.**

**At that second Hamrick threw back my tent door flap and asked, "Is all your money there, Mr. Rowntree?"**

**I said, "Yes sir, it's all here, every dollar is in place!"**

**Hamrick laughed and walked off. I was limp.**

**At the end of this trip, I tipped the man that was guarding my tent, \$300.00. I was so grateful that all the money, passport, and tickets were not stolen. Truthfully, I felt that it would be gone, vanished, but I got lucky on this one.**

**Conrad Hamrick was furious that I would tip him that much, as he thought it would spoil him. I could not care less what Hamrick thought was a reasonable tip, I was one grateful fellow. I was not a big fan of Hamrick since he had not been very responsive in my time of need with the money pouch, but I did understand that it was Garrison that was paying the big bucks to hunt the buffalo. I was an observer only. He made it rather clear to me that my needs were second to his main client.**

**It was Hamrick's last safari with us.**



## **Lion Hunting-The Back-Door Man**

When Matthew Scott Rowntree graduated from the University of Texas in 2005, we planned a safari to Botswana with Tom Garrison, and another friend Burk Collins. The first week, Matthew was going to hunt plains game and leopard in Namibia along with red hartebeest, steenbok, and oryx and eland. For the second week, we flew to the second camp resort where Tom Garrison was hunting lion in South Africa near the Botswana border.



We were so excited to be on this hunt.

It was the first time that we would be hunting an animal that is a human predator. It was exciting and intimidating. We had problems on arrival.

For starters, we waited on the dirt runway for five hours in South Africa to be picked up by the Professional Hunter, Freddie Richards. We were getting concerned when finally, a man arrived telling us that the two people that were coming to get us had a wreck and one of the Professional Hunters was in critical condition, and the lead tracker had been killed. They had run into a Kudu and the vehicle had been badly damaged along with the horrible loss of life.



The lion hunting area was a 65,000 acre, a low-fenced cattle ranch in the middle of the desert, where there was sand for days. The rancher had been losing a cow or two each week for months and a rogue lion was the predator. The rancher had let our group hunt the lion to help

him stop the killing. There were four vehicles methodically riding the grid or road system to locate lion tracks that had crossed a road.

If the tracker determined that the tracks were less than four hours old, we would be called in to start the tracking and the actual hunt. For four, ten-hour days, we hunted fresh lion tracks. It was a long and exhaustive hunt.



The accommodations at the lodge were over the top. It was a brand-new facility built for the different hunting groups coming each week of the season. It had a terrific dining facility and massive barbecue area, with outside fire pit and bar, for evening gatherings and sharing hunting stories. The lodge area was high

fenced to keep the animals out of the hunting compound. Each morning there was a practice drill at the firing range.

Lion hunting was different from any of plains game hunting that we had done. We realized that when we get off the land rover to track the lion that we could become the prey, we can become the hunted.

The Professional Hunters indicated that in fifty percent of the hunts, that the lion, when pressed, will circle the hunters and attack the hunter from the rear side. On lion hunts, there are normally three Professional Hunters, one that walks on each side of the client hunter and one PH that surveys the rear for an attacking lion. On this hunt, there were only two PH's, as the third man was in the hospital in critical condition. For four days we had heard lion hunting stories from the Professional Hunters. A lion can cover forty yards in five seconds. The hunter only has seconds to fire in many cases, and the shot is from the shoulder. It's not like hunting a baited stand where you can get an armrest and have plenty of time to take the shot. Tom Garrison would have to be ready for a charging Lion, raising his rifle and firing quickly.

One of the Professional Hunters, Phillip, had told us that if the fresh lion tracks were spotted one hour before dusk, that we would not track the Lion. We

could run the risk that we could get too far away from the land rovers when darkness came.

It was the last day of the hunt when fresh lion tracks were spotted. The hunting group mustered around the fresh tracks quickly, and Phillip, the PH came to me and said, “We have talked about it, Rowntree, and we do not want you to carry a rifle since we have not seen you shoot. We don’t want the animal to charge and you make a mistake and kill one of us. You can go with the tracking and hunting party, but no weapon.”

I immediately turned to my son, Matt, and told him to stay in the land rover. We would not be going on the final leg of the hunt, as I was not leaving the vehicle without a weapon.

After serious discussion, they gave in and I was issued a 30.06 caliber rifle and the hunt was on. I was not getting off that vehicle without a rifle to protect Matt and me, no way. They may think that I would not be reliable, but I felt plenty confident that I would protect Matt and me if necessary.



I will tell you that it became serious business quickly, as the terrain had a lot of low growing ground cover and small trees and was not as open as I would have preferred. It was clear that a lion could be behind any of this vegetation and you could not see it. We plodded along focused and quiet, with the tracker moving us forward, with each spotting of a new lion track.

The head tracker stopped dead, waived the PH’s over with Garrison for a conference and after a lot of whispering, Matt and I got the word. There were two lions, two tracks.

*'Oh great', I thought, 'now we have two to be concerned about'.*

The evening was closing in and the sun was going down and I was thinking about the man saying we should not be out after dusk; it’s too dangerous. The hunting party inched along with great care and focus, tension in the air.

About one hour from the vehicles, the PH, Phillip, spotted a male Lion. It was sixty-five yards straight in front of us under a big tree. We were looking directly into the sun. Everyone was on their bellies, at this point as Tom Garrison and the PH, developed a plan.



**They felt that Tom Garrison needed to get a better angle for a shot, and they began to low crawl about 100 yards to the left of the rest of us to get an angled shot.**

**The wind was blowing in our face, so the lion could not pick up our scent. You could cut the tension in the air.**



**Matthew had his movie camera zoomed in on the Lion to get it on camera, while Garrison was on his belly and setting up his shot. Freddie, the other PH was on our right side. Matt and I crouched down; we were silent, watching the moment unfold. I am checking the back for the second Lion.**

**Boom! Boom!**

**Tom fired his round, and the Lion went straight up in the air at least five feet and turned toward us. I watched Garrison reload and stand, and boom, he fired the second shot.**

**The PH, Phillip, standing to Garrison's left, stood and put another round in the Lion for insurance. The moment stood still. Matt filmed the event on his movie camera.**

**After several moments we moved in slowly, all weapons raised. But it was done.**

**The Trophy Lion was down, the landowner would be happy, and Tom Garrison was all smiles. We took many pictures and celebrated, even as we kept an eye out for the second Lion, which never showed.**

**I raved on and on, about providing the service as back door man, PH, but I got no respect from the group. “I was back doorman, I had saved the group,” I announced to rolling eyes.**

**Wow, what an experience! What a day! What a trip! We went to the compound to relive every moment of the hunt. The cocktails flowed and the cameras were clicking.**

**I hated that this beautiful lion was killed, but the reality was the landowner had put a bounty on the lion. If Tom Garrison had not been successful, the hunts would have continued until the lion predator was eliminated.**

**Killing antelope in a herd of hundreds of animals seemed a lot different than hunting the “King of the Jungle, the Lion.”**

**This hunt got my attention, that was certain, and I was glad that I could act as the “back door man”.**

**Ha, ha, ha!!!**

**I am so grateful that I did not have a charging lion coming at me.**

## **Stranded in Grizzly Country**

**This Alaska hunt was my last with my buddy, Tommy Garrison. It was a rough and rugged affair, to say the least.**

**We were picked up by a single engine plane and flew into the Alaska wilderness and dropped for ten days. The professional hunter lived on the lake where the small plane landed. We were taken to the log home where the professional hunter, Jamie, and his wife and six children were living.**

**This family was different, as they were social dropouts from Mississippi. Jamie had once been a successful stockbroker, but conservative values and fear of the future turned him into a survivalist.**

**Fifteen years before, Jamie had sold out, purchased the Alaskan land, and moved his wife Elaine there where they had personally built the small log home with their own hands.**

**There was no entertainment in the long winters and with nothing to do, Jamie and Elaine began having children. They had six children in those years in Alaska, with the oldest boy just turning fifteen years old when we arrived for the hunt.**

**They had made a life without running water or electricity, except for a small generator. They lived without internet or telephone and the closest family friend was fifty miles away.**

**Jamie had turned from stockbroker to professional hunter, with the Grizzly Bear hunting his specialty. He lived off the land and made his way of living like the life of the early 18<sup>th</sup> century. To classify this fellow as different would be an understatement.**

**After we met the family in the log home, we were ushered a quarter mile south to a two-man tent. This was our home for the next ten days. We were the only hunters in camp. The meals were delivered to a camp setting a hundred yards from the tent. It had a constant fire, a couple of chairs, a table for meals, a covered area, and an outhouse. Primitive was the descriptive word.**

**It was springtime, but it was still cold all the time. The snow was gone, and the green thickness of the outdoors was indescribable. A terrain with two hundred**

inches of rain produced a jungle of vines, bushes, trees, and foliage. The only movement was through trails.

Jamie had two other guides that would go on the hunts with us. We would be hunting salmon beds in the rivers and streams around the Alaska terrain, and hunt baited areas in the interior, away from lakes and streams.

Generally, over the baited areas there would be an open tree stand to climb into where we would spot and scope if the terrain allowed it.

I was good with everything, having no problem with the roughness of the camp. However, not having any ice, to make an evening cocktail, and no toilet paper, only baby wipes, for the straddle trench latrine, and no electricity or warmth except from the open fire got old rather fast.

We hunted mornings and evenings, like Whitetail Deer hunting, waiting, just waiting for the game to come by the baited area. It was dull, and the time passed slowly. Alaska is not like Africa where you are seeing animals of mixed variety constantly.

This Alaska hunt was tedious.

Tommy Garrison got a black bear in the first days, and it was dressed out. We ate the meat for the remainder of the trip. The big Grizzly was hard to find, and hard to spot with all the foliage.

It seems like all hunting trips have a story, or a complication, that is attached, and this one is no exception. This one began on the eighth day of our trip when the four-wheelers were loaded up. I was behind Jamie's fifteen-year-old son on one four-wheeler, and Tommy Garrison was behind Ray, one of the professional hunters on another one. We had to ride over an hour to get to the river to hunt over the salmon beds. We had been told that this spot was very productive, with the grizzly being prolific. My driver, Billy, who was driving the four-wheeler, was a mad driver going entirely too fast. I was bouncing the entire way over rugged terrain.

Every fifteen minutes we would stop and listen to hear the second four-wheeler that Tom Garrison was riding behind us. Then, Billy would take off again, at breakneck speed with me holding on for dear life. Finally, after the third stop, and over an hour of driving, we went through a swamp area, nearly getting stuck, and Billy stopped the four-wheeler. We got off and stretched a moment, when Billy said to me, "You stay here; the river you will be hunting on is just a hundred yards



over there as he pointed to his right. Mr. Garrison and Ray will be here in just a moment.”

With that, Billy jumped on the four-wheeler and, *zoom!* He was gone!

I stood there without any weapon and listened for the second four-wheeler, awaiting Tom Garrison’s arrival. After ten minutes of waiting, I began to get nervous, as I was just a mere hundred yards from the grizzly honey hole on the river, and I had no gun. Garrison’s four-wheeler could not be heard. I realized that the foolish Billy had dropped me off and gone back to camp by himself.

While I had expected the professional hunter Ray and Garrison to arrive in minutes, it became clear that there was no Garrison, or sound of Garrison, and no weapons to protect myself.

I began to worry and started to find a tree that I could climb just in case a Grizzly showed up, even though, I was aware that a hungry Grizzly could climb, a tree.

Twenty minutes, thirty minutes, forty-five minutes passed; I was livid, and getting scared that they may have gone to a different location. If I had that stupid teenager near me, I would have choked him.

It was more than an hour later when the Garrison’s four-wheeler came up the swamp sputtering, and I was very relieved. I took one look at Garrison and realized there had been a serious problem. Ray, the PH, driving the second four-wheeler, had flipped the wheeler and it had rolled over them.

Tom Garrison had blood all over him, his finger was cut, and his head was bleeding. Tom came over to me and said that Ray was a fool and had nearly gotten them killed. I walked up to Ray and told him to take his 45-caliber pistol off his waist, that I would carry it the rest of the hunt.

I explained to Ray, that I was not happy that Jamie’s idiot son had left me without weapons in the wild, to be grizzly bait for over an hour. It was not the start of a good afternoon hunt.

We made our way to the top of a ridge and nestled down for a five-hour hunt watching the salmon meandering in the river below. We did not have a shot that evening at a grizzly, but the views were outstanding.

Two nights later, Jamie guided us on a mile walk through a rocky bottomed stream bed, until we came to rest at a bend in the creek. We sat there motionless

and in silence for four hours, sucking in mosquitoes with each breath. Finally, we heard it, the grizzly.

The noise was unmistakable, as the trees cracked and groaned, we could hear every step of the bear moving from behind and to the right of us into the creek bed.

The grizzly began splashing, as he walked toward the bend, where we set up for the ambush. It had been hours since we had moved or spoken. Garrison cocked his rifle and waited for the Grizzly to round the bend, just thirty yards from our rest.

**Boom! Boom!**

Garrison put two rounds into the massive grizzly bear. He had done it.

Tom Garrison and I were never so happy to get out of that place and to a warm bed and hot shower. It had been ten days since we had a shower, as the camp had no facilities for getting clean, other than a dip into the freezing lake at Jamie's house or sponging off with heated water in a basin. We were ripe and needed a shower terribly.

I was glad to be leaving the survivalist. I wanted more comforts when I went hunting! I liked being in the wild, but at the end of the day, I wanted a shower, a clean restroom, a good dinner, and some festivities. Tom Garrison and I have been friends for fifty years, and he is fun, but I told him to call me when the accommodations had running water and electricity.

## **Rambo Lives**

**All my sons enjoy the outdoors, but my son Christopher Rowntree has, over the years, been the most dedicated outdoorsman and hunter of the three. Chris and I have enjoyed several incredible hunting experiences together.**

**Chris had graduated over the years from the rifle, to the compound bow, and in college became a longbow recurve pro.**

**This natural progression started in his young years. He enjoys rifle hunting but the thrill of bowhunting, and the fact that you must be so close to the animal is the real challenge. Bow hunting has become one of his passions.**

**After his college graduation, we went to South Africa and spent ten days on a safari, hunting from a land rover, spotting and scoping the animals, then leaving the vehicle to stalk the animal.**

**It was a fabulous experience. It is true hunting, to be able to sneak up on a herd, and not be detected. The animal's sensory capacities make it a fair hunt.**

**On this South Africa safari, I spent three eight-hour days in a blind that looked like a massive termite mound with Chris, with only a small slit in the blind to see out at the baited area and to fire a shot.**

**The beautiful African kudu, with spiraling horns, is one of the logos of the country of South Africa and it is from the antelope plains game family. Finally, after three days, Chris had a terrific trophy turn, just right, and Chris nailed the shot from forty-two yards with his compound bow. That is a very long bow shot. That magnificent animal mount like the others is hanging on the wall of the Red Dawg Saloon at the ranch.**



After a week of hunting, we spent four days driving through the magnificent Kruger National Park Reserve, sleeping in camps that were high fenced to protect the humans from the animals.

We were warned not to go outside in the night, as the leopards had gotten over the fence many times. The sheer number of all the African animals was amazing. This was one highlight of that first Africa safari.

A few years later, Chris and I also took a trip to New Zealand, hunting for the enormous Red Deer. This hunt was unforgettable. For the full five days, Christopher hunted with a young guide that was trying to put him on a Red Deer trophy.



I remember that the owner of the facility never believed that Christopher would be successful, but he did not know about Chris and his persistence and patience.

It happened on the third day that Chris took a shot with a bow and downed this terrific red deer from only eighteen yards away. The animal rolled three hundred feet down this steep mountain. It was a magnificent shot. The horns from this beautiful trophy animal did not break off from the fall down the mountain, thankfully.

The highlight of this trip was the helicopter ride over the mountains of New Zealand, spotting the Tahr, a huge sheep. We spotted the animals from the chopper and then dropped down the mountain, letting Chris and the Professional Hunter off the aircraft. The Tahr was barreling down the mountain, a cliff really, and at a dead run. Chris downed the animal with his 30.06. It was a crazy, good shot. I watched it unfold from the chopper circling above the action.

I never like to fly much anyway, but the helicopter over these mountains caused me some ugly motion sickness.

Of all the hunting trips, the two times Christopher and I went to Jackson Hole, Wyoming to hunt Elk in September was the most fun. There is nothing like the bugle of the Bull Elk in September as the mating season is in progress.

The great part of this type of hunting is the interchange between the hunter and the animal. The Professional Hunter either blows the female elk whistle sound or the male bugle.

The male answers and tries to find the female whistle, and so the dance in on, the back and forth, as the bull gets closer, and the ambush is set up. It is incredibly exciting when that 1,500-pound bull blows into the clearing to fight another bull, or to find a lonesome female elk.

In that first week, walking all day long in the mountains near Jackson Hole, Wyoming, we had three beautiful setups, where the elk was called into our trap. Christopher was waiting with a bow and arrow. The last day of this hunt, Chris downed a monster 6 x 5 elk from twenty-one yards away.

**Chris's, 6 by 5, Elk shot with bow from 21 yards in Wyoming**





**We watched and lured it into a wallow, or marsh area, and it was, literally, rolling down into the mud when Chris shot him. It was both a picture-perfect day and a beautiful memory of a terrific hunt, a lifelong memory made.**

**Chris has had a great deal of experience hunting and loves it. I was along on each one of these hunts to enjoy the experience. I would not trade for these memories of my hunting trips with my oldest son.**

**All these trophies were mounted and hang proudly in the Red Dawg Saloon, at the 3-Trees Ranch. The hunting details of each hunt have been told and retold, as you can imagine.**



## **The Charging Python**

**This is the story of how three old friends, three amigos, aka college fraternity brothers, flew to Johannesburg, South Africa to build a hunting memory in 2001.**

**Tom Garrison, Mike Main, and I were reliving our youth on the plains of South Africa. My son, Christopher, was along for the fun, for he had just graduated from the University of Texas with a mechanical engineering degree. This trip was a reward for his accomplishment.**



**Tom Garrison is the master hunter, and he is very experienced, but Mike Main from Richardson, Texas had never been out of the concrete jungle of a city, much less the wilds of the South Africa plains. We had wonderful accommodations, with outstanding food, and attention to our every need.**

**Mike Main, upon hearing the stories and cautions about the black mambas and the puff adders, two deadly and aggressive native snakes in our area, immediately went into bowel lock. His system shut off, and quickly he was in trouble. He was so intimidated by the fear of snakes that he would not leave the land rover during the two weeks. He took this fear to the extreme. We finally got him medicine to get him unlocked, and he immediately developed raging diarrhea. His system was not coping well with the food or the surroundings.**

**On this morning, we were tracking a wild herd of zebra. We spotted a herd of fifteen or twenty of them. They were fighting and kicking and biting each other constantly. We raced to get close enough to stalk them and get a shot. The cat and**





mouse game lasted for over three hours when Garrison had worked his way from cover to a location to get a shot, and boom, he had killed a magnificent zebra.

The local professional hunters think of these animals as worthless, as they are very destructive, and do not provide any beast of burden value. You can't ride them or have them plow. Zebras are just mean and destructive, they reported, and they were right.

The land rover pulled up next to the animal and it became clear that the zebra could not be lifted into the truck bed. A different vehicle, with a wench, would need to be employed for us to get the animal loaded and taken to camp for skinning.

Phillip and his assistant professional hunter named Peter, dropped the three amigos off to sit with the zebra until they returned with the labor and equipment to handle the animal.

Suddenly, I noticed that Mike Main had his head down and was looking at the ground to be certain he did not step on a dreaded snake. After a few moments, I meandered up to a tree and began to relieve myself.

As I looked closely, I saw an enormous coiled mass under the tree, about four feet in diameter and circled, coiled. I thought it may be a massive snake, but it was not moving. I thought I saw something move but was not certain.

I stopped relieving myself onto this coiled mass under the tree, and went back to Garrison and Main, near the dead zebra. I told them that I had just taken a leak on a massive snake under the tree just thirty feet away. They laughed and immediately and walked over to see the coiled-up mass. Mike Main was ready to run and was staying back. Garrison reverted to a ten-year-old boy and began picking up rocks and throwing them at the mass. It did not move at all while he was tormenting it. Finally, Garrison loaded a 375 shell and shot a foot under the coiled mass. The snake still did not move, but the concussion from the blast lifted the mass, and it settled back down into the earth.

**Mike Main was in denial that it was a large snake and had located a six-foot-long tree branch and began to run at the coiled mass until he rammed the branch into the snake.**



**Instantly, the ten-foot-long python came to life, rearing back and forth weaving and writhing, and shot upward toward the tree limb. At that very second, the black trackers arrived with the wench truck and they began to scream, "Python, Python, Python!!!" Peter, the professional hunter leaped from the vehicle and into the tree. He grabbed the python about three feet up from the tail. The python**

**literally had the strength to lift Peter off the ground and the snake raced to the top of the tree.**

**Peter, finally, released his grip. We were yelling and screaming and were all excited, but Mike Main ran to the land rover and loaded up, to stay away from the mad python.**

**From that day forward, I can testify that I checked for snakes whenever I saddled up to a tree to relieve myself. We loaded the dead zebra and went to the camp saloon to retell the crazy python story. We took pictures of the snake intertwined into the tree branches.**



**We love to recite the story about our buddy, Mike Main, and his mortal fear of snakes. The professional hunters quickly gave Mike Main, a nickname; he was known as "High Maintenance Main."**

**He needed extra care at every turn, in food preparation, in his mixer for his cocktail, his needing medicine to get through his bowel issues, he wanted softer toilet paper, and he had the total intimidation about leaving the land rover to hunt and stalk game. Brother Mike took the ribbing with style and grace and ordered another cocktail. We love this story.**

**Just another crazy day of hunting in Africa.**

## **CHAPTER VIII:**

### **Fifty Years In Banking**

#### **My Professional Life and My Work History**

**It would be impossible to write a complete memoir of my life and to give insight to my grand and great-grandchildren, as to who I am, as an individual without sharing a chronicle of my work years.**

**These years of work were a significant part of my life. Obviously, the time invested in the process of making a living was significant, but for me, I admit that I loved my work and felt it challenging and important.**

**My lifelong search for personal financial independence and stability was a significant motivating force and driver in my young life and banking filled that need. Like the other sections, I have deemed that my memories would be incomplete without the inclusion of a chronicle of my work biography.**

**I will describe my three and a half decades as a commercial banker, and share the various twists and turns of my personal banking evolution. I will begin with the “Just by Chance” start in the banking industry and tell about each position and job change that seemed to broaden my professional experience and growth.**

**Each position move and change of banks seemed to fit like a pattern in a puzzle through my work life. I soaked it up, relishing each new challenge, while modifying and expanding my professional goals as I gained momentum.**

**Just as all life evolves and changes based on outside influences, I have included my thoughts and my dreams for my banking career as my professional goals changed and developed along my career path. It seemed that the more**

**exposure to banking that I experienced, a new plateau of expectation for my career goals took root.**

**I have closed this chapter of my work years with a few short stories that I have called, “Work Stories That I Have Always Told.”**

**These are funny or meaningful memories of events or circumstance at the workplace that I have always carried with me.**

**I have always been a storyteller and enjoyed reciting and recycling these memories that were experienced over the years. I hope these memories can make my trip in banking come to life as I lived it and dreamed it and as it evolved.**

**I feel very fortunate that I found this life’s work, as it intrigued and excited me. I was very passionate about my work, and enjoyed the challenge each day, all the while feeling that it was leading me to financial security that I dreamed of achieving. I have always felt in my heart that my efforts were a force for good along my path.**

**I helped thousands of families and businesses bridge serious financial issues along the way. Banking was the ideal profession for me, and I would not have changed one single thing.**



# My Professional Life in Community Banking



Hurat-Eules-Bedford  
CHAMBER OF COMMERCE  
SINCE 1954

**From The President**

It is a pleasure to distribute the 1989 Hurat-Eules-Bedford Chamber of Commerce Membership Directory to you. The Brimer-Lane Publishing Group has done another excellent job in making this publication possible. While I hope you enjoy the directory, more importantly, I hope you'll use it for all your business and personal needs.

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“I’m Lucky, I have always been Lucky”

## **Money, Money, Money**

**In high school, I began to think about what I wanted to do with my life. What was I going to do to make a living?**

**Typical of most teenagers, I was not certain about my future; I just knew that I wanted to make money. I know that statement on its face sounds terrible, but it was about money for me as a young man dreaming about his future.**

**Money, Money, Money!!!**

**I was young and simply had a fear of being poor. I just did not want to live like my father, always under the pressure of making enough to support his family and scratching to make ends meet. I determined, in my mind, that I would become a lawyer, as I thought lawyers made lots of money.**

***“I will be a lawyer. I could be a lawyer”, I thought, “Why not”?***

**I am smart, I can stand on my feet and think. I can argue. I was never intimidated by speaking extemporaneously in front of a crowd. I will be a lawyer. That’s it, a lawyer.**

**Honestly, I knew nothing about the law, but I determined it would be the law for me. Looking back, I know it was never really about money, it was always about security.**

**I simply wanted to be in charge and control of my life financially. I did not want to be captive to digging and scratching out a living.**

**I would tell my friends, repeatedly that I wanted to make so much money that *if I spilled it, I won’t even stop and pick it up. I won’t need to; I will have more than enough.***



**As I matured, I learned it is ultimately never about the goal; it's always about the trip. Life is really about the planning, the dreaming, the preparation, the struggle, and the strategy, it's about responding to the failures and the successes.**

**Once I achieved financial independence and reached the goal, I realized that money certainly does not bring happiness, but it was comforting to know that I would not be dependent in my old age. Truthfully, once you arrive at your goal, you always need another goal. Most people that have lived awhile will testify that it's the trip or the project that keeps life interesting and alive.**

**In January of 1969, I graduated with a BBA, Bachelor of Business Administration/Prelaw major from North Texas State University and began my life journey to find my way to financial security.**

## **My Direction Changed**

**During my time in school, I had been a good student, but not an exceptional one. There were always people in my class that were smarter. I had a 2.20-grade point average in undergraduate work on a three point scale, so I had a solid B average grade though my college days in course work.**

**I was dutiful about attending class, about doing the projects and homework and reading. I took copious notes during lectures. I tried to get all that I could from the classes. It really did not bother me that I did not make straight A's, because I knew that I worked hard at the class and gave it my best effort.**

**I was strangely confident about my eventual success, as I knew that no one can outwork me. I would be successful. I never doubted my work ethic. However, after meeting Beverly, and falling in love, it was clear, that my dreams to become a lawyer were over. It was as if I had wadded up a piece of paper and thrown it in the trash.**

**Just like that, I changed direction.**

**Everything that I had been thinking about over four years regarding becoming a lawyer, just went out the window, vanished. I wanted Beverly, I wanted to be with her, and I would figure out how to make a living.**

**Beverly had two years of college remaining before her graduation, and if we were going to get married, I needed a job. There was no backstop of financial reserves, or parental support. If we were to be married, I had to provide a living, and so after I got out of the military active duty service, I began to job-hunt.**

**When I was a young man, young couples did not live together before marriage. That was not an option for us. It would be disgraceful and shameful for us and for our families.**

**I had worked at Ling Tempo Vaught an aircraft manufacturing company in Grand Prairie, for four summers, saving literally every penny for next year's college expenses. I learned that most of the people that I met and worked with really did not enjoy their jobs. In fact, their work was a four-letter word to them. I called them Clock Punchers. They would punch in on the time clock each day and live for**

**the moment that they could punch out. The work experience was a means to an end for them, and it was a job.**

**I could not imagine that I was going to have to spend one-third of my life working and hate every minute. Everyone must make a living and provide for their family, but I wanted more.**

**I wanted to find something that intrigued me, that turned me on. I wanted my life work's to be lucrative and fun, challenging and exciting, and not drudgery.**

**With that in mind, I started interviewing for employment, so Beverly and I could get married and start our life together.**

## **Just by Chance – I found Banking**

I had interviewed with several companies and had zero offers when I got a call from my college roommate, Mike Klug. He and I had grown up together since the fifth grade in Grand Prairie. We had gone to Arlington State College for the first two years, then moved to North Texas State University for the last two years.

We were roommates in my junior and senior year at college, and we were both general business/pre-law majors.

Mike Klug never had to work through college or in the summers, but he was smart, really smart. He was nearly a straight-A student and graduated Summa cum Laude, which I believe means in the top ninety-eight percentile of his class. I could never match him in the classroom. He was a masterful test taker and had an incredible memory. The truth is while I studied all the time and usually made B's, Mike Klug always made an A in the same courses, and studied very little.

Mike had come over to the house that summer after graduation. I was back from Army Reserves active duty. He told me that he had gone through an employment agency and had the most interesting interview with the Federal Reserve Bank in Dallas. As he spoke of the position and what was involved in the job, I asked how many they were hiring at the Federal Reserve Bank. He was not certain but told me to get an interview. "It is the central bank, the banker's bank," he said.

The following day, I called Evans Employment Agency and signed a contract for a fee paid position and asked to get an interview with the Federal Reserve Bank, Dallas, Texas. Fee paid means if I get hired the employer will pay for the agency's fee. I certainly had no intention of paying them to get me a job. The interview was set for the following Thursday.

I met a Ms. Byers for the interview and testing. It had gone well, I thought, and the job sounded exciting as she indicated that the position was for a management trainee for the Federal Reserve Bank of Dallas, the central bank of the United States, and the exposure would be invaluable.

I ask how many positions were being filled for management trainees. “There's only one open position,” Ms. Byers replied. My heart sank, as I knew that Mike Klug had interviewed and his grades were so much better than mine, as he had graduated with honors.

Two days later, Ms. Byers called and set up a second interview with Mr. Parker, a Senior Vice President of the Bank. After the second interview, I was excited about the position and the experience that it would provide.

A week later, the phone call came, and I was offered the job. It paid \$7,200 a year, which was a decent wage in those days, and was a full-time, Management Trainee position.

*'Wow', I thought! 'How cool is this? I am going to be a banker!'*

I raced over to Beverly's home in Farmers Branch to tell her the news. We were going to be able to get married! We could set the date! I had a job, and I was chosen over my college roommate.

We laughed that I was taking a banking job, as I had never had a checking account. I did not need a checking account; I had no money.

I was pleased and proud that I had been given this opportunity. I had taken economics courses and finance courses in college and was aware that the Federal Reserve sets monetary policy for the country. The policies are implemented through the Federal Reserve System Banks throughout the country.

Lucky Number Seven continued to roll as things always seemed to go my way. Just by chance, I had stumbled into this position that would lead to my life's work. This would be a career that was fulfilling and rewarding and challenging.

It was a life-changer for me.

From the first day, I never considered it work. I loved it and could not get enough of it. I worked all day and went home and dreamed about it and talked about it all evening.

It seemed to be the dream career. Eventually, I decided to move from the central banking world to the commercial banking side of the banking industry.

**My three and a half years as a bank examiner with the Federal Reserve made me realize that economics affects every life, every family. I found that at the center of every community of every marketplace is the local bank. The community bank was the financial conduit for money. The CEO or President of the bank was at the center of the economic activity in that market and was involved each day with the movers and shakers in business.**

**It was where the money was created through the lending function. The banker had insight into where the money was being made in the local market. It was a turn on for me, and I had found my home, my career.**

**I never turned back; I have never regretted my involvement in the industry. Bankers are financial partners with families and businesses in a fundamental way.**

**Money, money, money; I would spend my business life working daily with the financial dreams and problems of customers. I was around the money. I loved it. I also realized that my daily efforts made a difference in the lives of individuals, of families, and for businesses.**

**It was a respected position in the community and required involvement with every facet of the community, including all civic and charitable organizations within the marketplace.**

**I have often joked that during my three and a half decades as a community banker, it seems that I had been the Chairman of every civic, social, governmental or charitable organization within my marketplace except the Committee to Paint the Cotton Bowl. This community involvement came with the territory of being a community banker and leader and I was active in all areas of community service organizations.**

**I was living the dream life, with the dream job.**

# **My First Banking Job**

## **Federal Reserve Bank, Dallas, Texas**

### **Management Trainee**

**1969-1972**

The Federal Reserve Bank of Dallas is one of twelve Federal Reserve districts in the country. The Dallas District is the Eleventh District and covers all of Texas, and part of Oklahoma, Arizona, Louisiana, and New Mexico.

As a management trainee, I was scheduled to move through the various departments of the Fed over a three-year period. My first assignment was in the Fiscal Agency Department, working with Treasury Tax and Loan Deposits and redeemed U.S. Savings Bonds, which means collecting the federal tax deposits from the commercial banks in the district and paying for matured Saving Bonds. The Federal Reserve is the fiscal agent or arm of the United States Treasury and collecting the income from federal income tax deposits was part of that function in this department.

After three months, I was sent to the Marketable Issues Department of the Fed, which is responsible for weekly issues of various Treasury debt instruments; US Treasury Bills, US Treasury Notes, and Bonds. This was a fascinating area, as I learned how the auctions of Government debt are issued and funded.

Basically, the weekly debt instruments were used to fund the government deficits, to bridge tax collections and government funding of federal programs. Later, I spent time in the accounting, cash, and auditing departments. The Federal Reserve Bank does not do business with the public; it does not make loans and take deposits from individuals and business.

The Federal Reserve Bank has as its client base, the Commercial Banks of this country; both National Banks and State Member Banks have deposited reserves



with the Federal Reserve Banks. This is the reason that the Federal Reserve Bank is called the Bankers Bank, the central bank of our country.

As I learned more about the Federal Reserve, I realized that my goal was to become a commercial banker, to work outside the Central Bank outside the Federal Reserve. Basically, I did not want to be a federal regulator forever.

I determined that the best department to get the exposure to commercial banking was by transferring full time to the Bank Examination Department within the Federal Reserve Bank. I met with the head of the Examination Department, and after several months, got the approval to join the bank examination team full time.

This department sent bank examiners into commercial banks to review the bank's books for regulation compliance to banking laws, and for safety and soundness exams, which means to determine if the banks are well managed and profitable.

The bank examination team goes into different banks every couple of weeks and reviews all the books and records on-site. The review is very extensive and includes several areas of focus:

**Capital Adequacy, Asset Quality, Management, Earnings, and Bank Liquidity.**

These broad areas of review in a bank examination were all important, and, for the most part, all connected. Basically, eighty percent of banks gross revenue was earned through the lending of money.

In other words, banks earnings are the result of the spread between the cost of the deposits of the bank and the yield on the loans that the bank was making in the community.

In the banking world, this is called the Net Interest Margin, or what most businesses call their Gross Profit Margin. The critical key to any bank examination and the ultimate rating of the bank and its management was almost always connected to the quality of the bank's loans. Bad loans or loan losses, ultimately, affects the capital accounts through the undivided profits account and reduced earnings; therefore, loan quality can impact liquidity and the management and banks rating overall.

Bank examiners spend the majority of their efforts reviewing the bank's loan portfolio, one loan at a time, pulling each credit file or loan customer's account

records and monitoring the structure of the loan, the pricing of the loan, the cash flow of the business to repay the loan, the collateral or security of the loan, and how the security or collateral liens were perfected to protect the bank. Bank examiners literally reviewed the credit analysis that the bank had done on each loan.

The bank examiners were reviewing several areas of the bank records, but the loan portfolio review and determining if the bank management was properly identifying problem loans, and properly setting aside reserves for bad loans was the most critical part of the examination process. I felt that by getting exposed to all the current banking laws and going into different banking institutions each week, I would get invaluable experience into the overall management of a bank.

The work was detailed, political, and critical exposure that was invaluable for my experience level to grow. The Dallas Federal Reserve not only examined banks in Texas, but in Louisiana, Oklahoma, New Mexico, and Arizona as well. That meant that I would be traveling and be on the road a great deal, but I felt that the sacrifice was worth the experience.

I would be interfacing with senior bank officers, owners of banks, and the board of directors of these institutions weekly. I was mixing with the highest levels of bank managements and discussing their strategies to grow their institutions and become more profitable.

This bank examination force experience was the foundation for my development as a commercial banker.

Many experienced bank examiners are hired into the commercial banking world and I knew it. I wanted to learn all that I could and get a good job in a commercial bank.

It is important to note, that the bank examiners have clout, real clout. If a bank is breaking the banking laws or if the banks are making poor quality loans, the examining staff can literally close the bank, or fine the institutions, or require a change in ownership or management.

With that kind of authority, the bank examination teams were treated with respect and catered to during the examinations.

Every senior bank management team wants the examining team to give their management and their bank a good rating after the exam. The banker's reputations and their jobs depend on a good report. It is a very serious business.

**I spent three and a half years examining banks, traveling approximately seventy-five percent of the time to out of town locations. It was a sacrifice for Beverly and me, but we knew that I had to get experience to get to a senior management position. I began to dream about being president of a bank.**

**I was witnessing firsthand the role that these people played in their communities. The presidents of these community banks were at the front of economic opportunity in their cities. The best and most prominent business owners in the town were on the board of directors. The bank presidents knew where the money was being made and they were part of it.**

**I was getting the picture and my personal dreams were forming. I had to become a president of a bank, that is where the economic action is, that's where the rubber meets the road, and that's where I wanted to go.**

**I would go home to Beverly and I would tell her about what I was learning and what I felt I could achieve in our future. We were dreaming together.**

# **The Switch - From Regulator to Commercial Banker**

## **Bank of Commerce, Fort Worth Texas**

**1972-1978**

After nearly four years at the Federal Reserve Bank in Dallas, I was very tired of the travel on the bank examination force. It seemed time to switch to the real world of commercial banking.

I decided that I wanted to stay in the Dallas/Fort Worth market, as Beverly was teaching school in the Irving area, and I had grown up in Grand Prairie.

I began to search for an opportunity and was hired by a community bank in downtown Fort Worth, Texas, the Bank of Commerce, at Seventh and Throckmorton. I was switching locations from downtown Dallas to downtown Fort Worth.

I would spend the next six years at Bank of Commerce, starting as an Assistant Vice President in the Installment Loan Department. I had four years of central banking experience with three and a half of those years as a bank examiner, but I had zero direct lending experience.

I had learned that most senior bank management officers came to leadership roles in the bank from the lending departments. I started at the lowest level in the bank lending world, in consumer lending, called installment loans. I was making loans on cars and boats and loans for children's braces or any other personal loan request.

I was visiting one on one with customers that needed credit for consumer-type purchases, for the most part. It was ground floor lending, but like all experience, it was very valuable.

I heard every imaginable story, every dream, every family financial problem that people experience. I was analyzing an individual's capacity to pay, monitoring

their debt to income levels, their payment history with other creditors, and typing notes, and perfecting liens.

Also, I was put in charge of a note purchase program for indirect paper, from a lot developer that was selling lake lots in Granbury, Texas carrying the paper, and then selling the notes to the bank.

I was making credit decisions from looking at loan applications and credit reports, but never visiting with the client. I was growing as a lender.

After two years of installment lending experience, I got one of the biggest breaks of my entire banking career.

A Senior Vice President of the bank had retired, and I was called into the Bank President's office for a visit. I had been promoted, and this was big; this was a giant step. I was now a Vice President and Commercial Loan Officer for the bank. I was thrilled! I cried with joy as I was now entering a new level of experience, the biggest. Beverly and I set a date to celebrate the promotion.

I had advanced over my boss, the head of the Installment Loan department that had hired me, and over three other installment lenders at the bank that had more experience; I was on the move, I had been recognized, I had gotten the call, and I was ready.

A commercial loan officer is responsible for building and servicing a business loan portfolio. I would be dealing with only businesses now, all kinds of business, and all types of business over the full gamut of industries.

I would be financing all types of commercial/business loans; short term working lines of credits, current asset financing, term loan financing for fixed asset purchases, business acquisition and merger loans, real estate loans, interim construction loans, lot development loans, international letters of credit.

I would be originating and servicing all types of business credit for all business purposes. There was another piece to this promotion that was over the top; I was asked to manage the bank's Investment Portfolio, the Securities Portfolio of the bank.

About twenty-five percent of any bank's assets are invested in investment-grade quality bonds; U.S Treasury bills, notes, and bonds, into government agency bonds such as Federal Home Loan bonds, Federal National Mortgage Association bonds and into Tax Exempt, State County and Municipal bonds.

**These investment-grade bonds represented the liquidity for the bank in the event there is a run on deposits at the bank. Banks can sell the bonds and fund the depositor's withdrawals.**

**The role as investment officer meant that I would evaluate and purchase the bonds from dealers, and I would manage the portfolio looking for swapping bonds for profits if interest rate movements were affecting the portfolio.**

**I would develop and manage the Asset and Liability management policy for the bank. I was monitoring the interest rate sensitivity of all the bank's loans and deposits into a comprehensive plan for the bank.**

**I had now come full circle. I would be interfacing with the Bank Examiners regarding my commercial loan portfolio and with the bank's entire Investment Portfolio and Asset and Liability sensitivity plan, and our bank's liquidity plan.**

**I knew the bank examiners role, how they thought and what they were looking for. I could talk the talk and walk the walk with the bank examiners. I had been one of them. I had just been put into my first senior-level bank management position in commercial banking. I was thrilled, I was growing, and I was building a reputation as a banker.**

**Being in the Commercial Lending function and the Banks Investment Officer was an experience that gave me an edge as I moved forward with my career.**

**My resume was broadening, but I needed more, I needed to go back to school.**

## **SMU's Graduate School of Banking**

### **1973-1975**

#### **Graduate with Distinction – Class of 1975**

When I took the job at Bank of Commerce, I knew that it was important for me to go back to school, continue the education in my chosen life work of commercial banking.

I negotiated with the Bank of Commerce, when I accepted the lending position, to have the bank send and pay for my continuing education at the Southern Methodist University's Graduate School of Banking at Dallas. This was an elite three-year program for people in the banking industry.

Every summer you would spend several weeks on the SMU Dallas campus, along with extensive monthly case study work projects that were reviewed and graded over these three years.

For the entire three-year program, there were 266 students. These were experienced senior-level bank officers, from banks around the southwest part of the United States.

It was an impressive educational program, and I was tested against other professional bankers. I was totally focused on the challenge of the work and the opportunity to meet as many bankers as possible.

As life teaches us, sometimes it is who you know, and not what you know, and I set out to meet and interface with as many bankers as I could.

I wanted everyone that I met to remember Paul Rowntree.

One of my proudest academic achievements was the graduation night at the Willis M. Tate Auditorium on the SMU campus, when I was recognized with ten other students, as GRADUATES WITH DISTINCTION from the SMU Graduate School of Banking.



**There were two-hundred and sixty-six students in this three-year program, only eleven were recognized as “Graduates with Distinction”.**

**And I was one of them!**

**Oh, I was so proud of myself!**

**In my undergraduate years, I had worked hard in class, but in this program, as a mature banker now, I was driven to excel. I had wanted it so badly, my professional future required it.**

**I worked very hard over those three years and the accolade was a prideful moment for me. We learn over and over that hard work breeds success and I will tell you, I worked very hard and the recognition warmed my heart.**

**I was recognized for my effort, and my competition had been experienced senior management level bankers from the southwest part of the country.**

**It felt good. My resume was expanding.**

**A side note story: The ceremony was held in the Willis M. Tate Auditorium on the SMU campus. Mr. Tate had been the President of Southern Methodist University from 1954 to 1975. He was greatly respected even revered. The University had named this auditorium for Mr. Tate.**

**My dad, John T. Rowntree, had applied to be principal of the San Angelo, Texas High School before I was born in the early 1940’s.**

**The school board selection committee had two finalists for the position; John T. Rowntree, and Willis M. Tate. The San Angelo school board selected my dad, over Mr. Tate.**

**As I walked across that stage to receive this scholastic honor that evening, I thought of my dad, being selected over Mr. Tate, who later had this very distinguished career in education even had an auditorium named for him for his service to this amazing university. There is life lesson in this side note story. Mr. Tate certainly moved forward from his rejection of not being selected for the San Angelo High School principal job.**

## **Oklahoma University, Norman, Oklahoma**

### **National Commercial Lending School**

**1976-1977**

After completing the Graduate School of Banking at SMU, I continued my banking education with a two-year program at Oklahoma University in Norman, Oklahoma. The program was a two-year commitment, involving two weeks of continuing education in the summers, and monthly correspondent case study work, each month, for the two years.

The course was specifically tailored for professional bankers/lenders and the casework studies involved commercial loan structure and analysis for all types of business short and long-term working capital credits.

At the end of the two-year project, there was a national test to pass, and then I received the designation as a commercial loan specialist.

I basically spent five years of continuing education at these two universities and had forfeited my vacation time to be able to be out of the bank to attend these schools.

I felt that in order to build the resume, that these educational course experiences would be worth the sacrifice of not having a vacation for the five years. It was the proper trade-off.

## **The Dream Grows – It Was Pure Fantasy**

After a few months at the Federal Reserve Bank of Dallas, I knew that I wanted to be a banker. After a year of examining banks, I knew that my goal was to become a President of a Community Bank.

After my first year at SMU's Graduate School of Banking, there was a new goal. This new goal was FAR OUT! It seemed unachievable, clearly a fantasy, a stretch of reality.

Here is the story of my new goal and how it developed;

Each year at SMU's banking school, all the bankers are assigned, roommates. We had different bankers as roommates each year. The first year, I was in the dorm with two bankers that were from small towns in Texas. They were in their late 40's and had nearly twenty years of banking experience. They were from country banks, in small towns, but both were the president of their banks.

Each of them OWNED THEIR OWN BANKS.

Wow!

I spent two weeks with the bankers from Waskom, Texas and Vernon, Texas. I will tell you that I went to lectures all day at SMU that summer session, but in the evening, I went to school on how those two guys had found a way to own their banks.

I visited with them and picked their brains as to how they structured their deals, how they financed their banks, how they structured their board of directors, how they got regulatory approval for ownership and on and on, and on, I queried them. It had become apparent to me that they weren't any smarter than me, and they were not that much more experienced than me.

During the three years as a bank examiner, I had seen many times how different bankers had used the banks correspondent bank balances to get below

prime rate bank stock loans to buy a controlling interest in their banks. I had seen bankers set up voting trusts to get controlling interest of banks.

I had been studying how others had done it for three years, but it was these two roommates that fascinated me. I had spent three and a half years going into different community banks and watched the bank presidents getting rich and living large. Why not me? I loved country living. I would say,

**“I want to be the big fish in the little pond.”**

The country bank president was involved in everything economically in the small community, I had seen it, and I wanted it.

At the end of the second week at SMU during that summer of 1975, I was lying across my bed in the dorm room by myself, with a big note pad in my hand. I was just dreaming.

I wrote it down. I looked at it. I circled it and wrote it again.

I sat up on the bed and tore the note off the page, stood, and put it in my pocket, for I wanted to show it to Beverly.

When the summer session was completed, I returned to Grand Prairie to our home. It was Saturday morning and Beverly and I would typically drink coffee together on Saturdays and talk. As we sat there that morning, it hit me.

I leaped to my feet rushing to the bedroom to my pants, to the note, that I had torn off the page. I walked back to the kitchen table where Beverly was sitting, and I told her;

**"Babe.... Babe, I know what I am going to do now, I know what I want to do with my life."**

I told her about the two bankers from Waskom and Vernon, about our discussions, about my questions, about what they were able to accomplish. I said,

**"Check this out, just check this out",** as I tossed the note across the table.

Beverly picked the note up, and she opened it, and she read it.

The note said,

**“Paul Rowntree is going to own a bank someday.”**

Beverly said nothing at first. She just walked around the table, sat in my lap, put her arms around me, and whispered in my ear,

*“Babe, don’t you think we ought to get the television set paid for before you go buy a bank?”*

Beverly, always the realist, brought me back to reality. It was an absurd thought, it was crazy, ridiculous, and it was fantasy, a mirage, a dream.

At that time in our married life, we were living the title of the ole country and western song, **“We were living on love, and buying on time.”** It was true, there was not any chance that I would be buying a bank any time soon, that was certain.

I just knew one thing, if I could not run one, then I could not own one, so I reinforced my goal to get in a position to become the best banker that I could be. I wanted to put myself in a position that I was growing in my experience.

I have never forgotten the moment that my dream of owning a bank was welded into the fabric of my heart. I just thought that if others could do it, maybe I could.

I had enough business and banking experience to realize there are many pitfalls or hurdles of the banking industry. There certainly are many businesses that did not carry the broad risk of banking. I would sit and list the obvious drawbacks to owning my own bank.

Banking’s labor cost is significant, and the industry is competition intensive with the proliferation of banks, savings and loans, and brokerage firms. Banking requires significant capital to enter the business, and it has enormous regulatory requirements with examination enforcement. The most significant banking risk was the systemic leverage of the industry. All experienced business people recognize that leverage can produce significant returns on capital during good economic times, but it can produce a financial disaster during recessions or deflationary environments.

**There are a great many financial issues about the industry that are hard to overcome, and yet I loved it. I wanted to be a banker. I wanted to run a bank, and I wanted to own one. I wanted to own my own bank despite the obvious industry realities.**

**Banking is where the money is, and the capital is, and that's where I wanted to be.**

**My dream, of owning a controlling interest in a bank was unrealistic at that moment in 1972, with just three years' experience, as a young man, but in a lifetime of work incredible things can be accomplished.**

**It took me twenty-eight years to realize this dream, but that day would come in 1996, and that is another story for another chapter in my work life that I will share.**

## **From Paper Clips to Prosperity**

### **American National Bank, Dallas, Texas**

#### **1978-1981**

**The American National Bank opened in June of 1978. It was my first job as president of a bank. I had spent ten years of ten-hour days preparing for this opportunity, four years as a bank examiner, and six years at the Bank of Commerce in downtown, Fort Worth.**

**I had given up vacation for five years to attend banking schools. I have detailed my dreams of becoming president of a community bank. This dream had taken root shortly after becoming a bank examiner at the Federal Reserve Bank of Dallas.**

**Every experience, every school, every promotion were steps to prepare me for this ultimate assignment to be the president of the American National Bank of Dallas.**

**I had been recommended for this job by a friend, Mr. Jack Dacy, that I had met at SMU's Graduate School of Banking. Mr. Dacy was in his mid-sixties and was an Investment Officer at the Fort Worth National Bank bond department. I had purchased municipal bonds for the Bank of Commerce investment portfolio from Jack Dacy for four years. Mr. Dacy and I had become friends at the banking school when I learned that he had seven children. I told him, at lunch, that I was the baby of seven children. We had an instant connection.**

**I had mentioned in an earlier chapter that I tried to meet as many bankers as possible at the banking school, and this contact was the friendship that got me the interview for the American National Bank President position years later.**



**My assertiveness had paid dividends. It is almost always who you know, rather than what you know, that gets your name into consideration for a job. Ultimately, you can't oversell your abilities during the interviewing stage for a position, or a collision could be in your future. I felt prepared and very confident but knew in my heart that I had to prove it with performance.**

**To be honest, deep down, I was a little intimidated and had that fear of failure that accompanies new initiatives. Fear of failure is good because it keeps you sharp, focused, and intense. I was all of that. I would have a few years to make the bank grow and profitable.**

**Positive results were expected, and I felt that if I could accomplish these goals, then I would be a marketable and a proven banker and my family's future for real prosperity would be a reality. I was on my way.**

**This was a new bank in North Dallas, located at the corner of Forest Lane and Marsh Lane, just south of LBJ freeway. We had purchased an old bank building. There were nineteen banks and savings and loans within one and one-half miles of the Forest Lane bank location. The competition was fierce, as it was a mature banking market, but it was a wealthy market. Each customer had to be moved from an existing relationship at another bank, it seemed. Growth was going to be a never-ending hurdle.**

**Being president of a startup, new charter bank was a real challenge, as I had to arrange all facets of the business from scratch; from hiring the employees and officers, purchasing the equipment and furniture, setting up policies and procedures for workflow, recruiting directors, to interfacing with regulatory agencies with a business plan.**

**I have titled this chapter from "paper clips to prosperity" because every facet of the bank and its workflow had to be planned and designed from ground zero. There was no template, no book, and no directions for getting a new bank organized. They hired me and told me to get it done.**

**I began by developing a detailed checklist by interviewing several other bankers that had opened new charter banks. It was a wonderful experience, and I was continuing to grow with this new venture. My years as a bank examiner, as a lender and investment officer all came into play. All my experience was needed and used.**

**I remember so clearly the sleepless night before the opening of the bank. I had organized and planned my comments carefully. I had privately practiced the presentation. I have included some pictures of the event that were in the paper. The expected ribbon cutting to signify the official opening was done by the North Dallas Chamber of Commerce President.**



**June 17, 1978 Ribbon Cutting of American National Bank**

**It was a thrilling day. I had projected that we would need at least thirty-five million in deposits, with a sixty percent loan to deposit ratio and with a six percent net interest margin before the bank would be profitable. I projected that it could take two or more years to get into the black on a monthly basis. We opened our first accounts that day. We were now a brand-new bank.**

**American National Bank's original capital raised to start this new venture was \$1,500,000. I would have a few years to grow the bank and become profitable and avoid major loan losses, or my reputation was at risk.**

**I was a crazed and intense young fellow. If you did not embrace customer service, you could not work for me. I demanded it, I expected it. If you worked for me, you must have high energy, be a self-starter, have a glowing personality, and be a tiger.**

# New bank opens in local area

American National Bank, with a capital structure of \$1.5 million, opened its doors Monday for business.

Located at 3535 Forest Lane, the bank is the third subsidiary of Northeast Bancorp Inc. of Texas and the first subsidiary in Dallas for the holding corporation.

As a full service bank, it will offer its customers all types of personal and business accounts, certificates of deposits, a complete collection and exchange

Paul A. Rowntree, president, induced top management personnel to bank, as well as the board of directors and employees.

Bill J. Horton will serve as senior president, Toye Dennis will serve as vice president and operations, J. MacPhee and Kathy Boyd are assistant cashiers.

All of the management personnel have extended banking experience, Rowntree said.

**I wanted to surround myself with stars. I wanted people that not only knew their stuff but were driven to be successful. If you were lazy, untimely, or average, I would not keep you. I knew that my success depended on my staff being the**

**best, and I expected and demanded a highly effective performance.**

**The bank was the third bank in a small bank holding company called Northeast United Bancorp. The lead bank was started in 1962, in North Richland Hills, by Mr. Charles Brinkley who hired me. Mr. Brinkley acquired the second bank in 1976, the First State Bank of Bedford, and the third subsidiary was this new charter, American National Bank of Dallas, Texas.**

**My business development skills were honed in this job, as we had one marketing project after another, trying to get new business into the bank. Every employee, every director, and every officer were held accountable for bringing new business to the bank. I wanted prospects, I needed leads, and I literally never went to a church, to a filling station, or a car wash that I did not ask for business. It was show time and I knew that I had to grow the bank, and I had to make sure the bank did not have many loan losses.**

**We had fun, and we worked hard, and the American National Bank became a profitable. I was so very proud.**

**I must give a great word of thanks to my mentor, Mr. C.E. Steddum, my chairman of the board at American National Bank of Dallas, for his patience and his council. I learned from this man, and we developed a great relationship.**

**While I was confident, I was still unproven, and Mr. Steddum provided a shoulder and valuable mentoring.**

## **My Mentor-One of a Kind**

### **My Chairman of the Board**

#### **Mr. C. E. Steddum**

I had a Chairman of the Board at the American National Bank, Dallas that became my mentor. He was nearly seventy years old when I met him, and he was acting as Chairman to stay busy. He had over forty years of banking experience, with most of it as the president of a large Fort Worth Bank before his retirement.

Mr. Steddum was portly, he wore glasses, and always wore a hat. He was a very colorful character. He was a man of few words and was a straight talker, no chit chat, always to the point. He was semi-retired, but he loved banking and our relationship evolved into a mentorship and a real friendship. He always called me, '*Mr. Rowntree*', even though I was nearly forty years his junior.

I had just been hired as president of a startup bank, the first bank that I would manage. I had just less than ten years' experience when I met him, and I was still untested as a bank CEO.

I had not managed a bank through recessionary times, through an economic downturn, and that would be a test for my future. I was so proud of this opportunity, but I still was not a proven management commodity.

These years that I spent with Mr. Steddum as my Chairman greatly broadened my banking knowledge and stamped me as a businessman. I began to form my own management style. With Mr. Steddum, I had experienced council to lean on, to bounce ideas off, someone to confide in and to continue my growth as a banker. He always ran interference for me, but he let me grow and let me make my own decisions. He was the ideal mentor.

His statement to me was, Mr. Rowntree, “You’ve got to make a bust to gain experience.”

He would quickly retort that some bankers have twenty years’ experience, but it's one year, twenty times over. He was making the point that we all have to learn from experiences, and some people don’t. Sometimes twenty years’ experience is one year, just twenty times, over and over. You must learn from your mistakes.

Mr. Steddum would come by the bank every day or two to check in with me. He would answer any questions that I might have and review any loan deals that the bank had made.

He was terse, direct, very serious, and expected total commitment and high performance. My job as president was to grow the bank, become profitable and manage the staff.

Mr. Steddum had seen everything in his forty years, and I knew that I should try to glean all that I could from his experience. Mr. Steddum, along with Mr. Charles Brinkley, had interviewed me before I was hired for the job, and I wanted desperately to please them.

Mr. Steddum was an old school banker, that is to say, that he was as much an entrepreneur as he was a banker. He was into many ventures and his side business deals seemed more profitable for him than being a banker.

As a bank examiner, I had witnessed bank presidents like Mr. Steddum many times, and now I was working with an old pro. He had a famous quote that I have always remembered over the years that relates to making money.

His famous quote and basic business lesson went like this, “*Mr. Rowntree, there is only one thing that grows when you have it in your hand....and it is not money.*”

As he smiled, he would remind me “*That if I wanted to become financially independent, I had to get in the game. Get your money in a deal. Roll em, Rowntree, if you want to build capital, find a deal and roll em!*”

Mr. Steddum and I had lengthy conversations about how to build net worth and become financially independent. His advice was always the same:

*“You have to own something, you have to be an equity stakeholder, and you have to own part of the company. Rowntree, you can make a living on your salary and*



*bonus, but if you want to get wealthy, you have to own the equity in your business. You have to own the company store.”*

That advice has as always been with me, and I have found it true after forty years in banking myself. The people that own their own business are typically the wealthy ones.

I think of my ole mentor, Mr. Steddum to this day, and remember the great friendship that we had.

He passed away over twenty years ago, but his sayings and his lessons still stay with me. I have never forgotten some of his crazy business deals. One of his side ventures was a black cemetery, and it had been a productive investment for years.

Mr. Steddum would say, *“Mr. Rowntree if you can buy land by the acre and sell land by the inch, your pockets will get full in a hurry.”* Of course, he was talking about selling cemetery lots; it had been a great business for him.

As a young man Mr. Steddum, had worked in a funeral home. He would say, *“Mr. Rowntree, when I was in the funeral business, we would collect the money while the tears were on their cheeks, otherwise, the customers would get amnesia. There is a lesson there, young man,”* he would say.

Mr. Steddum had a saying for every circumstance. One of his favorite sayings was about collections. He would say, *“Mr. Rowntree, you need to run this deal like a bordello. You got to pay before you screw.”* Then he would laugh heartily. I have never met another like Mr. Steddum, he was unique in every way.

Once he conveyed a lesson in dealing with long-time customers and friends in this way. *“Mr. Rowntree, just remember that you only get beat on the last deal.”*

The lesson was clear:

Don't let your guard down when extending credit, making loans, even to long-time customers or friends.

Bankers should study and analyze each deal, as if it was that customers' first deal. Mr. Steddum knew that part of the human condition is to get comfortable with a long-term customer that has repaid several loans and sometimes your analysis and your judgment is tilted because of your long history with the client.

Just remember that you only get beat on the last deal meant, evaluate each deal on its face, and don't be persuaded totally by history; each deal should stand on its own merit.

Mr. Steddum had one real estate business deal that was particularly lucrative. It was a small multi-unit motel on east Rosedale in Fort Worth. He had owned and leased it for over twenty-five years when I met him as I remember. It was called Ms. Ida's Motel. Mr. Steddum never knew the exact occupancy rate or turnover rate of the motel but expected it was unusually high. Mr. Steddum was the owner and landlord, and he was not involved in the tenants operating venture. His leasee and the manager was to a woman named Ms. Ida.

In those days, the East Rosedale area of Ft. Worth was a rough and rugged part of the community. It could be very dangerous to be in that part of the city in the evening.

Mr. Steddum would say every Friday afternoon, "*Mr. Rowntree, I need to go rob my bees on Saturday morning, do you want to drive over there with me?*" Robbing his bees, meant he would go by the motel on Saturday mornings and visit with his tenant, Ms. Ida, aka the leasee, and collect his rent, in CASH for the week.

Mr. Steddum would say, "*Ms. Ida's been stealing from me for twenty years, but I know exactly what I want out of this deal every week, and she can steal the rest*".

And then he would laugh heartily! Mr. Steddum was a piece of work.

Ms. Ida was the queen bee and she was making him honey, or money and he would go rob his bees on Saturday morning. He was collecting the honey from the week's work.

One year, when Mr. Steddum was in the hospital recovering from open-heart surgery, I received a call from a reporter with the Fort Worth Star-Telegram. He asked for Mr. Steddum. I told him he was not in the bank and offered to help.

The reporter indicated that there had been a shooting at Ms. Ida's Motel on Rosedale the prior evening, and while writing up this story, had gone to the deed records and found that a C.E. Steddum was the owner of the motel.

"Is that the same C.E. Steddum that is your Chairman of the Board?" the reporter asked.

I got off that phone call as quickly as possible, indicating that I was not knowledgeable about any motel enterprise.



**I could just see the reporter writing a story that the bank was involved with a high turnover motel on Rosedale in Fort Worth and that was the last thing we needed.**

**The bank managed to avoid that story, but I told Mr. Steddum to expect a call from the press and be sure the bank did not get drawn into a story about Ms. Ida's enterprise.**

**My mentor, Mr. Steddum, was a terrific banker and a real character.**

**I always laugh at the memory of the day that Mr. Steddum brought his sweet wife by the bank, and announced that, "I brought my wife, Mary with me today as I would rather bring her with me than have to KISS her goodbye." A big chuckle would follow that announcement.**

**Mr. Steddum always loved the bank staff of ladies. He was always visiting with them, and helping each of the ladies through any personal problems which seemed to be a constant occurrence. They really loved him.**

**He would enter the break room at noon when several lady employees were present and announce in loud fashion, "Mr. Rowntree, your staff of SEMI BEAUTIFUL WOMEN, look very professional today."**

**There was only ONE, Mr. Steddum. He was a special personality, a special person.**

**I really did love him. I went to school on him, the C.E. Steddum School of Business and Banking. I learned how to trade, how to negotiate, how to deal. I learned to look for business opportunities, and learned to take a measured risk in business, but I never got into the high turnover motel business.**

**Mr. Steddum was my mentor and friend and he was truly, one of a kind.**

## **The Christmas Eve Tragedy - The Phone Call**

### **First State Bank, Bedford, Texas**

#### **1981-1983**

The First State Bank, Bedford was a thriving community bank on Highway 121, running through the Hurst-Euless-Bedford communities in Northeast Tarrant County. This bank had been acquired by Northeast United Bancorp in 1977. It was a very visible bank, located in a six-story high rise building on a major artery, known as Airport Freeway, very near Dallas Fort Worth Airport.

The bank president at the time was Mr. Clyde Wood, a fifty-four-year-old banker, that had spent years in the correspondent banking department in a major Dallas bank. He and I worked together occasionally since we were both running banks for the Northeast United Bancorp group.

It was on Christmas Eve 1980 that Mr. Wood was driving in the Fort Worth downtown mixmaster when he had a massive heart attack. His car plunged over the top rail of the road and he was killed. It was a shock for the company and certainly for his family.

That same evening, I received a call from Mr. C.E. Steddum, who was my Chairman of the American National Bank of Dallas and also was Chairman of the First State Bank, Bedford, Texas.

We talked briefly about the tragedy and Mr. Wood's loss, and Mr. Steddum said, *"Mr. Rowntree, I am going to recommend that you be made President of the First State Bank of Bedford in a couple of weeks, after the service for Mr. Wood."*

Mr. Steddum said, "I want you to be thinking about that promotion and we can discuss it next week."

I was shocked by his confidence in me, and the quick decision to promote me to the larger bank. This would be a faster-growing bank with terrific upside potential. The bank had a much larger staff, thousands of customers, and a well-

established loan base of business. It was in the mecca of growth in the Mid-Cities known as Hurst-Euless-Bedford. It was the second-largest bank in our holding company, and I would be made a director of the Northeast United Bancorp holding company.

My working relationship with Mr. Steddum for the last three years at American National Bank had propelled my career again. He had confidence in me, and went to bat for me to have this promotion.

When the First State Bank of Bedford was acquired in a cash acquisition by Northeast United Bancorp, the bank had many loan problems and it had taken a couple of years to work through those loan issues.

As I entered the bank, it was positioned for success, as it had a large base of checking account deposits which had zero interest cost attached to these deposits. Since the bank had a low cost of deposits and a good loan demand, the bank had an exceptional profit margin.

The three years that I was at the First State Bank of Bedford, the bank was in the top ten most profitable banks in the State of Texas for our peer group size. In fact, one year, First State Bank of Bedford was the most profitable bank in Texas in our peer group size. We had a low cost of deposits, and very high interest returns which resulted in glowing profits for this bank each year that I was President. The bank was in this marvelous growth market, with high percentage growth rates of in-migration of homeowners and new businesses.

I became the beneficiary of these glowing profit and growth reports that the bank was achieving. I had come from the American National Bank of Dallas, a mature market where growth came from getting someone to change banks one customer at a time. At First State Bank, Bedford, we opened the doors each morning and the lobby was filling up with new business.

At First State Bank of Bedford, the new account growth was coming in waves, as the bank was in the hotbed of growth surrounding the Dallas Fort Worth Airport. We were averaging twenty to thirty new accounts a day, just because we were in this new growth pocket of the county.

The First State Bank of Bedford was also fifteen miles from downtown Fort Worth on the west, and fifteen miles from downtown Dallas on the east, with a fabulous school system, massive vacant land for development, and terrific freeway arteries for mobility. It was just a couple miles from DFW Airport, the biggest

economic engine in the Metroplex. First State Bank of Bedford was in the honey hole economically.

I felt that I had arrived, but I recognized it was all about location, location, location. I enjoyed the ride of success and managing this bank with exploding deposit growth and profitability.



My banking reputation was welded. I was now established as a known management commodity, as a quality performer, as President of a HIGH PERFORMING BANK.

The economy was good, all things seemed to be hitting on all cylinders. I was on a roll. I have stated that things always seem to go my way, this is just one more example of my good fortune, and perhaps I have a guardian angel.

I like to say that success is about proper preparation, which it is, of course, but luck and timing and good fortune always enters into the equation of success. I am living large and proud.

The banking industry was going through a massive restructuring. The major bank holding companies in Texas were on an acquisition binge and growing market share through acquisitions of community banks.

Texas had, for two decades, double-digit growth rates with population immigration. We had the sun, we had the oil, and we had the land. Texas was where the jobs were located, and where corporate America was moving.

Texas seemed to be insulated from the recessions. We always seemed to recover from recession faster than the national economy, and not to suffer as much as other parts of the country when there was an economic slowdown.

**Texas was hot. The Dallas Fort Worth Metroplex was hot, and Northeast Tarrant County was red hot. In retrospect, we were living a dream life economically in banking in the late seventies and early eighties.**

**I began to study the bank acquisitions frenzy, which were announced every week by the largest bank holding companies in Texas. I studied the sales prices of the banks; the multiples of earnings and the multiple of book value that was being paid by the major bank holding companies.**

**It was crazy.**

**Since I had been put on the bank holding company board of directors of Northeast United Bancorp when I became President of the First State Bank of Bedford, I got to study the shareholder's list and began studying the ownership structure of Northeast United Bancorp.**

**The community bankers that were selling their bank franchises to the larger banks were getting wealthy. They were taking advantage of the heated acquisitions market.**

**Our company, Northeast United Bancorp, was securing our fourth and fifth bank locations in Cedar Hill, Texas in south Dallas County and in Roanoke, Texas, north of Fort Worth in Denton County. Each of these locations were growth areas of the Metroplex.**

**It was also becoming apparent to me that I needed to make an investment move and begin to acquire as much stock in Northeast United Bancorp as possible. I began to feel that we could be a merger target by a major holding company. My mind was churning every day.**

**This is the window, this is the opportunity, I thought. I began to plan. Life is about timing, financial opportunity is about timing.**

**My First Big Investment Play was coming into focus. Mr. Steddum, my chairman and mentor, was encouraging me to make a play, get in the deal.**

**The move to First State Bank, Bedford put me on the map professionally. It put me on the road to financial independence. I was building the banking reputation necessary to make larger financial plays, to fulfill my dreams of financial security.**

## **The First Big Investment Play**

### **Sale to Allied Bancshares, Houston, Texas**

#### **1981-1983**

To set this story in perspective, it is important to describe the Chairman of the Board of Northeast United Bancorp, Mr. Charles Brinkley and some of his story.

Mr. Charles Brinkley was in his late fifties. He was from Weatherford, Texas and started his banking career in First National Bank of Weatherford. He was tall, with a head of wavy silver distinguished-looking thick hair; a handsome fellow, with the most gregarious personality. He dressed smartly, walked with a quirky gate always carrying a wide smile and an extended hand. He was persuasive and proud, and he had a large ego.

He was proud of his bank and his professional accomplishments, as he should be. Mr. Brinkley had put together a group of investors in 1962 and started a new charter bank in North Richland Hills, called the Northeast National Bank. It had grown, and was very profitable, and provided a great service to the community.

Mr. Brinkley was a dreamer and strategist, and he wanted to expand and grow his company, so, he formed the Bank Holding Company, Northeast United Bancorp, and began to expand his banking interest.

Texas was known as a unit bank state, as branch banking was illegal in Texas in those days. To expand, bank holding companies were formed, and individual bank charters were owned in the holding company.

Mr. Brinkley formed a holding company and moved the Northeast National Bank shareholders into the shares of the Northeast United Bancorp. Shortly after forming the holding company Mr. Brinkley purchased First State Bank, Bedford for



cash, and within a year, started a new charter in the North Dallas market, the American National Bank of Dallas.

Mr. Brinkley had heard about me from Mr. Jack Dacy, and I was called to interview for the Dallas bank president's position. I always respected Mr. Brinkley. He treated me fairly and was kind in heart. Mr. Brinkley had one trait about him that drove most of the senior management crazy, he was Baptist and he wore it on his lapel. There was to be no alcohol, of any kind, at any bank functions or while entertaining bank customers. It was important to him, and we all tried to honor his mission to follow the no-alcohol policy. We always laughed and said that Mr. Brinkley was so fearful that some church member may find out that he ate rum cake. He was clear about his expectations and took this to the extreme. He really went overboard on this moral issue, but I just rolled with the flow and did my best to honor his wishes, as he was the man that had hired me.

Mr. Brinkley owned 9.9% of the stock of the holding company and he was the LARGEST SHAREHOLDER. He had handpicked the directors that were his supporters. The Board of Directors were all people of exceptional character, and they honored Mr. Brinkley's decisions without question. What Mr. Brinkley wanted, he got.

Whether it was a big bonus, or a five-story office building to house his bank, or to make an acquisition, there were few questions from the board. Mr. Brinkley controlled the deal, with his personal persuasion, his personality, and his aggressive ego. The board was merely a puppet for him to control.

I always liked Charles Brinkley and was amazed that he could keep this investment group together without a voting trust, or proxy control, but simply from personal loyalty. My past examining experience taught me that his ownership control could be vulnerable.

With my new access to financial information since I had been elected to the board of directors of this company, I began to study the ownership of Northeast United Bancorp. I saw that no one individual owned a large controlling share or block of stock. I was studying the boards ownership position; the age of each director, the financial capacity of each director.

I felt that Northeast United Bancorp was going to be a candidate for a merger, and if a premium price for controlling interest was offered, many of the directors would vote for a sale.



I obviously had to be very discrete with my inquiries, and I kept my thoughts private, as I could very easily be fired if I were ever perceived to usurp Mr. Charles Brinkley's interest or influence.

Charles Brinkley had flatly stated that the holding company was not for sale at any price, period. While I would hear this from him many times, I also knew that he only owned nine percent of the company and he was the largest shareholder. As I visited with the senior management team, Don Waters, President of Northeast National Bank, Wayne Crawford, the Chief Financial Officer of the holding company, C.E. Steddum, the Chairman of the Bedford and Dallas banks, and Bill Defee at American National in Dallas, and several of the key directors with large ownership stakes, no one was going to be willing to buck Mr. Charles Brinkley, no one. He had effective voting control basically by the strength of his personality, and the influence of the board members.

As I talked privately and discretely to my key peers in the leadership roles of the company, I was the only one that had the interest to make a significant investment play in the common stock of Northeast United Bancorp. All my peers and key management players were afraid that Brinkley would stop a sale, even though he only owned a minority interest, simply, because this company was his baby.

My peers in senior management would not buck Mr. Brinkley, and they did not want to commit to buying the stock, if there was not an exit plan to sell the company at some point in the future.

During this time, I wrote a letter to my then young sons about my investment in this bank stock, and that letter has been in the safe deposit box all these years. It details my thoughts, my motivations, and my feelings about taking this significant financial step.

It was particularly tough to risk all my assets, all my liquidity, all my borrowing capacity on a bank stock, when there is no exit strategy. I did not control the board, or Mr. Brinkley, but after months of study and forethought, I began to go ALL IN, on this one investment.

To go all-in on any one investment is not wise, but I felt it in my bones. I went against logic, or wisdom, or sound investment advice. Even my wonderful mentor and Chairman, Mr. Steddum, advised me that he was not going to invest any additional funds in the stock, but he did encourage me to do so.

**Do what I say and not what I do, was not the reinforcement that I needed at the moment.**

**Our subsidiary banks, Northeast National Bank, North Richland Hills, First State Bank, Bedford, American National Bank, Dallas, First National Bank, Cedar Hill, Northwest Bank, Roanoke, were all good banks, well located for growth and we were profitable.**

**The organization had solid management, the banks had great customer diversification, and we had very few loan problems. In my view, Northeast United Bancorp would be a target for a merger.**

*Was I dreaming this, was it real, was I crazy?*

*How was I going to get Mr. Brinkley to consider selling the banks? I wanted to get my stock interest purchased and get past the one year holding period for capital assets, so I could take advantage of capital gains tax treatment on the sale, if it took place.*

*What if we got a terrific premium offer for the stock and then Mr. Brinkley squelched the deal because he was not ready to sell? There were many different risks involved to consider.*

**I was moving forward to become the third-largest shareholder of this company.**

**In the early 1980's the goal of every young businessman was to achieve the monumental plateau of business and investment accomplishment, the illusive and nearly impossible designation of becoming a millionaire. My financial calculations projected that this dream would become a reality if my investment strategy was correct.**

**As I had studied the directors' age and their phase in life, I believed that they would want to take a big payday and vote for a sale. *Would they go against the wishes of Mr. Brinkley?* That was the big question.**

**They had been investors with Brinkley for nearly twenty years, and they deserved a payday. My bet was that they would choose the money over loyalty. I felt that once the money was on the table, they would begin to put pressure on Mr. Brinkley. They never had gone against Brinkley's wishes before, and this was the major unknown.**

As time went forward, I continued to buy all the bank stock that came to market, and I exercised my stock options, and secured a significant line of credit, and borrowed to finance the purchase of more shares. Officers that did not want their stock options shares, I got them to exercise their options, and then I purchased their shares.

All the while, my peers in senior management were on the sidelines, not buying shares, and afraid that Brinkley would vote not to sell. I had no certainty, no control, it was just a feeling.

There were two Directors that I had a special relationship with that were smart and tough businessmen, and they were aware of the massive premiums being offered by the major banking holding companies. Over coffee, I would gradually move the conversation to this topic, just to get a reading of their interest, if an offer came. I was very discreet and they never realized that I was sizing the situation to determine which director would pressure Mr. Brinkley if an offer came to the table.

Finally, it came.

A letter from Texas American Bancshares, the holding company controlling the Fort Worth National Bank, was sent to Charles Brinkley, Chairman of Northeast United Bancorp expressing an interest in acquiring the common shares of our company.

It is a legal requirement that any correspondence sent to the Chairman involving control sale of stock must be presented to the Board of Directors at the next board meeting. There was a buzz around the company as the knowledge of the letter was first presented to the senior management team.

All the presidents of the subsidiary banks were very closed-mouthed, as we knew that it would be professional suicide if we voiced interest in selling if Mr. Brinkley did not want to sell.

The board meeting was held and the letter was presented. A long discussion took place. I was very tense, very nervous. Mr. Brinkley expressed that the timing was not right, and he did not recommend any further negotiations.

I watched, as several of the older board members, asked Mr. Brinkley when the time was right to sell. I said nothing. I felt helpless that I could not contribute to the discussion for risk of my job. One director said, "Charles, are we ever going to sell this company, or will you want to keep it until you die?"

**This brought a laugh in the boardroom. I was loving it, the rabbit was out of the hat, and the smell of money is hard to turn down. Finally, it was decided that Mr. Brinkley should inquire as to the premium over book value that Fort Worth National Bank would offer, subject to the due diligence and a contract.**

**The board at least wanted to know, ‘how pretty they were’, and what was the price per share Texas American Bancshares was willing to offer. Privately, after the meeting, Charles Brinkley told the senior management team that the only way he would consider selling the holding company was if the acquiring company would make him a director of the surviving company.**

**Charles Brinkley, and his ego, wanted the prestige of being on the Board of Directors of Texas American Bancshares, the largest bank in the county. My peers in senior management were buzzing with energy. They were thinking, maybe, just maybe, Brinkley will sell. They were all wishing they had been buying stock in the company.**

**I said nothing, but I went home and ran numbers and dreamed of the big payday.**

**Mr. Charles Brinkley met with Mr. Louis Bond the Chairman of the Board of the Texas American Bancshares, and the price per share to be offered to acquire Mr. Brinkley’s company was discussed. Everything was progressing nicely until Mr. Brinkley indicated that he wanted a Board of Directors position on Texas American Bancshares Board after the merger, or there was no deal. Brinkley had told the Northeast United board of directors that it was important that he be on the Texas American Bancshares board to protect our shareholders, as the acquisition was going to be an Exchange of Stock.**

**Two weeks passed, and Brinkley got the call that everything was good with the purchase price of our stock, but there was not going to be a seat on the board of directors offered to Mr. Brinkley. They said no to Brinkley’s deal-breaker requirement. A special board meeting was called and the board voted NOT to proceed with the sale of Northeast United Bancorp, based upon Mr. Charles Brinkley’s recommendation not to sale at this time. Brinkley had prevailed. He did not want to sell only because he could not get a board seat on the acquiring company.**

**I was low, I was dejected. Will it ever happen?**

The event with the Texas American Bancshares had not been consummated, but it was clear that the “smell of money” was wafting around the board room. Each of the directors was computing his payday, had the deal been taken. This deal did not close, but there was immediate interest by the directors in buying more stock of the company.

My peers in senior management began to think that it would happen one day and they wanted to buy the company stock. The worm had turned with the declined merger offer from Texas American Bancshares.

I let a couple of months go by before testing the water with the two board members with whom I had personal relationships, Billy Delp, an oil distributor, and Lloyd Moore, a retired owner of multiple Dairy Queens.

It was clear, they wanted to sell, and they wanted to sell soon. The pressure was building, the fever was rising and the conversation was coming up at every board meeting.

I knew that we had to get another offer on the table. I had to get another bank holding company to send a Letter of Intent. Brinkley, in the meantime, is passing out the propaganda that he is going to pass his interest on to his son after he dies. He is saying, I will never sell.

Months later, I decided that we needed a nudge from outside, so I met with a friend, Bill Hall a local CPA that had a personal relationship with a Director of Allied Bancshares from Houston, a Mr. Willie Whitehead. I had banked Bill Hall, personally, since I was twenty-six years old at the Bank of Commerce. We were close friends and I knew that I could trust him. Allied Bancshares was a fifty-six bank holding company with about \$7 billion in assets including several Dallas banks, but no Fort Worth bank interest at that time.

I have never admitted to anyone that I was involved with this clandestine action, but I visited with my friend, Bill Hall who knew the Allied Director personally, and planted the seed that if an unsolicited Letter of Intent to acquire Northeast United Bancshares was sent to Chairman Brinkley, that serious dialogue just might produce a positive result.

My name was never mentioned to the Allied Director by Bill Hall at that meeting.

I knew that Mr. Brinkley would have to address the Letter of Intent to purchase with the Board of Directors. A month passed, and then it happened. A



Letter of Intent from Gerald Smith, Chairman of the Board of Allied Bancshares, and the tenth-largest bank holding company in the State of Texas was delivered to Mr. Brinkley's office.

The pressure was on again and the Northeast United Bancorp Directors were salivating by this time. They wanted the money. I had figured correctly, the directors' ages and stage in life was a great motivator.

They had backed Brinkley for twenty years, but there is a time for everything. The Board Meeting was an active dialogue about making a deal. The Directors wanted the highest price and cash out.

Suddenly, Brinkley knew he had to pull another rabbit out of the hat to keep this avalanche from running over him. He again voiced his opinion that we should not sell, if he could not be on their Board of Directors in Houston. I just kept focusing on the nuts of this one fact, Brinkley only owned 9.9 percent of the shares, and not control. He was obviously getting serious pressure from his directors and key investors, and I was loving it.

The trip to Houston was planned. Wayne Crawford, our Chief Financial Officer, and Charles Brinkley, our Chairman, were going to make a deal and negotiate a price for an exchange of stock, but only if Brinkley was offered a board seat.

The deal was tentative, subject to proper due diligence by the Allied Bancshares examiners and a final definitive agreement, and a contract to get regulatory approval.

I have never forgotten the day I got the call from Wayne Crawford our CFO.



**“It’s a deal! It’s a deal!” he screamed at me over the phone.**

**Allied Chairman Gerald Smith told Brinkley he would have no problem with his being a board member.**

**Brinkley was gloating, for he had gotten the directorship, and the bank had sold for \$46,400,000 in Allied Stock, subject to the approval of the Federal Reserve Bank, the Securities and Exchange Commission, and a vote by the shareholders of each company.**

**I had pulled it off.**

**My first big investment play had come full circle. It had taken several years of planning, investing, plotting, and calculating. These were years that went against the mainstream thinking of all my peers in the business.**

**I had invested ten years of Beverly’s savings, her teacher’s salary, approximately one hundred thousand dollars, plus all the money we had made from the sale of our homes and other investment gains, and I had borrowed an additional three hundred thousand dollars secured by the bank stock, and it had worked.**

**We had gone ALL IN, and it was done, the big premium price at sale had happened.**

**Beverly and I celebrated. Financial independence was now in the bag. I was beaming with excitement. I naturally declared myself clairvoyant, privately.**

**Truthfully, I had many doubts along the path before the final sale and closing. I was about to learn a valuable business lesson, the lesson of stock verses cash sale on a merger.**

**I was thirty-eight years old. We had rolled’em, we had gone all in, everything on the line, plus all we could leverage.**

**Before the merger, Northeast United Bancorp, changed its corporate name to Texas United Bancorp. The merger was a stock exchange, where Northeast United Shareholders aka Texas United Bancorp would accept Allied Bancshares corporate stock as payment for the merger.**

**We had our original capital investment back and the debt cleared. This was significant capital earned over my invested capital and after-tax, it was big for the Rowntree’s. The Rowntree Financial Plan for Financial Security was achieved.**



**The Rowntree's still owned the Allied Stock, and I was not intending to sell it. I had hopes that a national banking franchise would buyout Allied Bancshares and I would get a double premium. Oh my, I felt bulletproof in that moment. The financial milestone I had dreamed, risked, and worked for was achieved.**

## **A Major Move, the Big Promotion, the Big Time**

### **President and Chief Executive Officer**

### **Allied Lakewood Bank, Dallas**

**1984-1985**

The merger was completed without a problem. The Allied Bank Loan Review examiners came to our subsidiary banks and reviewed all the loan portfolios, leases, contracts, concentrations of credit and deposits, etc.

A full due diligence was part of every acquisition to protect the buying bank. All the senior management staff was learning the Allied Bank systems and how the work flowed. I was asked to go to Houston and meet with the Allied Bancshares Chairman, Mr. Gerald Smith. He was a charismatic fellow, short, but engaging. We chatted about his vision for Allied Bancshares.

I had learned early in my career to allow people to talk, as we are all proud of where we have been, and love to communicate our past successes and our future expectations. Mr. Smith was delighted to detail his rise to banking stardom and how he had built the Allied Bancshares franchise.

I have never forgotten that Allied Bank had massive billboards all over the state in the major markets; Houston, Dallas-Fort Worth, San Antonio, and Austin and the signs read,

**"Allied Banks... National Performance Leaders."**

The Allied Banks were special, the company profits and growth rates had led, for twenty years, in performance measured in return on assets and return on capital, and it was advertised. The reputation of the company was solid, as the tenth-largest Bank Holding Company in the state.

The company had put together fifty-six individual banks in the state totaling over \$7.0 billion in assets. These were individual bank groups like our five-bank

group that had agreed to affiliate with Allied Bank, by taking their company stock and joining ranks, by merging. Obviously, the hope of all the bankers that agreed to merge with Allied was to enhance shareholder stock value.

The goal was that their investment would be worth more if affiliated with a bigger company. If Allied Bancshares sold out to a National Banking franchise, a Wells Fargo or Bank of America, then the shareholders would get a double-dip premium for their stock.

The stock performance of the Allied Bank group had been impressive; it had good liquidity and had been a consistent performer for two decades. Mr. Gerald Smith had built these banking affiliations and managed this rise to banking stardom. I was impressed with him; he was a Texas banking legend.

The Allied Bank group had fourteen bank locations in the North Texas Region, with assets totaling about \$1.4 Billion. The lead bank in the region was Allied Lakewood Bank.

Each of the other thirteen banks in North Texas was to interface and report to Allied Lakewood through the lending and operations functions. Allied Lakewood was approximately \$700 million in assets and was the seventh-largest bank in Dallas.

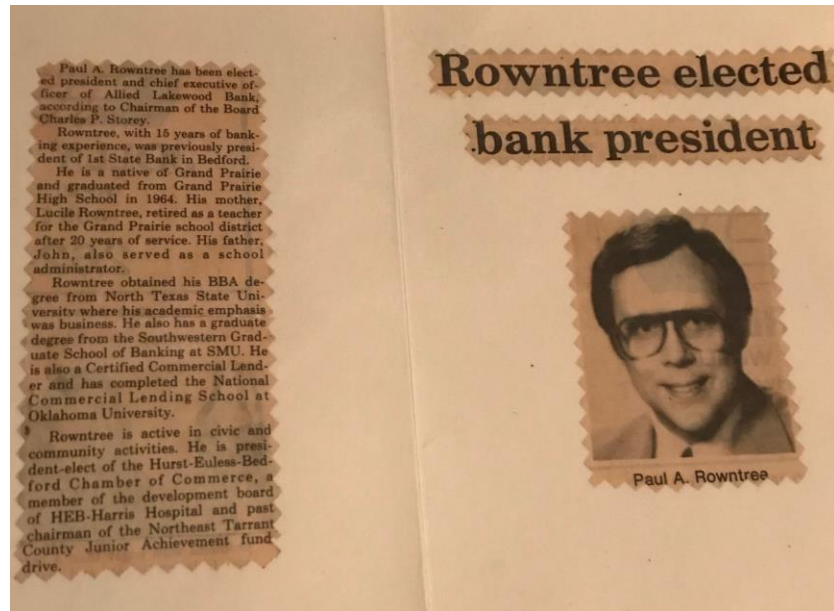
Mr. Smith told me in that meeting that afternoon that he had been impressed with me, based on his staff reports from his loan review team, and from looking at the results of the First State Bank of Bedford that I had been managing. Mr. Smith indicated that he would like for me to move to Dallas and take the helm of Allied Banks' second-largest bank in their bank system, Allied Lakewood Bank.

I sat back in my chair that day, rather shocked to be getting this professional advancement. I had reached the Big Time, it was official, and I was going to be President of Allied Lakewood Bank. Wow, my head began to swell a bit.

There were plans to merge Allied Lakewood Bank and the Allied Bank of Dallas downtown, and I was programmed to be the CEO of the combined bank. It would be over a billion in assets.

I was reeling with excitement and anticipation. This was obviously a much larger management role than anything that I had been involved with in my history.

Now, there is a fine line between confidence and cockiness; I was a little cocky. I mean, after all, I had come from a bank examiner, to a loan officer, to President of a Startup/New Charter bank, and now I was going to be CEO of a billion-dollar bank. I felt a cocky proud. I strutted a little bit.



I took on this new management position as I always had, plunging headfirst into the mix. I was at work before seven o'clock in the morning each day, and generally returned to my home in Bedford after seven at night. I was driven to get my arms around this monster job. My sons were very young, and I only got to see them a few minutes each evening just before they went to bed at 8:00 p.m.

I had always been in community banks where the CEO is high profile, and out front, meeting the customers and interfacing with community leaders and business leaders.

At Allied Lakewood, I was on the fourth floor in a fifteen-story building, in an office that the President of the United States would be proud of. I would joke that to get to me in those days, at Allied Lakewood Bank you would need a shotgun to get through the layers of diverters. I felt protected. It was a different feel from my community banking days.

My day consisted of one management meeting after another. The lending staff was very specialized; with a Real Estate department, a Residential Mortgage department, an Installment Loan department, an International Loan department, an Oil and Gas Loan department, a Commercial Finance Current Asset Financing department, a Factoring department, a Merchant Credit Card department, a Leasing department and on and on it went.

There were always logistic issues of workflow, and loan issues as lenders were trying to maneuver around the lending policy of the bank. It was the management of people and recourses. I was so embroiled in my work. My life really was not my own then and my home life suffered, as I was always working.

The high finance big bank culture of loan production was different from what I had been accustomed to in my passed experience. I have never forgotten the day Chairman Gerald Smith called me and asked that I have all the Bank Presidents and key commercial lenders in North Texas in the board room the following Tuesday at seven in the morning for a corporate goal-setting session.

The room was filled with forty key management and production officers from North Texas and the Chief Financial Officer of Allied Bancshares, Mr. Jay Krager took the floor. He announced that he wanted to go around the room that morning and he wanted each person to give him a verbal loan production goal/commitment that their lending group would achieve in the following year.

One by one, each president and senior lending group leader announced their loan growth goals. Anyone that did not publicly pledge to grow their loans over twenty-five percent the following year was singled out and blasted. Everyone was expected to produce loan volume, period.

The message was clear: if your loans did not show year to year a twenty-five percent increase in average outstanding loan volume, you would be replaced. Pressure, pressure, pressure! 'We will have loan production or you are gone', the message rang out.

I had always stressed business development and loan production with my lending staff, but I would never put that kind of pressure on the lending officers. My opinion was that if you forced or demanded loan production by threatening job loss to your lenders, then the lenders would stretch to get marginal credits approved to meet volume expectations, and the bank would have skyrocketing loan losses.

My opinion was that Allied Bancshares, this BIG holding company was making a strategic decision that was not the SMART move. I was learning that sometimes BIG, just means BIG, and not SMART.

For the lenders at Allied Banks, the template was set, they will lose their job if they do not book or produce new loan volume, and they will lose their job if they can't collect their loans or have higher loan losses. It was a double-edged result for the lenders.

**In order not to have massive loan problems, Allied Banks took the credit decision away from individual lenders, and loan approval committees would decide if a loan deal should be made. Additionally, the lenders moved weak or problem loans to the collection department. Allied Bank's view was that lenders are salesmen, production officers.**

**As I used to say, 'Book em baby, Book em, Book those loans. Lenders, you bring the loan prospects into the bank, and the loan committee will declare which deals will be made.'**

**The two years that I spent with Allied Banks broadened my management experience, exposure, and confidence substantially. I learned from this big bank perspective. I witnessed, first-hand, a great deal about human nature when the lending staff were put under intense and heavy pressure to produce loans with their livelihoods held in jeopardy.**

**After witnessing the loan growth mandate for all Allied Banks lenders, I realized that I needed to understand the number of problem loans that Allied Banks were experiencing through the company and to track it. I decided to develop a relationship with the Allied Bank Credit Department Loan Review staff. They were the only people in this company that could really tell if the total loan problems were accelerating.**

**I began to work at developing a friendship with the head of the Credit and Loan Review department, a fellow named Mr. Charles Cooper. He worked for the holding company in Houston but had an office in the Allied Lakewood Bank building. Each quarter-end Charles Cooper's loan review staff would compile a Problem Loan Report for all fifty-six banks; tracking nonaccrual loans, charge off loans, etc.**

**I would take Charles Cooper for a beer at the end of each quarter. He would share inside privileged corporate information.**

**I had found the inside staffer, the head of the department, that would share the truth about the problem loans in the company with me. He was the critical information pipeline, my first line of defense in deciding whether to sell or hold my Allied Bank Stock investment.**

**I had always known my problem loans in my community banks that I had managed, but in this goliath holding company covering the entire state of Texas, it was much more difficult. I had no way to determine if Allied Bank's total loan**

portfolio was getting into trouble, except through this relationship with the Loan Review Department. I have never admitted to anyone that I had a purpose for befriending the Loan Review department head, Charles Cooper, until now.

I had pushed for a sale to Allied Bancshares, because of its reputation. We had sold Northeast United Bancorp to Allied Bancshares on a stock merger, which meant we took the Allied Stock in exchange for the stock of our company.

I still owned the Allied Stock and had not sold the shares at the merger date, like many of my peers in the old company. The sale was paid for in a stock exchange and not a cash sale.

I was aware that if the general economy went into recession, the bank's loan portfolio would become troubled resulting in high loan losses and weak corporate earnings. Lower earnings always translate to lower stock prices.

Each day I would track the Allied Stock value and read the stock analysis reports on the industry. I did not want to lose the stock gains in value that had been established with the merger. I was tuned into any structural general economic changes on the horizon in the State of Texas, or any Allied Bank corporate changes that could send Allied stock price into a decline.

I had spent ten years of work and saving and investing. I had gone "ALL IN" on the Northeast United Bancorp shares. I had risked everything and ten years of Beverly's work that had been saved was invested. I had borrowed all that I could and invested in this deal. I could not make a mistake at this juncture, for it could be fatal.

Since the merger, I was offered the President position in the second-largest bank in their system and I felt pressure to keep my investment in Allied Stock. The message from Allied Corporate was clear: that the Allied Bank presidents were to have a significant financial stake in the company.

The old adage that, "Where a man's money is, his heart and mind will follow," was practiced at Allied Bancshares.

I had decided that I was not going to ride the Allied Stock value down the pipe and lose my investment, just to keep my job. I continued to study my risks every day of owning Allied stock, even as I was CEO of Allied's second-largest bank.



Texas had been experiencing terrific growth rates for two decades and the state was considered the mecca of growth and opportunity.

However, during my quarterly meeting with Charles Cooper, the Chief Credit Officer, it was revealed that for the last six quarters that the Past Due loans, Non-Accrual Loans, Real Estate Owned Account, Loan Losses, and the Bank's Classified or Problem loans had been growing out of control.

It was finally clear to me that these loan problems would certainly affect published quarterly earnings of Allied Bancshares very soon, as loan losses would increase. Allied Banks' stock price had begun to go lower.

I was at a crossroads. I had to make a serious investment decision to sell the Allied Stock to protect my gains before the share price started falling significantly, or to hold the stock through the downturn. I could not tell if the problem loans were caused by pressurized loan volume growth or were the general economics of the state of Texas changing. I was reading all the economic reports that I could get my hands on.

*There was also a personal issue that had come to the front.*

Beverly had one of her occasional executive committee meetings with me. She was not happy that I was never home.

*“All you do is work and it never ends. You never see your sons. You leave before they wake up and you get home as I am reading the last story of the night. You basically kiss the boy's goodnight, that is your total involvement. Paul, you must make a decision! Do you want to be CEO of a billion-dollar bank and stroke your ego, and never see your sons grow up because that is what's happening?”*

I was obviously getting some pressure from the home front and at work. I knew that a decision would have to be made soon. As I have said before, if Mama is not happy, then nobody's happy. I had never let anything come before the family, but we had been without kids until the last couple of years.

I had been totally immersed in my professional goals and in my dedication to find financial security through my work. The first ten years of our marriage were a blur, as my head was down and I was working, that was it; work, work, work.

A showdown was at hand, and it is the subject of the next chapter. It was a tough decision, but it was the only decision that could be made. It was done, settled. I would pull the investment plug. I would sell all my Allied Bank Stock shares and

**protect our profits. I would face down the criticism. I knew it would be coming in waves. The sale of my stock interest was not going to be received well.**

# **What the Hell Are You Doing?**

## **Allied Bancshares**

### **Chairman of the Board, Gerald Smith**

I had struggled to make the right decision regarding the Allied Bank stock investment that I received after Northeast United Bancorp sold by the exchange of stock.

Allied Banks had a terrific record of performance and growth, and Texas continued to have great economic growth. I had been promoted to President of Allied Lakewood Bank, and felt the pressure to keep my stock investment in the company.

All the Allied Presidents had significant personal investments in the company, and additional option shares were used to bate us to keep key management focused and tied to the company.

As the trend of classified loans began to surface, the stock price of Allied began to retrench, and slowly go down. I had been studying the current economic situation in the state. I felt I could not turn my head away from obvious credit problems that were surfacing and would inevitably lead to earning declines and falling stock values.

I felt that the billboards with the famous slogan,

*"ALLIED BANKS, NATIONAL PERFORMANCE LEADER"*

would soon need to be changed.

I made the final decision to sell in early November of 1984 and went to lunch with a respected friend, Tex Gross, who was very knowledgeable of both my situation and with the state of the Texas banking industry.

I had confided with Tex Gross, who was an Investment Banker in Dallas, telling him that I had decided to sell out, one hundred percent. I needed to sell all

my Allied stock and get into CASH. I felt that I needed to get on the sidelines. He listened and advised that he would do the same thing if our roles were reversed.

I called my broker as soon as I got back from lunch that day and sold all the stock. I was out. I no longer owned a single share of Allied Bancshares.

It was a Thursday, as I remember, when I put the sell order into the broker, with the settlement day to be Monday. The money would be wired to my own personal account. I had cashed out from the poker game that was Allied Bank common stock.

That weekend, I was nervous and knew that it would not be long before I would hear from the company about my sell out action.

I worked at getting my verbal response together to answer any possible questions I would get about the sellout, narrowing them down to a single list:

- Allied stock prices had been going lower and lower. Every Allied Bank President that I had been talking to was announcing increasing problem loans and was getting worried about the future stock value. It was easy to make a connection.
- The Company Real Estate owned from various foreclosed properties was increasing.
- The Company's non-accrual loans were continuing to increase.
- Several other major Texas Bank Holding companies that I was tracking were reporting increased problem loans. It was becoming apparent that increased loan problems were pervasive throughout the industry in Texas.
- I had invested ten years of work and saving into this merger and I could not afford to start over if we were heading for a big recession and there was going to be a stock price collapse.
- It was not smart investing to have the vast majority of my assets in one company stock, I needed to diversify.
- I felt uninformed as to the depth of the problem loans company-wide as there were 56 banks, and I was only aware of the North Texas Region Allied Bank loan problems.
- My economic reading was indicating Texas could be entering an adjustment time, a possible recession, and the Allied stock price adjustment could take years to recover.
- I had already lost \$100,000 in the value of the Allied Bank stock from the date of the exchange on the merger date.

- I had to diversify my liquidity and protect my family from financial ruin.

On Tuesday, I checked my accounts and the stock sale had been accomplished. I was out of the Allied stock investment.

The next day at about four o'clock in the afternoon, my secretary, entered my office and announced, Mr. Rowntree, "Gerald Smith is on line one."

I got up from my desk, shut the door, pulled my list of explanations points in front of me, and readied myself for the call.

"Hello, Gerald, how are you sir," I asked politely.

I heard a screaming Gerald Smith on the other line:

"What the hell are you doing?" "What the hell are you doing! You have sold every \_\_\_\_\_ share of Allied Bank stock. How the \_\_\_\_\_ do you think it looks when the President of our second-largest bank bails out of his investment. This is \_\_\_\_\_ embarrassing!"

He was furious, he was livid, he was pissed and verbally out of control. I said nothing, allowing him to vent his disapproval; I felt that I needed to let him relieve some pressure, and not add any fuel to the fire until he did so.

He finally quit ranting, and asked, "\_\_\_\_\_ Rowntree why, why did you do it?"

One by one I calmly communicated my evaluation of the company, and the obvious economic adjustments that seemed ahead for Texas. I detailed my personal history, of Beverly and me saving for ten years, and going all-in with Northeast United Bancorp stock, and pushing the company toward Allied Bancshares because of their incredible record.

"Mr. Smith, I can't afford to not protect my personal interests, I have to diversify," I told him.

I discussed the accelerating problem loans throughout the company, increasing loan losses, and nonaccrual loans. I told him that when I did my cardiogram check with the bank presidents, all of them indicated that massive problems were cropping up in their loan portfolios.

Gerald,"I did, personally, what I felt was in the best interest of my family, and I hope that you can respect that. I know you would do the same thing, if you

had everything you had accumulated in your lifetime invested in one deal. I had no choice but to diversify."

I was professional as I spoke to him, for I had no regrets about my decision. He could tell from my deliberate detail of my evaluation that I had studied the situation and had sold out with a great deal of forethought.

I did not tell him that I had a *direct pipeline* into all the problems of this fifty-six bank goliath company through the Credit Review Department and my friend Charles Cooper. I also did not tell him that I had, *with premeditation*, developed a friendship with the one person in the company that knew of the expanding loan and credit problems in the Allied Banks, *even before he was informed*.

The Chairman, however, was terse, and he felt that I had sent a message to the company management that was wrong. The last thing he said before he slammed the phone down in disgust was that he would be getting back with me. I knew instantly that I was ruptured forever at the Allied Bank Group.

The message was clear. My rise in Allied Bank was over, as I was deemed not to be a team player. I went home and told Beverly about the Allied stock sale, about the reaction from Chairman Smith, and that I might be fired any time, as I had busted my reputation with the Chairman.

I was fine with the result, even had expected it. I understand that my bailing out of the stock was an ugly flag that Chairman Smith wanted to avoid.

I was not going to be forgiven; I would need to move on soon, even if they do not fire me immediately.

Within days, I was getting calls from several of the Allied Banks Presidents that had picked up on the grapevine about my sellout and wanted to know what Gerald Smith's reaction was.

Even Charles Cooper, the head of Loan Review came by for a visit. He never knew that I had searched him out and worked at developing our friendship for personal reasons and I have never told him. He and I had become friends.

I was very thankful that I had met Charles Cooper, as his information had been the catalyst that required my action to sell the stock investment to protect our family interest. He and I would work together again in the future.

**Charles Cooper later became the Banking Commissioner of all Texas State Bank charters, a very powerful state regulatory position. He is still Texas Banking Commissioner, as of this writing.**

**The final story of the Allied Bank Group and ultimate stock value is another story in my banking career. The short version is that Texas entered the worst recession since the great depression within a year after I left their employment, and only two of the top ten major bank holding in Texas survived. Forty percent of the banks in Texas failed in the late 1980s. Allied Bancshares stock value lost ninety percent of its value per share within a year after I left, and they had to merge with First Interstate Bank, California to save themselves from liquidation.**

**It was reported to me that Chairman Smith's personal interest in Allied Stock went from \$50 million to less than \$5 million when the company merged with First Interstate Bank in California.**

**The state banking industry was gutted and restructured. Bank stock values were in freefall. I will address these changes in my next chapter in my new venture.**

*I am very thankful that I had the guts to go with my heart and against the crowd, and the pressure from management to hold the Allied Stock investment. It saved our family from financial disaster.*

**Had I not sold the stock, and stayed with Allied Banks, the Rowntree's would have lost everything we had worked for in our career at that point.**

**All the security that we had fought to achieve would have been lost in the 1986-1991 recession of the southwest part of the United States.**

**I have never forgotten the months of shouldering the enormous mental stress, during those days trying to properly assess and evaluate the situation and to make the right decision for the family and my banking career. *The stress had been debilitating, and all consuming.***

*I learned the importance of being decisive.*

*I learned that I was mentally tough.*



# **The Good, the Bad, and the Ugly**

## **North Texas Bancshares**

### **Bank of North Texas 1985-1995**

I have titled this chapter of my work life after the classic western movie titled The Good, The Bad and The Ugly, because it describes the three early phases of my experience at the bank.

'The Good' references the greatness of coming home to the banking market that I knew so well, and my family lived in Northeast Tarrant County.

'The Bad' referenced the horrible cancer growing within the bank, a massive defalcation that had to be addressed within three months of my arrival on the job.

And 'The Ugly' is a reference to the unexpected shock wave coming at me from the Board of Directors and the Banks immediate economic freefall into deflation in Texas.

Thankfully, Gerald Smith, Allied Bancshares chairman did not fire me, but it was clear that I would need to search for a different banking opportunity, and that opening came just months after the sale of the Allied stock interest and the Gerald Smith, Allied Chairman confrontation.

As I look back, I get amazed at the twists and turns of my career that seemed to be a product of chance.

It was March of 1985, in a loan committee that I reviewed a loan proposal from one of the Allied Bankers, and the borrower was from my old market in Northeast Tarrant County. This loan prospect was currently banking with a lender

from Bank of North Texas in Hurst named Becky Oliver. She was Executive Vice President of real estate lending in that bank and I had met her several times. I called Becky Oliver about the company and the principals that were requesting a loan from Allied Bank. I got her to share their bank's loan and performance history and experience with the proposed borrower. As I was about to hang up with Becky Oliver she asked me if I was interested in coming back to Northeast Tarrant County.

The Bank of North Texas was just three miles from my old bank, First State Bank in Bedford and I knew many people in the area. Becky Oliver indicated over the phone that the current President of Bank of North Texas, Hurst, Texas, a Mister Jerry Thomas, at thirty-eight years old, had horrible lung cancer and had recently been admitted to hospice for end of life care. The bank owner, Dee J. Kelly, was looking for someone to replace him.

I had met with Mr. Dee Kelly before I moved to Allied Lakewood Bank, as he wanted me to go to work with him when my old bank had sold. I told Becky Oliver that I still lived in Bedford and would entertain a meeting with Mr. Kelly. I did not tell her, of course, that I knew that I was going to have to find other employment after I had sold the Allied stock investment.

From that phone call to check out a loan prospect, I was led to my next position in banking, one that would last ten years, from May 1985 to January 1995. It was an experience that I consider my most impressive achievement in my entire banking career.

The experience was a roller coaster ride of management issues through the crash of the Texas banking industry that changed the landscape of banking in the southwest part of the United States forever.

Mr. Dee Kelly, the owner of Bank of North Texas, Hurst, was a statewide prominent attorney and his law firm was located in downtown Fort Worth. He had established his law firm after years with the Houston law firm called Vinson Elkins. Mr. Kelly had a tremendously successful record and reputation, in law and literally, had the best and most prominent clients on the Fort Worth landscape. His key clients included the oil billionaire Bass family, Pier One Corporation, Anne Burnett Tandy of Texas history fame and Tandy Industries and the historic 6666 Ranches, the Tex Moncrief family and related oil interests, and American Airlines, where he

was a director, just to name a few. Mr. Kelly was a political powerhouse for every county office and many state political offices, and he had worked with and met with all our American Presidents of the United States since Truman. He was from Bonham, Texas, originally, growing up in a poor family before being sent to TCU on scholarship by the town's business people, then to Georgetown University for his law degree, and later to work for Sam Rayburn, the Speaker of the House in Congress. Mr. Kelly was wealthy, politically savvy, an Horacio Alger award winner and his banking investment was very important to him. Mr. Kelly had experienced a great deal in his life. I have always thought of his standing just feet away from General Douglas MacArthur in Congress the day that he made the address with the famed close, "Old Soldiers Never Die, They Just Fade Away." Mr. Kelly was a page in congress at the time on that day.

Mr. Kelly was a Tarrant County legend, in both law and business and he would be my boss and partner for ten years in banking. He did make me his partner, in financial interest and as management of his family banking interest, for he had great trust in me, in my work ethic, and my loyalty. It took a while to earn that confidence but you will hear how that trust came about.

Mr. Kelly was known as a tough taskmaster, a strong personality, with a large ego, and always plain-spoken, with an explosive type manner and outburst of expletives for emphasis. One Ex-President of the Bank of North Texas told me before I interviewed, "You can never please Mr. Kelly, he is impossible to work for, and is a mad man." I did find that Mr. Kelly was probably the most explosive personalities that I had ever worked with, but I also found that he cooled down quickly and was fair. I told him several times that he is fortunate that he will never die from ulcers, as he did not hold his emotions inside, they always pour forth. He loved it and laughed.

Over time we developed a great friendship, but in the ten years that I managed his banks, he only gave me one direct order. You see, I did not want to get policemen as guards for the lobby and the drive-in at Meadowbrook National Bank in east Fort Worth because of the cost. Mr. Kelly said, "Rowntree, I don't want to worry about the ladies going to the drive-in bank in the dark. You get the guards." That was it, the only time he overruled me. He was probably right. I honored his request quickly and hired the policeman. Mr. Kelly was a lawyer and not a banker, and he gave me full authority to manage the banks, and that was very appreciated. He did expect results and integrity.

**I can say, honestly, that every decision that I ever made while working for North Texas Bancshares, Inc. was to enhance the company value and Mr. Kelly's interest. I never misled or hid anything from him regarding the issues in the bank. Mr. Kelly recognized this in me and that is a key reason that we had such a terrific relationship.**

**Mr. Kelly was the owner of the banks with fifty-one percent control, and his buddy, Mr. John Cox from Midland, Texas, the largest independent oil operator in Texas, owned twenty-one percent.**

**Mr. Kelly had four independent bank charters, four separate banks, in Tarrant County: The Bank of North Texas, Hurst, Texas, the Hurst National Bank, Hurst, Texas, the Meadowbrook National Bank, in east Fort Worth, and the Arlington State Bank, in south Arlington. They were being managed separately when I went for the interview with Mr. Kelly. There was no bank holding company corporate structure. The bank's assets totaled about \$185 million and were floundering, with two of the banks losing money, and two of the banks without much leadership.**

**In a couple of years after starting work, we formed a bank holding company called North Texas Bancshares, and each of the bank's shareholders shares was exchanged into the new entity. This was a similar corporate structure that was used at my old company that we sold to Allied Bancshares Group, the old Northeast United Bancorp.**

## **Negotiating the Financial Package**

**The details of this negotiated financial package may seem overdone, and exhaustive, but I included the information, as these first meetings and the process of hammering out the exact content of my financial package was instrumental in our family having to opportunity to expand our financial security.**

**Without this effort in the beginning, and having it in writing and defined, our family's financial results would have not been realized. It was critical.**

**My old mentor, Mr. Steddum, had taught me well, and I entered the negotiations as if I did not have a care in the world. However, I needed another job, and desperately, as the Allied Bancshares experience was clearly over and this position was in the very market where the family was living, and I had significant experience. It was the perfect position if I could sell Mr. Kelly on my financial package.**

**Mr. Kelly and I had several meetings about the position as President at Bank of North Texas, Hurst, as well as managing the other three banks, and eventually, we worked out a deal.**

**At this point in my career, I knew that the real money was always made in ownership of stock, and I traded hard to make sure that I had a package that would be rewarding if I was successful at growing the banks and making them profitable.**

**I could make a great living on the salary and bonus, but I could become more financially independent with stock ownership. I had done this once and wanted to position my family for a rerun of the sale to Allied Bancshares, my first big investment play.**

**The five-year employment contract, the salary and bonus arrangement with the extras of club membership, executive insurance, vacations, vehicles, etc. were the easy part of the negotiation. It was the stock options and the vesting of the options and the wording of the options that were critical and difficult.**

**Mr. Kelly, a veteran at business negotiations, wanted to hire me, that was clear, but he did not like giving up stock to anyone including his management. Each**

stock option share when exercised is dilutive to his ownership, so he struggled with letting stock options go easily.

Finally, we had a financial package agreement that including the stock option shares. All the components were separately discussed, examined and negotiated.

I only had one other request that was very important, and it could be a deal-breaker regarding the Stock Option Agreements and how they were worded:

- I told Mr. Kelly, that I never wanted to have to exercise my stock options, except if I wanted to after five years, in other words, I would never have to put up my money to purchase the stock until I was ready to sell.
- I wanted all stock options to be immediately earned if he decided to sell the company, or if he fired me for any reason except for fraud, and that was a safe bet.
- Lastly, I wanted Mr. Kelly or the company to give me a Put Option on the Stock Option shares or any other shares that I owned at a specific Premium price over the book value of the shares.
- Basically, I was telling Mr. Kelly, that your company is a closed corporation, and not a publicly traded company so I wanted to be certain there was a market for my shares, if I wanted to move on down the road, or if he wanted me to leave his employ.
- To put this simply, I wanted Mr. Kelly to be required to buy my stock if I left the bank, and that obligation would need to in written contract form.

Mr. Kelly's response to my request was a string of expletives. He felt this was unreasonable and he had never had to do this before with any management that he had hired.

Mr. Kelly realized that it was not my first trip to the negotiating table. It was a tough sell, but Mr. Kelly finally agreed. I had long since learned you make your deal going in, and get it welded.

A side note to the final stock negotiations was that Mr. Kelly was not happy that I had no investment in the company, but the option shares that were given to me. He wanted me to be on the line financially. This is a common strategy for owners to want hired management to be financially committed.

Since there were no outstanding shares for sale, Mr. Kelly and Mr. Cox peeled off \$185,000 dollars' worth of Bank of North Texas stock shares from their own interest and wanted me to buy it. I had no problem with owning more stock.

**I wanted to own more stock, but I told Mr. Kelly that my personal resources were tied up in other investments and I would need to get a loan for the purchase from a local bank.**

**I had the cash liquidity to pay for the stock but did not tell him. I then made my final request of Mr. Kelly. I told him that I would like the bank to annually pay my interest cost on the \$185,000 bank stock loan, as a guaranteed bonus, over and above any performance bonus.**

**I wanted to own more stock and never have to use my capital to buy it and would always be refunded for the interest carrying cost. He shook his head and agreed to the deal.**

**I effectively got more stock ownership in the organization without a cost of capital, but I was on the hook for the debt at the Liberty Bank in the area.**

**Three years later, as the events of the banking collapse in the Southwest part of the United States unfolded, events that I will discuss later, Mr. Kelly, who was very happy with my performance and loyalty was very concerned that I would leave his employ in two years at the end of my five year employment contract.**

**I had built a terrific reputation and was getting offers and opportunities thrown at me and I would always make those offers known to Mr. Kelly, for obvious reasons. Mr. Kelly summoned me to his office and wanted me to renegotiate a new five-year contract early.**

**He asked me, “What would it take for you to commit to another five-year employment contract?”**

**I thought about it for several days not rushing to a quick response, and finally told Mr. Kelly after he queried me again about it, that I would extend for five more years at the specifics on salary, bonus, etc., but that I did not like owing the \$185,000 to Liberty Bank on the bank stock loan, even though the cost of carrying the loan was a bonus each year.**

**If the bank went broke or out of business, I would still owe the \$185,000, and I requested that Mr. Kelly buy my stock back at the market price of the day and immediately issue me back new stock options for the \$185,000 in option value.**

**I effectively took myself off the debt but got the stock back in options and I would not have to pay for these stock options shares until the company was sold, or**



if I wanted to exercise them and immediately sell back to Mr. Kelly. I pulled off another great trade.

I now had no liability, only upside with no cost of capital. My deal was a very attractive one. I had positioned the family for the second big payday, with the eventual sale of North Texas Bancshares to First Interstate Bancshares in California in 1995.

Quarterly I flew to Midland, Texas to visit and review the bank's performance with Mr. Cox, the 21% owner and partner with Mr. Kelly. He was incensed that Kelly had agreed to my request to get off the debt.

From his view, I no longer had a financial interest in the company, only stock options that had been given to me, and I was not at risk personally.

He looked me straight that day in Midland, registering his displeasure with Kelly for making that deal with me.

I nodded in agreement with him, but inwardly, I was smiling.

### 3-bank firm names chairman

**Rowntree will lead N. Texas Bancshares**

BY DAN PILLER

FORT WORTH — Paul Rowntree, who has guided North Texas Bancshares profitably through the banking slump of the last half-decade, was named chairman of the three-bank organization last week.

Rowntree, 44, will succeed Fort Worth attorney Dee Kelly. Kelly, who is majority owner of the company, will remain on the board. Rowntree had been president and chief executive officer of the company, based at Bank of North Texas in Hurst, before his promotion.

"Paul really has been running the bank, and he has done such a good job that I thought he should get the chairmanship," Kelly said.

Rowntree, a Grand Prairie native and graduate of University of North Texas and the SMU graduate banking school, had double reason to celebrate last week. Bank of North Texas, the flagship of the \$322 million-asset holding company, was certified as a lender for U.S. Small Business Administration loans.

"We think we can book \$20 [million] to \$25 million in SBA loans this year," Rowntree said.

North Texas Bancshares also owns and operates Meadowbrook National Bank in Fort Worth and

*More on ROWNTREE on Page 28*

**Small Business Hotline:** How fax machines are cutting into courier business. . . . . Page 12



## TARRANT Business

Fort Worth Star-Telegram Feb. 4-10, 1991

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### Rowntree / From Page 1

Arlington State Bank in the Mid-Cities. The company remained profitable during the last half-decade, a period that has seen a record number of bank failures in Texas.

In 1990, North Texas Bancshares earned \$1.7 million, up from \$835,000 a year earlier. Its assets grew by 20 percent to \$322 million. Bad loans amounted to 6 percent of the total portfolio, and the company's capital amounted to 6.25 percent of total assets, both ratios well within regulatory guidelines.

The company is no high-flying lender. Its loan portfolio of \$172 million stood at 58 percent of the \$302 million on deposit Dec. 31.

As Rowntree said: "You can't go out and force loan business. If you do, you'll be dipping into your capital very soon."

North Texas Bancshares has avoided the banking dungeon by controlling costs and being willing — as many large to medium-size commercial banks have not been — to make residential real estate loans.

Rowntree notes that North Texas Bancshares' assets have risen from \$185 million in 1985 to \$322 million today, yet the company operates with 20 fewer employees than the 160 working when he joined North Texas Bancshares six years ago.

North Texas Bancshares also has about \$55 million in single-family home mortgages and interim construction financing, almost one-third of the company's total loan portfolio.

"Northeast Tarrant County has been a pocket of prosperity in the general real estate picture," Rowntree said.

The bank has taken its share of lumps in commercial real estate. North Texas Bancshares has had to raise its loan-loss re-

serve from \$1.9 million in 1986 to \$4.8 million at the end of last year, primarily because of problem commercial real estate loans.

"We've been through a nightmare on commercial real estate like everybody else," Rowntree said.

What helped North Texas Bancshares was that not only did it have the continuously profitable residential real estate portfolio to fall back on, but the company hadn't taken an earlier hit on energy lending, as many of the big Fort Worth and Dallas banks had.

Although profitable survival through the banking maelstrom of the late 1980s is a singular enough achievement, it has meant that North Texas Bancshares has to compete with well-capitalized newcomers such as NCNB Corp. and Banc One Corp.

Rowntree came to North Texas Bancshares from Allied Lakewood Bank in Dallas, where he had been president for two years. Before then, he was with First State Bank in Bedford, and he began his career as an examiner with the Federal Reserve Bank of Dallas.



Paul Rowntree

## **The Good!!!**

### **Coming Home to Northeast Tarrant County**

#### **A Real Blessing**

**This Bank of North Texas position was like coming home, it was home I tell you. Beverly had taught school in Bedford, and I had spent the three years at the First State Bank of Bedford in this market. I was coming home, and it felt good. I was going to see more of my family and I would be ten minutes from my home to the Bank of North Texas location. It was a dream come true.**

**My first objective in May 1985 was to evaluate the officer staff at Mr. Kelly's banks. Within the first year of my arrival home to the Northeast Tarrant County market and Bank of North Texas, only one of the bank senior officers was not replaced: Vikki Pier, the Chief Financial Officer of the bank group.**

**Mrs. Pier was an exceptional financial resource and talent and we worked together for over sixteen years. She would eventually be my partner in another banking venture in my future.**

**After my evaluation, I replaced all the presidents in the banks with proven, experienced bankers that had the individual capacity to bring good recurring loan and deposit business to my new group of banks.**

**This one move to replace the presidents enabled the company to survive and, in fact, ultimately prosper during the worst recession since the depression in the 1930s. Many of the staff hires came from my old bank group.**

**There were four banks to manage, but the Bank of North Texas was the lead bank, the parent bank, the oldest and largest of the four. For over six months, the banks had been managed by Becky Oliver, the EVP of Real Estate for the loan**

function and Vikki Pier for financial, accounting and bank operations since the President had been deathly ill with cancer.

Ms. Oliver had been instrumental in my coming to the bank, and she had great influence and stroke with Mr. Kelly. Within the first month in the bank, I realized that Ms. Oliver had extraordinary influence over nearly fifty percent of the total loan and deposit business in the bank. Her real estate department was located on the second floor and was separate from all the other commercial lenders.

Her business base was extremely loyal to her, and worse the clients identified with her, and not the institution. I studied this for several weeks and felt that Becky Oliver's department should be moved to the first floor, where all her customers would interface with other lenders.

I had learned that you want the customer relationships to be with the institution and not just the individual officer. I decided to have Becky Oliver's real estate department move close to the commercial lending area on the first floor, and we could cross-sell the customers.

One morning loan meeting, I visited with Becky Oliver about my interest in getting to know her client base for the benefit of the bank and the customers. She went crazy, she went berserk, and she was explosive. She would not consider it. It was not going to happen.

This cat and mouse game went on for a couple of weeks, as I tried to be persuasive rather than authoritarian. I was new and wanted to be a team player, but I felt strongly that this was a strategic move for the long-term benefit of the bank.

Each time I brought up a move, Ms. Oliver pushed back hard, until, I finally mandated the move. She was incensed, declaring, "We will just see about that. I am going to call, Mr. Kelly," as she stormed out of my office.

She had been acting CEO for half a year and was going to try to go around me, politically, with the owner, Mr. Kelly. I waited for the call from Kelly, and it came. "What the hell is going on out there, Rowntree?" Kelly screamed at me over the phone.

I had been there for less than two months and already I was causing trouble. I told him about the need to have Becky's clients identify with the bank and not her individually, and it was critical. He spouted several expletives before remarking, "You handle it, dammit, you handle it."

**Ms. Becky Oliver and her department were then moved to the first floor that evening.**

**My biggest producer, the lady that had helped bring me to the bank, was resisting change. I thought her reflex was strange, and an overreaction, but went forward with my plans for the integration of her clients with all our officers.**

## **The Bad!!!**

### **The Defalcation That Rocked the Company**

**It was September of 1985, just four months after my arrival at North Texas Bancshares when the audit committee uncovered some very suspicious transactions in the quarterly scan of loan and deposit accounts involving two officers that were working to defraud the bank.**

**The transactions involved Becky Oliver, the banks, EVP of Real Estate, and Sue Jennings, a Vice President in the Real Estate Department.**

**My mind immediately went to Becky Oliver's overreaction and refusal to move her real estate department to the first floor. It did not make sense to me then, but perhaps her resistance was related to her involvement in the defrauding of the bank.**

**A good offense is the best defense, and she was certainly aggressive at resisting that change of moving her department to the first floor.**

**The two real estate officers were working together and reallocating real estate commitment fees charged on interim construction loans to builders from the coffers of the bank, to a hidden checking account that was styled in the name of a charity. The fraud had been going on for over three years, and after six weeks of research and undercover work, the auditors felt that the amount stolen or misapplied was well over \$350,000. The fees charged to builders for interim loans were diverted to an account with a charity's name, but the funds were used for personal purposes and professional gains.**

**The investigation showed that Becky Oliver had diverted funds to various community, civic and charitable events so that she could win personal accolades within the organizations and the community.**

**She made donations so that she would be rewarded as "member of the year" in multiple non-profit organizations. The problem was, it was the bank's money, not her money that brought her the personal acclaim. Ms. Oliver did not stop with**

just using the money for her reputation advancement, she also used the money for her gain; trips, vacations, and various personal goods purchased with the charity account funds that she controlled. It was a big mess.

The money lost was not good, and was sickening, but the worst problem was that Becky Oliver, had an enormous influence on the bank's key lending and deposit relationships. I could see that the collision ahead was going to be a tough ride. This defalcation ultimately took over a year of work to get through to the other side.

Becky Oliver was the banker that I had called four months before, while at Allied Bank regarding a loan customer, and she had been directly responsible for my name being considered for the job at Bank of North Texas. She was the spark that got me the interview with Mr. Kelly and eventually hired as CEO.

I would like to properly describe, Ms. Oliver:

She was in her late thirties, sported long curly red hair, always dressed flashy, and was the most assertive and confident and experienced female banker that I have ever worked with in all my years in banking. She was bold, the center of all activity in the room, and she knew it.

Becky Oliver was the most prolific loan producer in the company, fifty percent of the total loans outstanding were customer relationships that she had cultivated and brought to the bank. All her clients respected admired and adored her.

Ms. Oliver needed three assistants to keep up with her business relationships and her clientele. Ms. Oliver was into every imaginable community activity; Member of the Year at the YMCA, Member of the Year of the Residential Builder's Association, Member of the Year of the HEB Chamber of Commerce, on the board of the local hospital, etc., etc., etc.

She was a mover and a shaker, and if she was in the room, she dominated it. She never stopped selling, and if there was a business deal around, she was going to get a shot at it. She was the center of activity wherever she went and was much respected.

I began to set the trap to confront Becky Oliver, on the Friday afternoon that she had spent \$27,000 on a YMCA program from the bogus charity account that she was spearheading. I could not wait any longer for more research on the transactions. I decided that I would confront her on Monday morning before the bank opened.

**As a side note in this story, the HEB Chamber of Commerce had an annual planning weekend retreat at Lake Texoma that weekend, and I was a director of the Chamber Board. We were all assigned roommates to bunk with over that Saturday night, and my roommate was John Oliver, the husband of Becky Oliver. I could not believe it.**

**I had always liked John Oliver and thought he was a very nice and effective businessman in the community, making his living as a commercial real estate agent. I had to spend the weekend with the husband of the key officer in my bank that was stealing.**

**At the time, no one besides my CFO and the audit team were aware that Becky Oliver was a thief, and soon to be a felon.**

**Needless to say, it was a long weekend.**



## **The Ugly...!!!**

### **The Moral Text – The Showdown – A Personal Crossroads**

I had called a seven o'clock Monday morning board meeting to be held at the Meadowbrook Bank with Mr. Kelly and all the Board of Directors of Bank of North Texas. Once everyone gathered, I passed out the agenda and announced the details of the fraud, the \$350,000 plus over three years that had been in progress.

I showed the board all the massive documentation the audit team and I had collected, proving the undeniable guilt of the two officers, Becky Oliver and Sue Jennings. The room was dead silent, not a word was said for several minutes, as it was a shocker to all within the room.

After the presentation, I opened the meeting for discussion before I announced my plans for the morning confrontation and firing of both Becky Oliver and Sue Jennings.

Finally, Mr. Dee J. Kelly, the owner of the bank, started talking. He was immediately loud and mad, and disappointed, and he did not want this black mark of fraud to become a public discussion in the Star-Telegram and have our customers doubt the integrity of the institution. He felt that we should hide the fraud and take the lending authority away from Becky Oliver but keep her on staff for six months to a year and let her find other employment in the meantime.

I was astonished, speechless even.

I could not believe what I was hearing.

I understood that the publicity would be negative, and we would prefer not to be involved, but it was not the institution, it was the officers that had turned to criminal acts.

One by one, the directors at the table, knowing that Mr. Kelly owned the controlling interest in the bank, echoed his approach to handling this matter. I

realized at that point that all the directors were lightweights, or as I liked to call them, TOP WATERS, as they did not have the gonads to confront or disagree with Mr. Kelly. They were puppets not willing to stand up for what was right, they were going to vote to cover up the fraud, and pass Ms. Oliver down the road to some other unsuspecting bank. Not one of the directors voiced an objection to keeping a crook on staff. Not one.

Finally, Kelly, said, “Rowntree, I want you to move Oliver to an office next to you and keep an eye on her until this thing passes. She can move on down the road later.”

Mr. Kelly was a forceful personality in any setting, but when he wants things his way, he can be brutally overbearing in a blunt way, to say the least.

This was it; this was the time.

I had to make a stand. I had to do it now. I had not prepared or expected this reaction or this moment. I was baffled by how this came down so quickly and was shocked.

I had only been at Bank of North Texas for four months, and Mr. Kelly had not developed the confidence in me at this point. I had to speak my piece. I always had offered my opinion, and I was not going to change at this point.

In all my years in banking; the bank examining, the bank leadership roles, my experience girded me for this occasion. I had to cut this off, stop this ridiculous action that was a huge wave rolling at me. I was either the CEO or I was not, and this would be the moment of truth.

I replied, “Mr. Kelly, I disagree, I disagree completely. Becky Oliver is a cancer, a thief, a crook, and has stolen from our bank. The worst action the board could take would be to allow this violation of trust to go without consequence. The action that needs to be taken this morning is to confront Ms. Oliver, fire her, and call the FBI to investigate the fraud. She needs to be prosecuted, and the company needs to sever ties with this crook, today.”

The entire board of directors was stone silent, no response, not one.

Mr. Kelly came back swinging. Paul, \_\_\_\_\_ “Let me say this again, I don’t want the publicity about this fraud in the community. That will hurt us much more than letting her stay six months as a figurehead.” He was pointing at me as he

said this, for he was determined to have his way and he owned the bank. There was more silence, not one director spoke. I could not believe it was happening.

I was nervous but knew that his method of handling fraud was entirely off base, it would not work and it was wrong. I had to explain it to Mr. Kelly and the board in a fashion that was clear. My heart was pounding and I felt nervous with my body feeling the tension.

I said, "Mr. Kelly, I respect your opinion, I respect that you own this institution and it is your call, totally your call, but I need to be honest with you. If you decide to keep Becky Oliver in this bank, I will not work here. I will tender my resignation. I can't be party to not penalizing criminal acts. She has stolen over three hundred thousand dollars, and I will not work with her."

The room went dead silent again, and Mr. Kelly was shocked at my response. He was dumbstruck. I was forceful and calm, and profession, but I looked him straight in the eyes.

"It will not work, Mr. Kelly. It will not work."

Finally, after a long pause, a long pause, he said, "No, no, no, no," he stuttered, "\_\_\_\_\_, you handle it your way. Do what you believe is right. \_\_\_\_\_, just do what you think is right."

He was not happy. He stormed out of the board room disgusted, having had reversed his adamant stand to cover up the fraud.

My mind was racing and I was thinking that I was going to have to go home and tell Beverly that I had quit my job. I knew Mr. Kelly was wrong, and to keep Becky Oliver on staff would cause more long-term problems for the bank.

But instead, I left the director's meeting and drove to the Bank of North Texas and confronted Ms. Oliver about the fraud. I watched as she cleared her desk and immediately had all codes and locks changed to the bank and her office. I picked up the phone and I called the FBI.

Ultimately, both officers pleaded guilty to fraud and were given sentences. They were convicted felons and out of the industry, as it should be.

From that day forward, I never had another issue of control of the management of the banks. Mr. Kelly knew that I was not going to be a figurehead CEO and that I was a person of integrity.

**My declaration to resign was not a bluff, it was not a grandstanding action. There was no way that I would cover up criminal acts, and no way that I would tarnish my reputation by passing a crook along in the industry. That action would be despicable and wrong. I would not be party to that action, even if it required my changing banking jobs.**

**It was a tough year as we converted all of Becky Oliver's clients to other officers and try not to badmouth to anyone about the two real estate officers' crimes. Many customers left the bank, as they thought that Becky Oliver and Sue Jennings had been mistreated.**

**I received a great deal of personal animosity within the community, for months, from customers that felt this new CEO had been unfair to Oliver and Jennings. We just did our best to salvage the customers one at a time and keep our integrity in place.**

**It was a trying time for me and the banks. The fall of 1985 left a real imprint on my mind.**

**I have always felt that you should, "Compromise and settle if you are wrong, but stand up and fight if you are right."**

**I was right on this one. I have always been proud of my stand that day. It was a stand against the power of the ownership of the bank, my boss, and a rubber stamp board of directors. My job and my integrity and future path in banking were on the line at that moment in time, for doing what I felt was the right thing to do.**

**I earned respect that day from Mr. Kelly and the board which led to a terrific relationship, while I managed Mr. Kelly's banking interest over the next decade. I had confronted the moral test against the power of ownership and the board and I had won.**

**Sometimes doing what is right requires personal courage.**

**I was proud of myself.**

# **The Economic Bust in the Southwest United States**

## **1986-1992**

I was just getting my arms around North Texas Bancshares and the four banks when the economic freefall took hold. The reality of the expanding loan problems that I had realized at Allied Bancshares, which was the catalyst to my selling my stock interest, was a phenomenon that was sweeping the southwest.

Thankfully, I had new presidents in each bank getting established as this significant economic tsunami was approaching Texas, Louisiana, New Mexico, Arizona, and Oklahoma.

The economic pundits of the day did not see the economic freefall coming. It began with the price of oil collapsing in December of 1985. The price of a barrel of oil went from \$35.00 a barrel to \$8.00 in two months. What made it worse is that the oil and gas professionals and forecasters were expecting the price to skyrocket, perhaps, to \$75 or even \$100 per barrel in 1986.

Many of the Southwest's major regional bank holding companies were holding massive oil and gas loan portfolios predicated on an ever-increasing price of this finite commodity. Energy is and has always been, a major driver of business growth in Texas, and yet, the industry history has been very familiar with booms and busts. The State of Texas has a long history of being oil-rich, and at this time nearly forty percent of the state revenues were coming from the oil and gas industry. The price per barrel of oil collapse would have massive economic repercussions in every part of the state.

This commodity price decline would be the catalyst that brought about the Southwest United States economic decline that would transform the commercial banking landscape forever. The ripple effect of the oil and gas retraction would affect every corner of Texas and the Southwest.

For the prior twenty years, Texas, the state with the oil and gas reserves, the natural resources, cheap labor, affordable housing, abundant land, an inexpensive

cost of living, was enjoying twenty percent growth rates in population and business growth. It was in migration, baby, we were one of the nation's mecca locations for future growth.

It was popular for Native Texans to put bumper stickers, or I should say bumper snickers, on their cars stating, "Yankees go home", or "Let 'em freeze in the North." Oh, we were smug; we were cocky, believing our own propaganda of future growth trends.

Following the oil and gas fall, the real estate excesses began to show cracks, and then massive price value declines grabbed the Texas economy.

By mid-1986, the excessive commercial real estate projects in all sectors projecting continued growth in retail, office, apartments, land and lot development, were also experiencing collapsing values. Rents in every real estate commercial sector were cut in half. Office properties renting for \$20.00 per foot, could not rent at \$8.00 per foot. The ramification to the commercial bank lending portfolios was obvious.

Texas banks were concentrated in a high volume of income-producing real estate loans and these loans became very sick credits. Vacancies shot skyward, and values were crushed.

Obviously, with the real estate bubble busting, the construction industry took it on the chin at the same time as construction projects where slashed.

One industry after another seemed to be connected at the hip; Texas was in a funnel, spiraling out of control economically, down, down, down.

I recalled the demand, in fact, the mandate, that the Allied bankers were given to book loans or lose employment. Part of the ugly economic decline was a recoil from the aggressive lending policies of the regional bank holding companies themselves. The recession was part self-inflicted because of weak and aggressive loan underwriting of speculative real estate projects.

The fourth industry that took the hit in Texas was agriculture. It was experiencing commodity price reversals at this same time. Texas was on its back economically. The state did not have the industry diversification to withstand four key industries cratering simultaneously.

**The banks in the Southwest began to have accelerating, skyrocketing, problem loans; increased nonaccrual loans, increased real estate owned from foreclosures, massive past due loan portfolios.**

**The banks were troubled as the oil and gas loans were not paying, and all real estate loan collateral was worth half, or less than the loan balance against those assets. Both Texas and the Southwest were experiencing deflation that seemed unstoppable.**

**There appeared to be no bottom. For over five years there was no viable market, no real estate sector was untouched from freefalling values. The banks aggressive underwriting of commercial income property loans on speculative/unleased office buildings and retail space predicated on future population and business growth was coming back home to haunt the banking industry as a whole.**

**For those five years, seemingly every day every newspaper frontpage had yet another story about bank failures, foreclosures, bankruptcies, past due/delinquency rates, escalating unemployment rates, etc. Month after month, there seemed to be no positive economic news, as the real estate values throughout the state declined further and further with no end in sight.**

**The only good news was that this was a regional recession, not a national recession, so the rest of the country was not affected.**

**The Federal Deposit Insurance Corporation insuring depositors was closing a record number of banks every week.**

**The banks were being liquidated or sold to the healthy banks from outside of Texas, as both State and National Banking franchises were buying Texas banks at bargain prices, with the help of the federal bank regulators.**

**At the start of 1986, the State of Texas had approximately 1,450 unit banks, independently chartered banks in business. In 1991, five years later, Texas had approximately 850 solvent banks remaining.**

**Forty percent of the banks of Texas failed in this time frame. Massive loan losses, real estate write-downs, oil and gas losses plagued the banks, and the banks became insolvent.**



**In those five years, nine of the top ten regional major bank holding companies in the state failed or had to merge with a money center banks in order not to fail or be liquidated or sold. It was tragic times economically.**

**The major regional banks that had built the southwest part of the United States failed in Texas during this period. First National Bank of Fort Worth and Fort Worth National Bank failed. Then the First National Bank of Dallas, followed by the Republic National Bank of Dallas and Mercantile National Bank of Dallas failed. Even First City National Bank of Houston failed.**

**Only Texas Commerce Bank of Houston and Allied Bancshares merged with Chemical Bank of New York and First Interstate Bank of California, respectively, to keep from failing as the others had.**

**North Texas Bancshares and its four sister banks went into a survival mode. I reduced staff by approximately one third, and cut every possible expense, trying to survive the decline.**

**Our banks, like every bank in the state, was experiencing massive loan losses, elevating nonaccrual loans (companies that could not pay the monthly or quarterly interest) that had never been experienced before.**

**Problem loans and past-due loans were skyrocketing to dangerous levels. Every day, customers were coming to the bank and turning over the keys to their properties. Even established and tenured businesspeople were taking bankruptcy.**

**For over four years, I never gave an employee or officer a salary raise and never gave a bonus. For three of those years, the only money the banks made was from refunded income taxes from prior years. We never had to recapitalize the banks at North Texas Bancshares, but we absorbed over \$33 million in charge-off loans and real estate write-downs in those years.**

**In my stay at North Texas Bancshares for those years, we doubled our assets, more than doubled our net worth, while absorbing these extraordinary losses, and in a market that was shrinking. We had no growth in loan demand from existing customers. Borrowers were scared and were not taking on new business initiatives, but simply trying to survive.**

**North Texas Bancshares and the four banks were able to survive and actually thrive, as we took in established business customers that had to move because their banks failed.**

We grew our way out of the recession; we earned our way out of the recession on the backs of the customers from other failed banks. We would not have had an opportunity at these businesses, had it not been for other failing banks.

The good news was that our banks were still able to grow and survive. We were lean and we were tough, and the new bank presidents that I had hired were able to bring new growth in deposits and loans.

This new business, the new loans, and deposits earned enough income so that our banks could absorb the loan losses and maintain adequate capital to survive.

My banks were able to withstand the economic declines and became known as the Small Business Bank in our market. Small business was defined as companies that had gross annual revenues of less than \$20 million. North Texas Bancshares and the four banks became known as Small Business Administration loan specialists, becoming the 4th largest SBA lender in the United States. I hired an SBA lending professional banker, Jimmy Campbell that was instrumental in our transition into this line of business.

## *Bank wins preferred status*

Applicants for business loans will benefit

**BY JIM FUQUAY**  
Fort Worth Star-Telegram

**NORTH RICHLAND HILLS** — Bank of North Texas yesterday became only the second bank in Fort Worth-Dallas to be named a Preferred Lender by the Small Business Administration.

The designation is held by 14 banks in the SBA's five-state region that includes Texas and its adjacent states. It gives Bank of North Texas authority to approve SBA-guaranteed loans.

"People think it's an extremely laborious, time-consuming process" to land an SBA loan, said Paul Rowntree, chairman of Bank of North Texas, which has four locations in Tarrant County.

"We can streamline that" by handling all paperwork and giving final approval on a loan, he said.

Jud Simkins, deputy director of the SBA's Dallas District, said, "There are more lenders becoming interested in the SBA guaranteed-loan program." Bank of North Texas started its SBAdvantage program more than two years ago. It has since become the largest SBA lender in the Dallas District,



Paul Rowntree says that Bank of North Texas can streamline the loan process.

said Simkins, whose office oversees most of North Texas.

As of June 30, Bank of North Texas had 116 SBA loans worth \$26.1 million, or about 16 percent of the bank's total outstanding loans of \$163 million.

Jimmy Campbell, senior vice president and head of SBA lending for the bank, said that through the first six months of 1992, Bank of North Texas made 44 SBA loans worth \$11.4 million. That compares with 46 loans worth \$9.3 million made in all of 1991.

(More on BANK on Page 4)

I will tell you, I received numerous professional accolades that were very special personally, because we survived this economic collapse, but I can honestly say that I had assembled one of the finest staffs of senior management and senior lenders in the Dallas Fort Worth metroplex. We had done it together. I was so proud of these people and proud of myself for surviving this endurance contest.

"I'm Lucky, I have always been Lucky"

Successfully navigating the North Texas Bancshares organization in Tarrant County through treacherous economic conditions in the 1980s was the highlight of my professional banking career. Being a productive banker in thriving and growing economic times is one thing, but if you can circle the wagons and survive economic chaos and despair through economic freefall and deflation, while bank examiners are putting massive pressure on you, then you have proved your worth as a banker.

The experience of the 1980s in Texas made me the banker that I am today. I thought that I was an experienced banker before the eighties, but this experience made me sharper, tougher, and smarter.

During those years, no one wanted to be involved as a director of a bank, as the directors could have personal liability if the bank failed. Other than the banks being sold by the FDIC to larger national and regional banking franchises in Texas, there was no market for bank stocks, none. No one would buy a bank, no one wanted to own a bank, as it was just too much risk. It had been a long, long dry run of tough times for the banking industry.

I learned, for the first time, that honest, hardworking, smart people go broke when the financial reversal cycles hit. No individual, no history of experience, no amount of capital reserves is enough when certain economic conditions develop. There are no guarantees of financial survival when deflation takes root.

I had spent my life personally preparing for the RAINY DAY. It was part of my personal DNA, as I have described to you, but from 1986 to 1992 in Texas, it started raining and it lasted for nearly seven years.

The staff that I had assembled, and through my own energy, drive, and management choices North Texas Bancshares survived these economic declines, which created the confidence that Mr. Kelly had in me.

At the end of three years in this crisis, Mr. Kelly knew that he wanted me to stay and manage the company through the recession, and this is the reason that he wanted to renegotiate my employment contract then.

Mr. Kelly called me to his office one afternoon late during these ugly economic times. It was just the two of us, in his office together, talking privately, about the economy of the day and the pressures that were hammering us each day. Mr. Kelly told me that he had called me there to tell me something:

“Paul, I have had this on my mind for months now, and I wanted to tell you, I wanted to tell you, personally, that I don’t worry. I don’t worry, not anymore, I

**don't, about the company, about the banks failing, about the banks going broke, I don't worry."**

**I asked him why he felt that way. His comment to me was, "Mr. Rowntree, I know in my heart that if you can't manage this company through this economic crisis, then no one can. I have total trust and confidence that you can save us. That's what I wanted to tell you, that's what I wanted to tell you today, that's what I wanted you to know."**

**I told Beverly later that evening about the meeting and what Mr. Kelly had said. Truthfully, at that moment in time, I was not at all certain that the banks could survive, and that is the reason I wanted to pay off the Liberty Bank debt and to have the new options shares issued when Mr. Kelly was asking me to extend and renegotiate my personal services contract.**

**I have often thought of Mr. Kelly's statement to me that day. It made me realize the importance of positive leadership. It is critical in crises. With Mr. Kelly's personal and verbal show of faith, trust, and confidence in my abilities, he had reinforced me personally and professionally. I had needed that encouragement at that moment in time.**

**I learned from Mr. Kelly that day. That compliment bolstered me, empowered me, it felt good. His confidence in me, well it reenergized me. I worked harder than ever before, as I did not want to disappoint Mr. Kelly. I did not want his confidence in my ability to have been misplaced.**

**Today, I believe that leaders and leadership abilities are often born from crises. Leaders are born from turmoil and pressure. Past experiences and failures, and successes fortified my confidence to lead.**

**The banking industry decline in Texas in the 1980's tested me. I often felt that financial survival was out of my control. I feared the banks could fail and leave everything that I had worked for to ruin. Crisis, crisis will test any leader's values.**

**I became more confident in my leadership abilities because of this experience.**



# Paul Rowntree

## Bank president managing to thrive despite difficult times for industry

By JOE NORTON

**B**anking is Paul Rowntree's business, but not his whole life. Spend some time with him, and the conversation might start to sound like a take from *My Three Sons*.

Give him an opening and you'll hear about his new ranch in Central Texas fronting on the Colorado River, where he hopes to teach his boys — yes, three of them — to hunt. Or you'll hear about boating with the boys and Beverly, his wife of 20 years, in East Texas.

Ask someone who's heard him deliver a talk, something he does these days as president of the Hurst-Eules-Bedford Chamber of Commerce, and you'll learn that he's a rousing public speaker.

But he's also quite a banker, serving as president of North Texas Bancshares in Hurst and chairman of the Bank of North Texas. Not that recent years have been easy for Texas banks, including North Texas Bancshares.

Rowntree, 42, likes a colleague's summation of the years since the 1986 oil bust: "I've been in the banking business for 20 years, but I just got educated during the past three."

Rowntree said North Texas Bancshares likewise learned its lessons, but with one big difference: It made money. Figures reported March 31 showed 1989 deposits of \$242,035,964, compared with \$221,076,570 in deposits for 1988.

"Paul has had a terrific track record," says Dee Kelly Sr., the powerhouse Fort Worth attorney who recruited Rowntree in 1985. "I had my eye on him a long time before I got him," says Kelly, majority shareholder and chairman of North Texas Bancshares.

The holding company counts \$270 million in assets at its three banks: Bank of North Texas, Meadowbrook National Bank in east Fort Worth and Arlington State Bank in Arlington.

"During the past three years, our company has been very fortunate in the literal demise of our industry. All three banks have made money and have built reserve for loan losses, in spite of the collapse of the real estate market," Rowntree says. "Their returns have been presentable, but no match for the historical records."

**B**ut that's the past. Talk about the future, and Rowntree's optimism takes hold, especially when he talks about northeast Tarrant County, which is enjoying relatively strong housing demand and population growth, largely because of corporate relocations like IBM and GTE.

"This area is still a hotbed for our future," Rowntree says. "It will happen here in spite of downturns or recessions — because of our location."

Location, as in snuggled up next to Dallas/Fort Worth Airport.

"The catalyst is the airport. This is the biggest reason businesses are moving into

the area," he says. And he sees better times for community banks.

"I am convinced the community banks will see a revival. The community banks as a whole have fared better than the big holding company banks," he says.

"I believe people want a banker they can call, trade with, get an appointment with without waiting for days," he says.

If Rowntree decided that community banks are for him, it's not without first having toured the lending business.

He spent three years as an examiner at the Federal Reserve Bank of Dallas, traveling a five-state region. He saw banks ranging from huge commercial institutions to agricultural lenders in Texas, Louisiana, Oklahoma, New Mexico and Arizona.

"The beautiful part was that I was able to see all sides of banking. It was great exposure quickly," he says. By 1972, he was at the Bank of Commerce in downtown Fort Worth, where he spent six years. There, he worked in the installment department, investments, commercial lending and management.

In 1978, he became president of American National Bank in Dallas, a start-up.

"It was from its infancy. I had to order the paper clips and then hire the people," he says.

He returned to Tarrant County in 1980, when he was named president and chief executive officer of First State Bank of Bedford. The bank later was acquired by Allied Bancshares, and Rowntree went to Allied Lakewood Bank in Dallas, the second-largest bank at Allied, which boasted \$600 million in assets.

But before he left Tarrant County, he had built a reputation. And in 1985, Kelly approached him about running Bank of North Texas.

"He is a marvelous fellow — one of the finest bankers I have ever known," Kelly says.

Rowntree accepted for what he calls personal reasons — the opportunity to see his children more and the opportunity he saw in the Mid-Cities.

**H**e remembers the experience at Allied as important to his career, but it came at a cost. He missed seeing the customers. And he missed seeing his family as often as he liked, since he had kept his home in the Mid-Cities and was commuting to Dallas.

"After two years of Airport Freeway, I was ready for a change," he says. "My priority outside of my business is with my family. When I'm not here, I am spending time with them."

Part of that time is spent at an East Texas lakehouse.

"If I had not had that place on weekends to relieve some tension, it would have been a tougher world," he says.

But living and working in the same area has had its professional as well as personal advantages.

"One of the things about banking is the



Fort Worth Star-Telegram / RICHARD K. DALTON

Paul Rowntree remains convinced that community banks will rebound

### Personal file

**Name:** Paul Rowntree  
**Position:** President, North Texas Bancshares, and chairman, Bank of North Texas, since 1985.  
**Age:** 42  
**Home:** Bedford  
**Family:** Wife, Beverly; three sons  
**Education:** University of North Texas, 1969; Southwestern Graduate School of Banking at Southern Methodist University (with distinction), 1975; Certified Commercial Lending designation, Oklahoma University, 1978.  
**Background:** Examiner, Federal Reserve Bank of Dallas, 1969-71; Bank of Commerce, Fort Worth, 1972-78; president,

American National Bank, Dallas, 1978-80, a start-up that he built to \$20 million in assets; president and chief executive officer, First State Bank of Bedford, 1980-83, one of the 10 most-profitable Texas banks of its size when acquired by Allied Bancshares Inc.; president and chief executive officer, Allied Lakewood Bank, Dallas, 1983-85.

**Affiliations:** President, Hurst-Eules-Bedford Chamber of Commerce; board of trustees, Northeast Community Hospital; member, Tarrant County Economic Development Commission; past-president, Fort Worth Bankers Association.

**Personal interests:** Boating, fishing, hunting, jogging.

importance of leadership in the community. It is necessary that one be high-profile, and I have tried to maintain that," Rowntree says.

Sid Allen, executive vice president of the Hurst-Eules-Bedford Chamber of Commerce, says Rowntree "has a very good public presence. He has a message, and he knows how to get it across."

Interest in community doesn't mean being a soft touch. Rowntree is not inclined to repeat the disastrous crash in Texas real estate, which "hit us very tough. We had plenty of real estate exposure, and that has been difficult to work through."

People still ask him how bankers could have lent so much money on speculative development in the early to mid-1980s.

Rowntree acknowledges that lending decisions based on rising property values proved seriously flawed.

"The kicker and focus today is on cash flow. We analyze cash flow to determine if you can pay us back," he says.

At the same time, Rowntree has brought in what he calls "experienced bankers who know their stuff, who are work-oriented, community leaders and who care about their company. The key to managing positively is to pick and choose qualified people to surround you."

Free-lance writer Joe Norton heads the journalism department at Tarrant County Junior College-Northeast Campus.

"I'm Lucky, I have always been Lucky"

## Pretty at Last

### The Economic Turn

In late 1993, the economic recovery had finally come to Texas, and the healthy banks, like North Texas Bancshares, were beginning to make respectable returns on equity and assets.

The classified assets, problem assets had been sold, and the losses absorbed. Healthy Texas banks were becoming attractive as acquisition candidates once again based on earnings and growth prospects.

I remember so clearly the day that Charles McMahan from South Trust, an Alabama bank holding company that was expanding in Texas, called me to see if I was interested in selling the banks. I was shocked; this was the first time that we had any interest from outside suitors in over seven years.

I immediately got Mr. Kelly on the phone and asked him if he wanted to meet him and discuss a sale. Kelly was ecstatic that someone was inquiring.

Kelly shouted, *“I JUST WANT SOMEONE TO TELL ME THAT I AM PRETTY AGAIN! TELL ME YOU WANT ME! OH, PLEASE TELL ME YOU WANT ME, I WANT TO HEAR IT. YES, PAUL, SET UP THE MEETING!”*

They had a meeting and nothing took root, but that smell of money was in the air again. I had seen this before with the directors of Northeast United Bancorp that sold out to Allied Bancshares in 1983.

Three months later, Bank One, which was based out of Ohio but had been established in Texas, primarily through failed bank purchases, surfaced and called to discuss a bank sale.

Mr. Kelly and I went to Dallas and met with Ron Steinhart, the Chairman of Bank One, at a lunch to discuss a merger. Mr. Kelly, excited in the moment, verbally agreed to sell North Texas Bancshares on a stock exchange to Bank One,



which is now Chase Bank. It was a verbal commitment from Kelly, based on Bank One's stock price trading within a four-dollar price range.

That very next Monday morning, Bank One's stock price dropped like a rock under that four-dollar trading range collar. Kelly called Steinhart and told him to stop the sale before it could be put in writing.

Kelly then backed off a company sale using the acquirer's stock as payment.

He told me later, "Rowntree, if we sell, I want cash. I don't want some other holding company's stock that we can't control."

The bank sale talk died off for a while, but the thought of money and a big payday was swirling around in every conversation.

We had finally made the turn and our banks were profitable and growing, and the industry had finally healed enough from the recession that we were having suitors inquiring regularly. It felt good.

Regional bank holding companies were wanting to expand into the Tarrant County market. Things were getting interesting.

I could sense a change coming our way.





## **The Second Big Investment Play:**

### **The Sale to First Interstate Bank, Los Angeles**

In the summer of 1994, I received a phone call from Tex Gross, an investment banker from Dallas, wanting me to buy the Abrams National Bank on LBJ in North Dallas. I ask the price that they wanted for the bank and Gross told me, "Two times the book, CASH!" That means double the bank's capital accounts or net worth. It was a multiple of eleven times the bank's earnings. While laughing at Gross, I told him that I had no interest in buying at that premium, not a chance.

I told Tex Gross, "I will recommend to Mr. Kelly that he sell North Texas Bancshares at that premium price." That premium price for a bank sale had not been seen in a decade.

I had met Tex Gross in 1975, while at the Bank of Commerce when I was buying the bank investments for the bank. I knew him very well and trusted him. The next week, he called me wanting to set up a breakfast with Mr. Steve Shide, the regional CFO of First Interstate Bank over acquisitions, telling me, "Rowntree, I have you a two times book value offer for North Texas Bancshares, it's all CASH. Rowntree, if this thing comes down, I want the normal broker commission."

The breakfast with First Interstate Bank took place in Irving, and Mr. Shide presented me a letter, as Chairman of the Board of North Texas Bancshares for their interest in a CASH acquisition of our company subject to due diligence. I had been here before.

As Chairman, I first presented the letter to Mr. Kelly, the bank control owner, and then to the full board as required by law. Mr. Kelly was salivating at this prospect. He could see that if this worked, that he would have pulled off the highest sales price of a bank in the state in a decade.

He was reeling with excitement as he announced that he was going to vote in favor of this sale. The board followed Mr. Kelly's lead and quickly ratified the sale, as his vote was the only one that was really needed.

I must admit, I had mixed emotions, even though the Rowntree's were going to have an extraordinary payday from my options shares from the sale of North Texas Bancshares. This was the second sale of my bank that I have been managing, and we were fortifying our financial independence.

But I was forty-nine years old, and this company had become "mine" in my heart and soul. I was invested personally and emotionally in the staff and the customers, and that would all be gone with a sale. I knew that I could stop this sale in its tracks as First Interstate Bank wanted the company, but only if I would agree to a three-year personal services contract to stay and convert customers and try to transition key officers through the merger. I had experienced this before with Allied Bancshares and I knew that nothing stays the same with a sale.

For six weeks Vikki Pier, my CFO, and I met with one group of First Interstate managers after another, as their auditors turned every note, studied every lease, defined every potential bank commitment that our company had made, and finally, the Definitive Agreement of Sale (the contract) was signed.

Finally, North Texas Bancshares, Inc. sold for CASH, to First Interstate Bank out of LA, for \$66,000,000, that is \$66 million in cash. It was a multiple of two times book value or the net worth of the company, and an earnings multiple of eleven times the 1994 bank earnings. It was the highest bank sale premium in a decade in Texas. It was done. Mr. Kelly and his family interest walked away with close to forty million dollars.

The Rowntree's had hit their second big payday on the sale of a bank holding company. The deal had been set since my original contract with the stock option shares when I took the job in May of 1985. I made the deal going into the transaction and had experienced the economic ride of a lifetime over that decade and the family had won.

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# Buyout of North Texas Bancshares completed

By MELISSA WILLIAMS  
Fort Worth Star-Telegram

## First Interstate pays \$66 million in cash

HURST — First Interstate Bank of Texas has completed its purchase of North Texas Bancshares, a 25-year-old Hurst-based bank that was Tarrant County's third-largest independent banking company.

First Interstate announced in July that it would pay \$66 million in cash for the bank holding company, corporate parent of Bank of North Texas. The company had \$388 million in assets and banks in Hurst, Arlington and east Fort Worth.

Paul Rowntree, chairman of North Texas Bancshares, said yesterday that he is glad to have the transaction completed.

"I think you always feel a little different when you have a 25-year-old institution that you've worked with for a decade," Rowntree said. "We have the signs up inside the lobby."

Bank officials finished the closing at 10:30 a.m. Monday and the sale became effective at 11:59 p.m. Monday, Rowntree said. Yesterday was the bank's first day of business under its new name and owner.

Rowntree said he will manage the business banking group, working with companies with annual revenues up to \$20 million.

Bank of North Texas was found-

ed in Hurst in 1969 by local investors led by Fort Worth attorney Dee J. Kelly. Before the creation of North Texas Bancshares in 1981, made possible when Texas adopted branch banking, the bank company grew by chartering banks.

It opened Meadowbrook National Bank in 1974, Arlington State Bank in 1979 and Hurst National Bank in 1984. Hurst National Bank became a branch of Bank of North Texas in 1985, and the two remaining banks became branches in 1991, according to bank officials.

First Interstate Bank of Texas, based in Houston, is owned by

First Interstate Bancorp of Los Angeles. The parent organization entered Texas in 1988 with the purchase of Allied Bancshares of Houston. First Interstate Bank of Texas, which reported assets of \$5.4 billion as of March 31, expanded its Tarrant County operations to five branches in 1993 with the purchase of the failed Tarrant Bank.

The acquisition will give First Interstate nine branches in Tarrant County. It also has a branch inside a Tom Thumb supermarket in Arlington.

First Interstate said that the acquisition will double its estimated share of the Tarrant County deposit market, from 3 percent to 6 percent.

**I committed to the First Interstate Banks three-year employment contract at a substantial financial package and girded myself for the transition to the massive bank holding company. I hated the three years ahead on the contract, but it was part of my obligation to the Kelly family, and of course, the Rowntree's were financial beneficiaries of the sale.**

**It is hard to adjust to a national massive holding company when you have had total authority over all the actions and policies of the bank, but I was part of the sale and I stepped up to the obligation. If I did not honor the employment contract, I would have a one-year non-compete agreement in the Northeast Tarrant County market.**

**I had honored my commitment to Mr. Kelly and did my best to sell his company for him. I did not try to derail the merger, although the sale for me had mixed emotions. I was so invested, so immersed in this company that the sale hurt in many ways.**

"I'm Lucky, I have always been Lucky"

**I knew that nothing lasts forever, and you better nail the big payday when an opportunity like this comes by, and I did. The Rowntree family was the third-largest shareholder in the company and the financial reward was significant.**

**After the merger on January 9th, 1995, I transitioned to the head of Business Banking of the Metroplex for First Interstate and good fortune shined again on me, when Wells Fargo from California merged with First Interstate Bank in April of 1996.**

**Within weeks, I had a Regional Executive Vice President from Wells Fargo Bank at my desk questioning me about my long-term commitment to the new merger mega-company.**

**I looked that man straight in the eyes and told him that I would be gone the very day that my contract expired. I was honest and blunt for I was serving my sentence under the contract, but that was all.**

**Within two weeks, I received notice that the remaining years of my personal services contract was being paid in full, and I was released from my non-compete.**

**I was free at last, free. I was very thankful for this turn of events. It was another fabulous bit of good fortune.**

**As always, things seem to go my way. Now fifty years old, I was financially able to retire. The Second Big Financial Play for the Rowntree family was consummated, it was done. The RFPFS, the Rowntree Financial Plan for Financial Security was accomplished, allowing my family to be financially secure. I was now an established veteran banker. I had weathered the massive economic reversals of the 1980s in Texas, and I had been instrumental in building a viable thriving banking organization through the worst of times. It was very gratifying personally, but I hated the breakup of my wonderful staff of bankers at this company.**

**We had built lasting memories through the most difficult economic times together.**

**This professional achievement is something that can never be taken away.**





### It's the fate of a good steward

His baby was sold for \$66 million. That's not a misprint. Say it slowly: S-i-x-t-y-s-i-x m-i-l-l-i-o-n d-o-l-l-a-r-s. Dee Kelly and John Cox might have owned the Bank of North Texas, but Paul Rowntree was the man with whom you did business.

So successful were Rowntree and the branch presidents — Dan Walters, Elsie Gunter, Bob Walker and Don Hughes — that mighty First Interstate swooped down last month and purchased the independent bank for \$66 million. Since 1985, the management team — including Jimmy "Mr. SBA" Campbell and Chief Financial Officer Vikki Pier — doubled the bank's net worth (\$33 million), tripled its reserves (\$3.9 million) and doubled its assets (\$385 million). All this despite one of the most severe banking downturns in history.



BRUCE RABEN

"They're not buying us to double their branch banking locations," Rowntree says. "They're buying management."

It's that simple, and yet, it's not that simple. What success Bank of North Texas has had can be traced to management with hometown roots, community involvement and customer service. It's rare that a First Interstate or a Bank One or NationsBank can duplicate those qualities.

First Interstate is the 14th largest banking company in the United States. It has more than 1,000 locations and \$53 billion in assets. What does it want with a \$400 million pipsqueak?

Three strategic agendas:  
1) Double its market share from five to nine locations in Tarrant County.  
2) Integrate North Texas' SBA loans into its entire system. The pipsqueak bank

PAUL A. ROWNTREE

12/15/94

Paul —

I can never thank you enough for your loyalty, dedication and skill in turning NTBS into one of the most successful and profitable banks in Texas.

Even though our business relationship is drawing to a close, you will always be my most trusted confidante and you & Blusky will always be my dear friends — with gratitude & affection —

Dee Kelly

Mr. Kelly's Handwritten Note to Paul

## **Fulfilling the Dream**

### **Mid-Cities National Bank**

#### **Hurst, Texas**

#### **1996-1999**

### **The Executive Committee Meeting with My First Investor - Beverly**

In Mid-Summer of 1996, I was contacted by a dear friend, Mr. Bill Hall, a businessman, C.P.A. and director of a local community bank called Mid-Cities National Bank, Hurst, Texas.

My path with Bill Hall had crossed many times over the years. First, when he was an auditor with Author Young CPA firm in 1972 and I was a young installment loan officer at Bank of Commerce, and later, when Bill Hall in 1983, was instrumental in getting the second letter of intent sent to Charles Brinkley from Allied Bancshares, through his connection with Willie Whitehead that eventually led to the sale of the company.

I had even loaned him money while at the Bank of Commerce for his first car. He was out of the University of Texas, a young CPA, and new to Fort Worth. We had kept our friendship over nearly two and a half decades and I trusted him.

**Bill Hall informed me that the primary bank owner and founder of the Mid-Cities National Bank had died and the bank was drifting without leadership. He presented a plan to sell the Mid-Cities National Bank to the Rowntree's.**

**The plan included recapitalizing the bank with a new sale of stock, as well as a buyout of as many of the existing shareholders that had investor fatigue, and a substantial stock option package.**

**Bill Hall was a successful entrepreneur in his own right, with ownership of fifty-three Dairy Queen Franchise stores located from Fort Worth throughout west Texas. He also owned about ten percent of the stock of Mid-Cities National, and he wanted my involvement. He wanted the new capital injected so that his investment could be enhanced.**

**As Beverly and I had always done on major family financial matters, I asked Beverly to come to the kitchen table that evening in August of 1996 to discuss a family investment into a new venture, a new deal, OUR deal. This control was to be owned by the Rowntree's.**

**I reminded Beverly of that Saturday morning twenty-five years earlier in 1972, when I came home from banking school at SMU, with the dream to own a bank.**

**We sat there that night and discussed the details of a family investment into the stock, to get control of the bank. I briefed her about our family resources and the investment that would be required to gain control of the bank.**

**Beverly reminded me that we did not need to take this kind of risk anymore. "We have financial security now Paul," she told me, "We don't need to take big risks like this anymore."**

**I reminded Beverly, that for over twenty years now, I have been a hired gun to manage other people's banks, and we had made heavy investments in those banks. We had invested in my leadership of those banks, and we had been the beneficiaries of the sellout of those banks in 1983 and 1995.**

**I remember telling her, "Bey, I don't know a lot of things, but there is one thing that I do know and that's how to manage a bank. It's what I do best."**

**I had been successful at managing other banks and I could do it again, but this time it will be for the Rowntree's. This was my life's work, and I had put my**



heart and soul into banking and I wanted to live my dream that had been in my heart all these years.

Amazingly, this Mid-Cities Bank was just three miles from our home in the northeast Tarrant county market that I had spent decades working. The commute to and from work would be essentially nonexistent. For me at least, it seemed like a logical move.

I have stated before that Beverly is not a business person, having been an elementary school teacher, but she is one of the smartest people I know. She lived with me through the bank failures of the 1980s when forty percent of the banks failed, and she clearly understood that there are no guarantees.

Naturally, she was reluctant to make this big investment, as we did not need to take any major risks.

That night we discussed that two successes do not always translate to three successes. I had been involved with two company sales and we had won big, but with a leveraged business like the banking industry, there is never a certainty for success.

Economies ebb and flow and recessions cut deep, and banks get out of control quickly during ugly deflationary times like the 1986 to 1992 period in Texas.


Once again, My First Investor, my wonderful Beverly, agreed to invest in the Mid-Cities National Bank, Hurst. She was not fully convinced and was very reluctant. But she knew that I wanted to give it a shot, and so she agreed to back me on this if this was what I wanted to do.

This was a major test, to roll 'em one more time when you don't really need to. I have always been thankful for Beverly from many perspectives, but as my First Investor, she was terrific.

She hung in there with me knowing full well that if this did not work out and the bank was a failure, that we would probably not have the time to replace the lost capital.

**Rowntree takes post at Mid-Cities National Bank**

By SHELLY MOON  
*Mid-Cities News*



**Paul Rowntree**  
*New bank chairman*

HURST — After years in the high-pressure world of corporate banking, Paul Rowntree is glad to be working in a privately-owned bank. Rowntree recently took over the chairman of the board post at Mid-Cities National Bank.

"Our goal is to remain independent. Our goal is to have long-term growth and investment in this market," said Rowntree, referring to one of the few locally owned banks left in the Mid-Cities.

Rowntree has spent 23 years in the banking industry, most recently working for the Bank of North Texas, which was sold to First Interstate last year. When the bank sold, it had assets of \$400 million.

When he describes the changes in the banking industry, he says "the big ones are gobbling up the little ones."

"In banking terms, we're only \$50 million, and that's a small bank. But what we do for people is significant," said Rowntree.

Rowntree said the concept of a locally owned community bank is getting lost in all the huge mergers.

"Community banking is banking by relationship," he contends. "It works under the concept that the community puts their deposits in the bank and we loan them right back out to the community."

"The big guys, they're good at what they do, but they don't serve the market that we do," said Rowntree. "They're interested in the big transactions. We serve small business and consumers."

He said Mid-Cities National isn't involved in the current trend of pushing customers to do their banking by automatic teller or over the phone.

"My approach is to try to get you to come in this door," he said.

Rowntree, a Grand Prairie native, said his career has encompassed all levels of banking, and now he is back doing what he likes best.

"I've done everything from being the president of a start up bank to being the CEO and president of \$700 million banks," said Rowntree. "I've seen a little bit of all of it. Community banking is the preferred side of it. It gets one-on-one with the people."

Rowntree said one of the joys of working in a community bank is dealing with the financial issues of households and small businesses.

He said the Mid-Cities market is strong, as evidenced by the proliferation of new banks and bank branches opening in the area.

"We have the best of all worlds," he said, commenting on the city's location, which allows access to the larger metropolitan areas but is still community minded.

Mid-Cities National Bank President George Bradford said Rowntree is the perfect addition to the bank staff.

**We were fifty years old now, and the time horizon to recover the lost capital was unlikely to happen in our lifetime.**

**I had invested in many things over the years, and like all investments, there are no guarantees, as many are not successful many are losses. Those stories of investment losses and bad deals are the subject of another chapter.**

**In the words of my wonderful old mentor, Mr. Steddum, “You have to get in the game and roll em to win.”**

**The Rowntree’s were in the new deal. We were in it to win it!**

## **Restructuring the Bank for Growth**

**The Mid-Cities National Bank was 16 years old, located on a major intersection in Hurst, Texas in Northeast Tarrant County. The total assets when I purchased this community bank in September of 1996, were approximately \$45,000,000 with a good diversity of 4,200 customers. It was the quintessential community bank. The bank had adequate reserves for loan loss and capital and the gross loans were \$27,000,000. The problem loans were identified, and I felt that we had minimal loan losses in the existing loan portfolio from the report.**

**There was one big hurdle for me in this process. The board of directors was split as to whether to allow me to come into the bank and inject capital and gain control of the company. Bill Hall's influence with the board of directors had been critical in my ability to buy this bank.**

**The board of directors wanted me to accept the problem loan report that had been furnished by Bill Hall, and did not want me doing an internal loan review, a complete due diligence review of the loan portfolio before putting my capital in the investment. As a prior bank examiner, I knew that if the problems were not identified properly on Bill Hall's problem loan report, that my investment capital could be at risk immediately.**

**I had ultimate confidence in Bill Hall and his knowledge of the bank, and finally decided to take the risk of investing without a third party examination by me or other outside loan review firm. I would never advise anyone to buy a bank without making an independent evaluation of the loan portfolio, yet that is just exactly what I had done. I had sold two other institutions, and at each sale the acquiring bank had spent over a month studying each loan and quantifying the possible loan loss exposure, before signing the contract of sale and paying for the stock.**

**I was taking a large risk and I accepted that risk, because of my trust in Bill Hall and his judgement of the loan quality. I was to gain control of the Mid-Cities Bank with a combination of \$750,000 in new capital stock injected, with the purchase of up to \$500,000 in old shareholders stock, and I would be issued a sizable**

stock option grant. Additionally, I was required to personally guarantee a \$400,000 bank holding company loan at the correspondent bank.

With all these measures, I ended with just over 47% of the outstanding stock of the company. Since I was not able to get over the 50.1% control, I required my friend and bank director, Bill Hall and Lois Taylor another major shareholder, to give me their voting proxy for their stock interest in the bank. I effectively had 71% voting control of the Mid-Cities National Bank with their proxy. My total investment of new capital stock, repurchased stock, stock options and company debt that I had to guarantee made the total investment about \$1,800,000.



My commitment to Beverly was that our total investment into Mid-Cities Bank would not be a fatal financial mistake if it was not successful. If this deal was a failure, we would not be broke, but we would be wounded and upset. Our life style and future financial security did not require a third successful banking venture. I was wiser, now, this would not be the ALL IN RISK, that the family had taken on my first big investment play.

The investment was made and I began the process to evaluate the loan portfolio. Over the next year, I put my own officer staff in place to build the bank into a more profitable company. One of my hires was my Chief Financial Officer at North Texas Bancshares, Vikki Pier. I had her invest in the bank with a sizable capital injection and made her my working partner. She is the smartest and most detailed finance and operations banker that I had ever worked with, over my career. I had total confidence and trust in her decisions and operational direction for the bank. I basically took the finance and operations piece of this bank off the table in terms of my time and energy, with the hiring of Vikki Pier, and this allowed me to focus on growth of loans and deposits of the bank, and building the business.

With the hiring of several commercial lending officers from the area that had worked with me at Bank of North Texas, I had the staff to grow the bank, with experienced bankers that could bring in new business. Mid-Cities National Bank was on the move. I was in fact living my dream. This was a dream that had developed as a young inexperienced banker with three years bank examination experience while attending SMU's Graduate School of Banking. As I often say, "In a lifetime of work, amazing things can be accomplished."

**I wrote a letter to my teenage sons about this investment in the Mid-Cities National Bank, Hurst, dated October, 1996, expressing my thought and expectations for this family investment, and like the others, deposited the letter in the family safe deposit box.**

## **The Third Big Investment Play**

### **The Sale of Mid Cities National Bank**

Since most people have not experienced the sale of a company, they do not understand the complexity of orchestrating a merger.

The facts are that the stars have to align, the timing must be right for both parties and even if there is a mutual interest to get a deal done, there are hundreds of financial variables that have to be evaluated and staff and management hurdles to be crossed to finally close a transaction.

The many unknowns are being assessed, even as the current economic conditions of everyday work continues month after month during this courtship. It is a very slippery slope of uncertainty along the path to merge companies. This transaction was my third professional trip through the gauntlet of selling a banking company to a major Bank Holding Company.

In February of 1999, I sat down and wrote the full details of the sale of Mid-Cities National Bank in a story that I titled *"The Roller Coaster Ride"*. In the story, I give my full, personal account of the Mid-Cities Bank sale.

The full story does relate the facts with all the twists, turns, economic freefalls, and ironies involving people and circumstances that nearly derailed the sale of Mid-Cities National Bank, Hurst, Texas. This account allows you to see the sale emerge from a seedling of a single thought, to a full-blown reality.

This trip was an adventure from start to finish.

While preparing this memoir, I went back and read it, finding it to be a little 'excessive'. I felt that the saga was too complicated and specific about the yearlong endurance contest of selling the bank. As always, I stored this story, along with

other important stories in the safe deposit box for my descendants to read someday, in case some of my grandchildren become businesspeople.

Since I had written down the expectations for the investment into the Mid-Cities National Bank, I reviewed the letter in the fall of 1996, titled the “Last Big Risk” to my three young sons in which I discussed why I felt the investment into Mid-Cities National Bank was an opportunity for the family.

I knew that it was too early for me to completely retire in 1996, although our family resources would have allowed it. In the letter, I gave specifics about the capital which was at risk, concerning our total assets and liquidity, the goals for the investment, and the time frame in which I expected to get the return.

As I sat down in the first quarter of 1999, to transcribe the events of the Sale of Mid-Cities National Bank, I realized how the Roller Coaster Ride had truly worn me down. The sleepless nights, the angry moments, the highs of a good day, and then “boom” the freefalls over and over and over again for over a year. The story is chocked full of one irony after another that seemed to hurt our chances.

Our deal was so fragile from the beginning that I wondered every day if I was just dreaming, or did we have a chance for the Homerun, the Stratospheric Premium at a possible sale.



## **The Roller Coaster Ride to Remember**

**The abbreviated version of this 'Roller Coaster Ride' culminated on Wednesday, February 24, 1999, at the Bank of Texas offices in North Dallas. The contract, the definitive agreement was signed to sell the Mid-Cities National Bank.**

**The Bank of Oklahoma Financial, a holding company that was doing business in Texas as Bank of Texas would pay \$17,300,000 in CASH for the Mid-Cities National Bank.**

**This price represents 18.2 times last year's earnings of \$950,000, and it represents 3.2 times the bank's book value, or consolidated net worth, as of December 31, 1998. This was an incredible premium by historical standards.**

**To give a perspective to this premium paid for Mid-Cities National Bank in 1999, if this same multiple of earning had been paid for Bank of North Texas banks in 1995, the sale price would have been \$109 million rather than the \$66 million which the shareholders received. The sales premium for Mid-Cities National Bank was at a stratospheric premium price.**

**In two and one-half years, we had almost doubled the Mid-Cities National Bank's Assets from \$45 million. We had doubled the net profits for the company from \$500M net profit in 1996 to \$950M net profit in 1998. We had also increased the Reserves for Loan Losses from \$300M to over \$600M. Our holding company debt was now just under \$165,000.**

**We had made a significant change in this sleepy community bank in Hurst. The best point of all is that our customers, "JUST LOVE BANKING WITH US." I had a quality management team in place at the Mid-Cities Bank, and I was so proud of them.**

**However, I never dreamed that this premium, or value, of the company, would be achieved so early. The investment goal I had originally set was far exceeded, and in about twenty percent the original time expected. In thirty years of banking, I have never seen the premiums being offered today. It is an aberration, a point in time, only a blip on the radar screen. This euphoria will pass, and these enormous bank stock values will adjust to a more reasonable level. I am convinced.**

**It finally happened; all the effort, the hours, the planning, the work, PAID OFF.**

**The Rowntree's Mid-Cities National Bank stock sale value was significant and added to our financial security. All the shares will be taxed at the lowest capital gains tax in years, and only the stock option shares will not get the favorable tax treatment. Happy New Year!!!**

**I continue to live my dream life.**

**Timing is the key to any deal. My instincts told me that the market timing was right in the fall of 1998 to sell the Mid-Cities National Bank, but I was not sure that the Mid-Cities National had the history of earnings to command the big premium. Lady Luck prevailed again for me, and we had pulled it off.**

## **The Loan Man aka 'The Lone Man'**

### **After Commercial Banking**

**2001-2020**

After thirty-two years in commercial banking, from 1969-2001, at fifty-five years old I retired from the industry, permanently. I no longer had the stresses of bank regulators, personnel issues, and boards of directors, or changes in law and regulations of banking life. It was now my time to rest, to reevaluate, to redirect my energies and enjoy the fruits of my efforts; slow, slow, slow it down and let the day take its course without having a deadline, a meeting, an obligation or commitment. Wow, that sounded wonderful.

I had to decide what my future would be like. I had played golf, I had fished, I had hunted, and I had traveled the world. I have owned lake places and ranches and enjoyed the land. Bev and I have experienced everything that seemed to interest us.

*'But what did I want to do? What did I love to do? What would get me out of bed in the morning?'*

You guessed it. I started working, doing what I know, and what I love to do, lending money.

Lending my own, personal money. I called my enterprise,

**"The Loan Man" aka "The Lone Man"**

I was a one-man show, just me, working from my home office. All the years that I had been in banking, I knew that most of the population is not bankable, not

creditworthy. I had rejected thousands of young entrepreneurs that were simply not bank qualified prospects, not experienced enough, and not yet proven businesspeople.

Most inexperienced risk-takers or young business people don't know how to get financing, and certainly, do not have the capacity financially or knowledge to deal with banks.

Rule Number One in business is to fill a need. Any business plan must begin with this premise. I knew that over fifty percent of Americans have no working capital and have bad credit. These people are not prospects for commercial banks. This source was to be my new market.

I have spent the last eighteen years, taking care of the family resources, by lending money privately to people that are not bankable. These borrowers literally cannot go to a bank and get approved for any credit.

I have privately banked individuals that have no credit, or bad credit, or past bankruptcies, that need a financial partner. I became a Hard Money Lender to the non-bankable. The term, hard money lending, basically means that I loan money based on the asset value of the transaction, and not the credit score or cash flow or history. The transactions are typically asset secured loans on residential properties. I loaned my own, personal, money at equity returns acting as an advisor and partner with nonbankable borrowers. This has allowed me to stay busy, and yet invest the family resources in a lucrative manner.

To put it another way, I would finance residential investment property and the borrower would do all the work to find, rehab, and sell the property. If the transaction did not make money, I would not sue the borrower, but take control of the property and sell or finance it out to an end-user, a homeowner.

The investor/borrower would only have his sweat labor at risk. I put up the capital, and they put up the time and work. This strategy has worked handsomely, and the non-bankable investors have had capital available to them that would never be available from banking institutions.

In the last eighteen years, I have helped many real estate residential investors/borrowers get back on their feet financially after financial failure and helped many

**new business investors get started in the residential business. I have financed thousands of these property transactions over these years.**

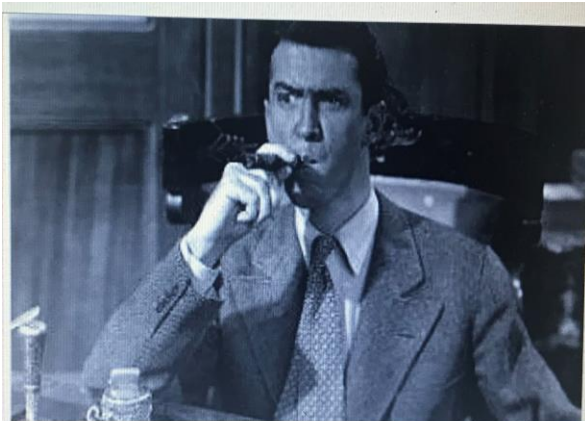
**In addition to lending to investors, in these years I have financed over 400 homes for minority families that could not get financing anywhere else. All of these home loans have been made in the low to moderate income areas for working people. My efforts were providing good individual returns for our family, but these working families were able to own a home.**

**Owning your own home is a basic financial goal for all families. I was fulfilling a need and a dream for working people. If they lost their jobs, and could not pay, I would restructure or modify the loans to help them bridge the downtime in their cash flow.**

**I have always felt good about this financial endeavor. It was a win-win situation for investor borrowers, and for working families in a market that no financial institution would service.**

**The Loan Man/ The Lone Man was good for all parties.**

**Two Favorite Scenes from “It’s a Wonderful Life”**



**Peter Bailey speaking to his son George:**

**“You know George, I feel that in a small way we are doing something important. It’s satisfying a fundamental urge...It’s deep in the race for a man to want a roof, walls, and a fireplace, and we are helping him to get those things in our shabby little office.”**



**George Bailey to Potter:**

**" Peter Bailey helped people get out of your slums, Mr. Potter. This rabble your talking about, these people do most of the working and paying and living and dying in this community, is it too much to have them living and dying in a couple of decent rooms and a bath?**

**Well my father didn't think so!"**

**“I’m Lucky, I have always been Lucky”**

## **Business Reality**

**One of the reasons banking turned me on so much was that I was interfacing with the risk-takers through the lending function, with the business players of the marketplace. Risk-takers, entrepreneurs, are only a small portion of the population. I have always had great respect for the businessperson as I have learned it takes a mentally tough person to take financial risks.**

**My wonderful old mentor, Mr. Steddum, was right, you have to get in the game to win financially, and that requires rolling the dice. Being a successful investor requires good judgment, good timing, good luck, and a large ration of gonads.**

**Being in business is not for everyone, as I recognize that each person's make up will guide their threshold for financial risk-taking. My lifetime of experience with business people is that you typically only hear about the success stories, as no one wants to admit or discuss the investment failures:**

***Fact: There is only one thing certain about business, and that is, business is uncertain.***

**Failure and mistakes are part of the process. If you are in the business/investing game, you will make mistakes. The business cycles are always evolving and markets change quickly; the only certainty is change. Technologies change the business environment, governmental laws and regulations change industries, commodity prices collapse, new competition springs from the air; change is the one constant business reality.**

**In this narrative of my work years, I have only detailed the three large bank stock investments in my banks along my path that have been very productive and financially rewarding.**

**I must be honest, there have been several investment missteps and mistakes. Some of these mistakes have been tough to overcome. The reality is that missteps, mistakes, and miscalculations are part of the investing experience.**

**Here are a few of my worst investment missteps that made me recoil. Each of these ugly financial losses was caused by economic factors out of my control;**

interest rate adjustments, oil and natural gas commodity price collapse, and the Dow Jones freefall caused by the Dotcom bubble adjustment.

There was the time when I was thirty-two years old in 1978, where I was investing in the financial futures market, buying blocks of \$100,000 ten-year US Treasury Notes on leverage.

I got caught in an interest rate adjustment and after three days and having to cover the short on the three contracts, I had lost the equivalent of my entire years' bank salary.

That was the first time I had lost real money, and so every day for six months I would end my day by going to Bachmann Lake in North Dallas and jogging six miles to be able to sleep that night. This was one of the times that I did not share my great financial wisdom with my sweet wife, Beverly. It took me a while to recover from this financial mistake for I was emotionally wounded.

In the early 1980's I began to invest in the Oil and Gas industry. I had banked two wealthy and honest oil men for ten years, Bobby Moore and Hunter Ennis. On two occasions, I had witnessed them finding oil and then selling their production at impressive returns. I was in on the ground floor of their new venture.

I took a 1/16 working interest in the drilling program for about two years, about thirty-five wells total, as I remember.

I had invested about \$500,000 in total, \$300,000 of my capital and put another \$200,000 in cash flow from the producing wells into new drilling. My monthly cash flow from the wells was about \$20,000 per month at the high point.

I would take Beverly to dinner and would toast the clear brilliance and wisdom of my investment move.

I had worried about having the right operators, about finding the oil, about controlling drilling costs, but I did not expect a commodity price freefall.

The price of a barrel of oil collapsed in December 1985 from about \$35 per barrel to \$8 per barrel in sixty-two days. The oil and gas experts were all forecasting rising oil prices, all of them, all of them were wrong. I was sick. The



monthly cash flow dwindled to \$2,000 per month. I never got my original capital stake back and certainly no return on the capital.

Another significant misstep occurred, in 2000, I had decided to peel off a million dollars and diversify by investing in the stock market, which I had done over the years. For the first and only time in my life, I hired a professional money manager to help with the choices to invest in the twenty companies and five industries.

This investment advisor had a twenty-five-year history of beating the Standard and Poor Average annual return.

I wanted to be completely diversified and invest in only the biggest, the strongest, and most viable growth companies in America in several industries. The Dow Jones freefall, aka the Dot Com Bubble, caught me.

In four months, my one million dollars invested in America's biggest corporations had lost four hundred thousand dollars in value.

The Dow Jones collapsed, and I learned again about timing. There is no hiding place in a market freefall.

Only two of the twenty company stocks that I had invested in were technology-based companies, but the downdraft of the selloff collapse took all the companies' stock prices down the tube.

I did not sell immediately as some of my other colleagues had done but did liquidate after a couple of years, as I realized that time may bring back the stock values, but the time value of money of the lost earnings was still a massive financial misstep.

In 2007, the new fracking technology which revolutionized the oil and gas industry attracted me to invest again in an oil and gas play in Louisiana called the Haynesville Shale.

It was a new technology and the newest shale discovery for the oil and gas industry. I followed the lead of a twenty-year friend with thirty years' experience as a world-class petroleum engineer for several major oil companies.

This friend was a shale play expert, having given several lectures around the world on this subject. He was investing one and a quarter million dollars of his own resources and encouraged his brother to put another quarter million into the minerals we purchased in this shale play.

The mineral acreage we purchased was to have sixteen wells drilled in the most prolific area of this shale play.

The lure for me on this investment was that the discovery risk was almost nonexistent. The gas was there, it was already proven, just drill the well and the product was a certainty.

I was piggybacking the experience of a trusted petroleum expert who was putting his own capital in the deal.

Shortly after this investment was made, several more shale discoveries in the United States were announced; the Utica Shale, the Bakken Shale, the Eagle Ford Shale, and the Marcellus Shale play, and natural gas flooded the market with the new product. Excess supply created a commodity collapse of natural gas prices causing this investment to freefall in expected value.

My low six-figure investment was a serious financial mistake.

**Welcome to business risk.!!!**

**There is only one thing certain about business, it's uncertain. Change is always on the horizon.**

I am grateful that I have had more financial successes than financial reversals. Experience finally taught me that if I would only invest in my own judgment, in me, in my own deals in my industry, that my chances of investment success were much greater.

If I ventured away from what I knew from my industry, I usually did not make a good return or lost money.

**Two powerful opposing forces were constant in my business life.**

**First, I have always tried to be prepared for rain. I have always feared being out of financial control. My personal history required that I constantly plan for the unexpected; the changing event. I prepared for downtime; for the business recession, for deflation, for skyrocketing capital cost, for inflation, for loss of employment, etc. It is always prudent to be prepared for rain. I was driven to hold something back, to save, save, save, to control leverage, to keep some powder dry, to stack the capital reserves. My memory of Dad's business failure and its consequences rang clear for me. I was determined to avoid those life stresses and that required my preparing for rain.**

**Second, I was just as driven to be financially independent and successful. I wanted to produce excess financial resources and reserves. I wanted financial security. I did not want to live like my Dad, struggling to survive financially day after day, and that meant that I had to take a risk, business and financial risk to achieve the goal of financial security.**

**The conservative goal to be prepared for downtime for rain is diametrically in opposition to the mentality of investing into a business play, and so the conundrum continued throughout my life.**

**Be prepared for rain versus getting the capital working aggressively in a business deal were two competing forces always tugging at me.**

**I have always juggled these two opposing financial drivers; security and preparedness, verses taking business/investing risk so that I would have financial security.**

**It was never about being rich, but always about financial security and control.**

**These competing and conflicting financial goals were always present for me.**

## **Thoughts on Work**

**First, a reminder to my grandchildren and great grandchildren:**

**What you do in your life work, what you do to support yourself and your family will not define you. Let me state it again, you must never forget that your financial production powers, your earnings results will never define who you are as a human being. Your spiritual foundation and who you are in your heart and soul are not tied to your pay production. There is no link between you as a financial producer for your family, and who you are as an adult, as a father, a husband or wife, or as a friend or as a child of God.**

**It has always interested me that one of the first questions that surfaces when visiting with a new acquaintance is almost always, “What’s your job, or where do you work?” Your work is important but it is not who you are. It is a stark reality of life that there is always someone that will be faster, smarter, tougher, richer, cooler, and leaner and so on. The real goal for your work life is to strive to live up to your capabilities and be proud of your work.**

**However, on work matters, I do suggest to my grandchildren and great-grandchildren to always keep your work dreams and goals in front of you, always focus on what can set you apart from the rest of the competition and keep growing each year in your confidence and experience, and one day you too can realize your work dreams.**

**Since working is a lifetime project, it is important to dream big and to think big. If you do not think big for yourself, if you do not have grand expectations for yourself, then you will fall short. You will leave it on the table.**

**You simply do not want to get to my age and be looking back at your life and realize that you did not live up to your expectations for yourself or worse that you did not live up to your capabilities.**

**I made a practice of evaluating myself each quarter and each year. I literally would monitor and measure if I was growing in my experience if I was broadening**

my base of working knowledge in my industry. I have often used the statement that “You can’t buy experience, you have to live it and learn from it.”

*Are you growing in your experience? Are you building your reputation? Are you setting the bar higher each year?*

Growth and change of anything only come about if you are willing to take a risk. You must constantly challenge yourself. Taking risks in business and professional risks should always be measured, studied, and not entered without forethought, but you have to get into the game to win or succeed, and that takes guts.

To risk, to risk anything is to know the fear of failure, but the greatest risk of living is to risk nothing. He who risks nothing will have nothing. He will do nothing, and he will accomplish nothing.

It is the risking that builds character, it is risking that builds confidence, it is risking that builds reputations, and it is risking that fulfills dreams.

Not everyone has the makeup to be a financial risk-taker, but we all can strive to be the best at what we do in our work life.

I suggest that each of you should strive to live your career dreams. Do not settle in your life’s work for just making a living or filling a job, but rather strive to build something, accomplish something meaningful, impact someone, or something with your life work.

Regretfully, I have found that the majority of people do not find passion in their employment, but must settle to provide for their families. This is a sad reality.

The fact that I had such passion for my career in banking and never considered it work is one clear reason that I believe my life was especially blessed. Working takes one-third of your time in your life; make it count, make a difference.

*As I have read back over this tedious and exhaustive chronicle of my work path in the banking industry, I feel that it may be overdone in some ways for my grandchildren. I do realize that life’s work has twists and turns that can be boring. For me, however, as I lived it every day, this detail represents the key moves and trials and successes, and some failures in my work story.*

**I simply hope that I have conveyed some of my intensity and the real passion that I had for my life's work for banking. I can honestly say that I was mad dog driven to succeed. I was not going to be denied.**

**Since I found a business that intrigued and excited me, I never considered my business as work. I loved it.**

*To have success in any enterprise, I will suggest that you will need to employ prudence, industry, frugality and slow and steady diligence. These are tried and true tenants for business success.*

*There are no short cuts, no get rich quick schemes, no pot of gold at the end of a rainbow, no magic bullets, you must simply work hard and smart and learn from your experience and become the best at what you do. Success will follow.*

**Go for the gold, dream big, live your dreams, I feel very blessed that I was able to live up to my professional dreams.**

## **Work Stories That “I Have Always Told”**

### **It Started With Burning Money**

#### **Federal Reserve Bank of Dallas - 1969**

**I have always remembered my first week at the Federal Reserve Bank in Dallas, my first job in banking, and have told this story many times over the years for reasons you will see.**

**I had been given the title of Management Trainee. This term applied during the three years that the Management Trainees were put through the various departments of the Federal Reserve Bank, and ultimately each of us would be assigned a department within the Fed to work full time.**

**I have stated several times in my memoirs that I wanted to be near the money, money, money, and I have discussed the reason for this goal. It was the first week on the job and I had been assigned to the Fiscal Agency Department, where federal tax deposits were reconciled, U.S. Savings bonds were redeemed and reconciled, and commercial bank required reserves were monitored. I was new to the position and, naturally had zero experience, but was learning my way around the department.**

**My department manager, Mr. Powell, informed me that I needed to go to the Cash Management department in the Federal Reserve Bank and go to the furnaces and burn the mutilated money that had been sent from the commercial banks to the Federal Reserve for destruction.**

**As the bank tellers throughout the commercial bank system in the country received cash bills that were deposited, which were considered use up or mutilated,**



these cash bills were sent to the Federal Reserve Bank for destruction, and the money would be taken out of stock within the economy.

It was my job that morning to assist two other employees from the Cash Department to take the mutilated, or used up bills, to the furnace in the basement of the Federal Reserve Bank to strap count the money in the various denominations and to throw the CASH into the furnace and burn it. The three of us would put a separate seal on the doors of the furnace, and I would start the fire.

The next day, I would go back with the two from the Cash Department and we would vacuum the ashes and sift the ashes into barrels to be certain that each bill had burned.

I remember so clearly walking into that vault in the basement of the Federal Reserve Bank in my first week, and seeing 5,000,000 dollars, cash on that table. I was literally near the MONEY, and I was going to burn it.

One afternoon while I was at the Dallas Federal Reserve, the lid at the top of the furnace had deteriorated and the partially burned money began to spew out of the Federal Reserve Bank furnace to the delight of the citizens on the street at Akard and Woods in downtown Dallas, where the furnace was vented.

Needless to say this created quite a stir. It was not long after that incident that the mutilated money was no longer burned but was chopped into confetti.

I have often chuckled that my first experience with money at the Federal Reserve Bank of Dallas was in fact, to burn it. It brings a new literal meaning to burning through money.

## **Promoted to Vice President-The Brawl-** **The Nickname**

### **Bank of Commerce, Ft. Worth, Texas - 1975**

It was my third year in 1975 at Bank of Commerce, Fort Worth, Texas, when I was called to the bank president, John Griffith's office to receive the terrific news that I would be given the promotion to Vice president and move to the commercial lending department. I was deliriously happy and excited.

The custom of the Bank of Commerce was that when a person was promoted to Vice President, that the entire bank officer staff would exit to the Ft. Worth Petroleum Club on the second floor of the building, just above the bank, for drinks to be paid for by the newly promoted officer. This tradition was to honor the occasion and to allow the other officers to enjoy free drinks at the expense of the newly crowned officer.

I was thrilled to be buying the drinks that day, and for two hours we celebrated and cheered my good fortune. While in the Petroleum Club, all the officers noticed that Priscilla Davis and her entourage were in the club and having a happy time.

Priscilla Davis and her story were one of Fort Worth's most infamous tales of kinky sex, power, mystery, and murder. The trial of Cullen Davis, Priscilla Davis's ex-husband will forever be part of Fort Worth's dark history. The account of this story was national news, not simply local news, and at the heart of the story was the flamboyant and sassy, Priscilla Davis.

To recap the short version of this crazy tale, Priscilla Davis, in her mid-thirties, was a lower-class trailer trash woman that had made her way into the heart, and eventual marriage to Cullen Davis.

Cullen Davis was one of the sons of the famed Ken Davis and Kendavis Industries, an oil and gas conglomerate that built a massive company with many successful enterprises under the corporate umbrella. Because of his father's business, Cullen Davis was mega-wealthy, and the company was known worldwide.

Somehow these two worlds had collided and gotten married, becoming fixtures in Fort Worth high society. Of course, it wasn't going to last: Cullen was a jealous husband and Pricilla was a restless woman, taking on several other lovers, including one 6'8" ex TCU basketball star named Stan Farr, who was eventually murdered in their home, along with Pricilla's teenage daughter from an earlier marriage.

The man on trial for murder was none other than Cullen Davis, the heir to the enormous fortune of Kendavis Industries. The entire story was the subject of a number one selling book, Rich Man Dead Man, by Gary Cartwright detailing sordid sexual exploitation, extravagance, waste, the tragic murder of two people, and the eventual collapse of the golden goose, Kendavis Industries.

Priscilla, I should say, was physically enhanced by plastic surgery. She had long bleached blonde hair, and wore clothes that showed off her enhanced figure, and was a magnet of attention wherever she went, as you could imagine. Every man was watching her every move as she entertained in the Petroleum Club that afternoon of my promotion.

After a couple of hours of drinks and accolades with the bank officers, the party was breaking up. I followed Joe Freeman, a bank senior vice president to the bank parking lot in World Service Life building at 7th and Throckmorton, in downtown Fort Worth. Joe Freeman was ordering his car down from the parking garage and he was going to take me to my car several blocks away.

I noticed, while I was standing in this small space waiting for Joe Freeman's car, that Priscilla Davis and her entourage were making their way through the crowd to the parking attendant to get their car. All eyes followed Priscilla's jiggle, as she slithered her way through the crowd.

I felt a tap on my right shoulder as I stood there, and I turned to see who it was when a fist found my face and I was plummeted to the ground. I thought at

first that the blow may have broken my jaw, but I leaped to my feet to defend myself and the brawl started, as I wanted a piece of that guy's face.

For three or four minutes the fists and expletives were flying and I was trying to bust this total stranger's nose. J. Otter Thomas was his name. I later learned he was in his mid-thirties, a husky fellow that was with the Priscilla Davis group, and was a known brawler and troublemaker. I had never seen him or met him before the moment I was knocked to the floor. I held my own that day but physically had received the worst of the beating.

The police were called and broke the fight up, and I heard J. Otter Thomas tell the police that he asked me three times to move out of the way to allow Priscilla to come through. I can tell you that I was focused on Priscilla and her group, but never heard any such request.

At that age and physical stage of my life, I was dripping with testosterone and was very game to defend myself. One of the parking lot attendants grabbed me from behind and his watch cut my neck, about a five-inch long opening.

Just as I was getting some leverage on this jerk, the attendant pulled me down and I took another shot from Thomas. The police did not take us to jail, fortunately, but I limped away wondering what in the hell had just happened.

I walked into my home on 5th Avenue, in Ft. Worth to see Beverly's face looking shocked at my appearance. "What in the world happened, what happened?" she shouted.

The next morning, I got to work early to get in place and to talk to Joe Freeman, the senior vice president who had taken me to the car and had witnessed the entire mess. One by one the other officers made their way into the bank for work. My desk was fifteen feet from the bank President/Owner Mr. John Griffith's desk in the main lobby. Mr. Griffith had not been to the Petroleum Club for my promotion celebration and was not aware of the closing final round in the parking lot. He walked into the bank from a back entrance and sat at his desk, and immediately got a phone call.

I sat in front of him with my head down, as I still carried the scars and swelling from the evening brawl. I could hear someone telling Griffith that one of the Bank of Commerce officers that was drunk had started a brawl in the bank

parking lot. Griffith hung the phone up and immediately called Joe Freeman to find out who the officer was that had caused the problem.

Thankfully, Joe Freeman came to my rescue as he had witnessed the entire ordeal. I had not been drunk and disorderly, nor had I started the brawl. I was embarrassed but gained the respect that day as J. Otter Thomas was a known toughie, and troublemaker.

I have had many nicknames in my life, like most people, but I got a nickname that day given to me by the bank owner and president, Mr. John Griffith, that stuck for many years because of this brawl on the day of my promotion to Vice President.

John Griffith, who had a nickname for everyone, said in the officers' meeting that day, that he was going to call me, "Tire Tool." One of the officers asked Griffith how he came up with that nickname for Rowntree.

He responded, "After that fight with J. Otte Thomas, Rowntree has shown that he is big and tough; I expect, I expect, he has to put on a rubber..... with a "Tire Tool."

All the men laughed heartily at the meeting that day, and I carried a new nickname. Paul Rowntree, AKA Tire Tool, later shortened to "Tool". It sounded like I was part of some gang.

Hey, at twenty-seven years old, I carried that nickname with pride. For my great, and great, great-grandchildren that are reading this story, all I can tell you is, "It's a testosterone thing."

Men and their humor often revolve around it during their younger days.

## **“You Better Get Another Excuse”**

### **American National Bank, Dallas, Texas - 1978**

**In March of 1978, I had been hired to be the President of the American National Bank in Dallas. The startup bank was scheduled to open in June, and I was to spend several months getting organized for the grand opening.**

**During the organization phase, I was to the office at the First State Bank, Bedford, Texas at Airport freeway and Central Drive. I was very excited about this first day and was scheduled to meet my Chairman, Mr. C.E. Steddum at 8:00 a.m. Monday morning to begin the planning process and to meet the staff of the Bedford Bank.**

**I got on the road early that Monday morning to be on time leaving our home in south Fort Worth at 7:00 a.m. for the fifteen-mile trip. I had purchased a new suit to wear on this first day, as I wanted to make a good impression.**

**I had gone about five miles when I realized that I had a flat on my left rear tire of my Plymouth Fury. I pulled over and set out fixing the flat, working the jack, taking the lug nuts off, and installing the spare tire in place.**

**Finally, the lug nuts were back on and I was sweating, and a little dirty, but I was moving. I got to Airport Freeway and Loop 820 curve just four miles from the bank when I looked in the rearview mirror and saw sparks, as my left rear axle was bouncing along the highway pavement and the spare tire that I had just replaced was rolling across the traffic lanes to the left of the car. My tire had come off the car!**

**I realized, instantly, that I had not put the lug nuts on tight enough, and they had been stripped. I was now stranded.**

**Personal cell phones were not available then, so I walked the mile to the next exit and a phone booth and called the First State Bank, Bedford, asking for my Chairman, Mr. Steddum.**

I explained my circumstance, and he had someone come pick me up and bring me to the bank. I got to the bank at 10:00 a.m., two hours late on the first day.

I could not believe my misfortune. I spent the morning getting a new tire and rim and getting the car carried to a mechanic to check the axle and install the new tire.

On Tuesday morning, I started to work for a new day, my second day, and the meeting with Mr. Steddum regarding the organization of the American National Bank of Dallas.

About six miles from our home in south Fort Worth, I heard a noise and my Plymouth Fury had another flat! This time it was the right rear tire. I could not believe it! Why me? How could this be happening again?

For the second day, I got the spare out of the trunk, jacked up the car, installed the new spare tire, and put the lug nuts on extra tight. I did not want a replay of the first day.

I got to the First State Bank, Bedford at 9:15 a.m. with my new Chairman waiting on me. I was over an hour late to work. "Good afternoon, Mr. Rowntree," he quipped as I walked in his office.

I was so embarrassed. I had been late for my first two days. I explained to Mr. Steddum that the flat on the right rear was the problem this time.

On the third day, Wednesday morning, I was committed to being early. Beverly was teaching school at a Shady Brook Elementary in Bedford and she needed to be there early to meet a parent before class, so she left just before me on Wednesday morning. Beverly's school was only a mile from the First State Bank, Bedford where I was going. This was my third day of work and I was determined to be there before 8:00 a.m. and I wanted to be waiting in Mr. Steddums' office when he came in.

As I rolled down Airport Freeway, just past Loop 820 where my tire had come off the car on Monday morning, I saw Beverly's car ahead of me on the side of the road. Beverly had a flat on her car. I went crazy! This could not be happening! I had to pull over and help Bev, and I did, but this was going to be hard to explain.



Once again, for the third day in a row, I took my suit coat off and began to change Beverly's flat. She finally got on the road and I was right behind making my way to the First State Bank of Bedford.

For the third day in a row, the first three days of my employment, I had shown up late. It was nearly 9:00 a.m. when I entered Mr. Steddum's office. He said, "Don't tell me it was another flat." "You better have another excuse," chimed Mr. Steddum.

The only thing that I knew to do was, to tell the truth, and it sounded crazy. Three days of work, three days of being late, and all three days it was because of flats on vehicles.

I knew that my credibility was at stake at this point, and it could not happen again. Sometimes things get out of your control, and can't be helped, but this memory has always made me laugh.

However, it was no laughing matter on my first three days as the newly hired President of American National Bank of Dallas. It had been a terrible start to the first three days of my new job.

## **Igbudu, the Nigeria Conman**

### **American National Bank, Dallas, Texas - 1978**

**“You can’t do that, you can’t do that,” the Dallas police officer said.**

**Within the first three months of operations at the American National Bank of Dallas, we were hit by a con scam by a man named, Igbudu, from Nigeria. We had been getting alerts for months in the banking system of roving gangs of thieves using check scams to steal from the banks.**

**The bank had systems in place to protect us from these types of crooks. One of the most common types of scams begins with the Nigerian gang stealing company checks from offices, generally while they worked as cleaning crews for businesses during the evening.**

**The crew would locate the corporate checks and steal several from the bottom of the numbered stack of checks so that the company did not realize the checks had been stolen. The stolen checks were then forged, and the check made payable to one of the Nigerian gang members who had a valid driver license, and credit cards in his bogus names. The checks would be taken to the unsuspecting banks for deposit with the opening of a new account at the bank.**

**At the American National Bank, Dallas the new accounts personnel were instructed to put a hold of up to ten days, to allow collecting of the check before the money was allowed to be drawn against.**

**Igbudu, the conman and leader of his operation, had come to the bank and opened an account in his name. He presented all the appropriate identification, driver’s license, and at least one credit card. The deposit was for \$3,725.00. He would deposit a local check from the legitimate businesses that were payable to him for services. These were the same checks that had been stolen while working on the evening cleaning crews.**

**On the day Igbudu made the deposit, the new accounts representative at my bank did not put the customary hold on the funds, allowing the customer to have**

immediate credit for the deposit, potentially before the funds were collected from the paying bank.

The day after the deposit was made, Igbudu went to the drive-in and cashed a check for \$2,200.00 and drove away with the money. The original check, that was deposited, was later returned by the bank it was drawn against.

When we called the company it was drawn on, we learned that the check was a forgery. I was furious that our new account person had not done her job and did not put a hold on a new account opening deposit.

The teller that paid out the funds had pulled up the account on the computer and should have seen that the account was just opened the day before, but he did not catch it and paid out the money. The American National Bank had just lost \$2,200.00.

We had just been open a couple of months and we were not profitable at this point so the loss simple was charged against the bank's opening capital. A few days after this loss, I required a new round of training for the tellers in the new accounts department regarding new customer initial deposits.

Within days, I was sitting in my office and looked out the window at the stand-alone teller line in the motor bank that was visible from my office. The teller was Phil Reeder, who had paid out the funds to Igbudu the week before. I could not believe my eyes. There was Igbudu, who had come back to the same teller window to see if he could get the remaining cash from the original deposit.

I must say that I was young and bold in those days, if not crazy at that moment. I bolted from my office, out the back door of the bank, and ran to the car where Igbudu was trying to get some more cash from the teller.

I confronted him, opening the door of his car, grabbing the man and physically manhandling him into my office in the bank. I did not think about this guy possibly being armed in some way. I just wanted to apprehend him and get our \$2,200.00 back.

I closed the door to my office, called my head operations officer and asked if she would call the neighboring bank, the Commonwealth National Bank, Dallas which was about a mile away, and have them send their Dallas police officer who was on duty as a lobby guard.

**I questioned the man about his scam and demanded the bank's money back, or I would have him put in jail. He acted like he did not understand anything that I was saying. I began to get more forceful about getting our money back and finally made him empty his pockets on my desk. He had about \$300 cash in his pocket, and I explained to him that I was keeping the money.**

**The Dallas police officer who was the bank guard that day at the neighboring bank was waiting outside my office.**

**I shut the door behind me leaving Igbudu, in my office looking around at the police officer. I explained to the Dallas officer what had happened with the deposit scam and that I had seen the man coming back for another withdrawal.**

**The Dallas officer, looking through the window into my office, looked me square in the eyes and said,**

**“You can't do that, you can't do that. You can't detain him, and you certainly have no right to take his money from him. He has rights. You will have to let him go and file a formal complaint and let the authorities' downtown handle the matter.”**

**From my perspective, I had caught this crook, and I had the right to collect the bank's funds that had been stolen. I ultimately had to let the conman go, but I kept his money. We never saw him again.**

**The reality was that the police department was not going to put any manpower or resources on a \$2,200 con scam. While I filed a formal complaint with the Dallas police, nothing came of it.**

**“You can't do that, you can't do that,” still rings in my ear. When I think of this story today and am very thankful that no one was injured. I expect that my guardian angel was looking over me again.**

## **The Closest I Ever Came to Dying**

### **American National Bank, Dallas, Texas - 1978**

Every life has these memories, where a split second could have changed one's personal history forever. These are life memories that are a showstopper, that can change you, or redirect you, or humble you. These are moments in times that certainly make you inhale deeply and say a prayer. This story was the time that I have always said was, "The closest I ever came to dying."

It was the fall of 1978 and I was thirty-two years old. I am seventy-four at this writing, and this moment in time stands out as the one time that I always recall which I truly escaped, by luck or fate, an early demise. I have recounted the story many times over the years. This story involves a crazy set of circumstances that a novelist could not contrive.

I had spent ten years of ten-hour days preparing for the role as President of a bank, and I had taken the position as President of American National Bank of Dallas, located in North Dallas just south of LBJ on Forest Lane very seriously.

I was so intense, I was focused, and I was ready and determined to be successful in this first leadership role as the Chief Operating Officer of a bank. The bank was a startup, a new bank in the middle of a thriving bank market in North Dallas. The bank had opened on June 17, 1978 and was gaining customers every day.

This story has many twists and turns and can be confusing, but it is a set of facts that nearly cost me my life. It was the grace of God and good fortune saved me that day.

This story begins one morning in the fall of 1978 and I had invited a client out to lunch. As I turned onto Forrest Lane, heading back to the bank after lunch, my heart sank. Forest Lane was completely blocked with five police cars in front of the bank. I parked and ran to the bank making my way to the bank lobby, only to see

**TV Channel 4 News Anchor, Iola Johnson, in my lobby interviewing my EVP Bill Defee.**

**A cameraman was filming the lobby and the bank security system. I learned that a gunman had entered the bank, went to a teller window, and had successfully left the bank with over \$13,000.00.**

**The teller, named Deletha that was robbed that day was in the boardroom with the FBI being interviewed, when I got to the bank. I got the TV crew to exit the bank, locked the bank doors, and tried to reconstruct the set of events, and how the staff had reacted during the robbery.**

**It was a particularly bad day, as the bank was not profitable yet. We had only been open a few months, and the loss was a direct hit to the bank's capital accounts. On the other hand, we had no injuries, no casualties, and this was a great blessing. The money loss was immaterial as the staff and customers had all escaped injury.**

**As I entered the bank the following morning, I found Deletha, the teller that had been robbed, waiting outside my office to tender her resignation. I had Deletha come in and visit with me. She had been an experienced teller and was effective at her job. I listened as she gave her explanation for her resignation.**

**"He has my name, he knows my face, I can't stay, I just can't stay in this bank, I am not comfortable with the risk," Deletha cried.**

**I let her vent and calm, and told her how much we appreciated her, and that we respected her abilities and how she handled the tension of the moment. I asked Deletha to consider, over the weekend, staying with the bank and I would move her to the new accounts departments, where she would not be handling money and she would be out of the line of fire from robbers. "New account representatives never get robbed at gunpoint since there is no money at their desk. You will be safe and you can learn a new area of commercial banking," I said.**

**On Monday, as I arrived, I learned that Deletha had agreed to stay with the bank and be trained in the New Accounts Department, learning the bank products and cross-selling these products to our customers.**

**So Deletha, the teller that was robbed, has become a New Accounts representative.**

**It was two months to the day, after the robbery that the saga begins to get complicated. The twists and turns of this saga are more complicated than most mystery novels and those details begin now.**

**At nine o'clock that morning my secretary announced that I had a call on line two. I answered the call. I heard a screaming, shrieking woman at the end of the line. She said, "Mr. Rowntree, I have a retail jewelry store in a strip center about a mile from your bank, and a new employee of mine just sold two Rolex watches to one of your customers, a Mr. Bill Davidson. My new employee has taken a personal check for the purchase of the two watches, totaling \$8,000.00, and has let the customer leave the jewelry store with the merchandise, without advising me about the sale."**

**The lady was screaming into the phone, "I think he is a con man, I think he is a con man, Mr. Rowntree can you tell me if the check he gave us to pay for the watches will clear his account? Is the check good, Mr. Rowntree, is Mr. Davidson's check any good?" I tried to calm the merchant and took down Bill Davidson's account information. I quickly turned to the computer terminal on my desk and pulled up Bill Davidson's account information and saw that Bill Davidson had opened an account with the American National Bank only three days earlier, with an original deposit of \$3,000.00. His current balance in the account was \$2.89 cents.**

**The check for \$8,000.00 to purchase the Rolex watches would not clear. I immediately told the merchant of the lack of funds to clear the check she had for the purchase of her watches. As she hung up the phone that morning, I could hear her wailing,**

**"I think he is a conman."**

**My concern, at this point, was to find out what made up Bill Davidson's original deposit three days earlier, as I could see that the bank had paid out all but the \$2.89 left in his account. I made my way to the new accounts department to Deletha.**

**I explained to Deletha about the phone call from the merchant and about the Rolex watches purchased for \$8,000 and the fact that this new customer only had**



**\$2.89 cents in his account. I said, “Deletha, please pull up the new accounts worksheet for Bill Davidson’s account. The computer says the account was opened only three days ago, Deletha, I need to see what was deposited.”**

**I needed to know if the original deposit was a check drawn locally or an out of state check or was his first deposit all cash or was it a corporate check, or money order. What was deposited, what kind of item was it? As I knew we had already paid out all but \$2.89 of that deposit.**

**Deletha pulled the new accounts worksheet with the information about Bill Davidson and the original deposit, and I looked it over. I said, “Deletha, you opened this account for Bill Davidson, do you remember him?” “Do you remember, Bill Davidson?”**

**Deletha looked at me, she looked down the lobby of the bank, and she looked back at me and said, “There he is!”**

**I looked down the lobby and saw several customers at teller windows. I pointed at a man at the closest teller window, midway down the lobby, asking, “Deletha, is that Bill Davidson?”**

**Deletha again responded, “There he is, Mr. Rowntree, there he is!”**

**I began to make my way down the lobby to meet Bill Davidson, thinking that he has come to the bank to make a deposit to cover the purchase of the two Rolex watches. He would not be the first customer that had ever written a check before a deposit was made into their bank account to cover the check, that was for certain.**

**I am an assertive, outgoing, aggressive banker, and I want to meet as many customers as I can. I, typically, would have put my hand on the gentleman’s shoulder and extended my hand to greet him and introduce myself to Mr. Davidson.**

**However, as I got halfway to him, the memory of the merchant’s voice was screaming in my head, “I think he is a conman, I think he is a conman.” I stepped behind Mr. Bill Davidson and looked at the teller handling the transaction, and said, “Linda, please let me see that transaction.” He did not move and she did not move.**

**I said it again, “Linda, let me see the transaction, please.” Again, he did not move, and she did not move.**

I could not believe it, I had asked Linda twice to see the transaction and she was ignoring me. I said it a third time, forcefully, “Linda, I will not say it again, I want to see the transaction.”

When I got no response, I turned to walk down the lobby to get behind the teller cage, as I had made the decision. Seven days from that very moment in time, Linda would have been fired one full week. I was not going to put up with that anymore.

There is a side story to this part of the saga with Linda, the teller handling Mr. Davidson’s account transaction. Linda was a beautiful young teller in her early twenties that loved to flirt with the men that would come into the bank lobby and to her teller window.

A week before this circumstance, I had asked Linda into my office and told her that she would need to take care of her love life after hours and to handle business during banking hours. She was great with customers and they loved her, but she took too much time with the men clients, causing lines in the lobby.

I felt that we had a meeting of the minds that day after that consultation the week earlier, and now, right here in front of me, she is flirting with a customer. It seemed as if she was not paying me any attention, acting like she could not hear me, as I am asking to see the transaction of Mr. Davidson. I was furious and would address this with her immediately.

I was not going to tolerate that response.

I made my way down the lobby floor behind the teller windows and approached Linda’s enclosed teller cage and I opened the door in the rear of her cage. As the door opened Linda was fainting, she was falling to the floor. I reached to break her fall, pulled her to the floor, and into the back hall out of the teller cage. Linda was white as a sheet, she had passed out.

When she came to, Linda cried, “I was just robbed, I was robbed!”

I looked down the lobby, and Bill Davidson, the customer was gone, he had run out of the bank while I had walked behind the teller window.

The bank was robbed for the second time in two months. I was distraught; as I called the FBI, locked down the bank to keep the press out of the lobby, ushered Linda and Deletha to the Board of Director's meeting room and gave them a piece of paper and asked them to write the description of the man that had just robbed us. "Describe Bill Davidson!" I demanded.

I went straight to my office and called the merchant at the jewelry store and told her that Mr. Bill Davidson had just robbed the American National Bank. I could hear her scream, as I hung the phone up.

It was an hour later when I went into the board room to listen to the FBI questioning Deletha from new accounts, and Linda, the teller who was robbed and had passed out.

I had injected a question for Deletha with the FBI present:

"Deletha, do you remember anything else about Bill Davidson when he opened his account with us three days ago? You opened the account," Deletha looked blank. I asked the question again, and again, Deletha's face registered nothing, still blank.

"Who?" Deletha asked, "Who are you talking about?"

"Deletha, I am talking about the man that had purchased the Rolex watches from the merchant. Deletha, do you remember me asking you to pull up his worksheet at new accounts this morning?"

At that point reality set in. There was silence in the board room.

Deletha said, "No, no, no, Mr. Rowntree, I never said that. I said, there he is, there he is, I MEANT...The man that had robbed me two months ago before you moved me to new accounts, the man in the lobby was the man at the teller window in front of Linda. He was the man that robbed me two months ago. That is what I was saying, it was the robber from two months ago, it was not Bill Davidson."

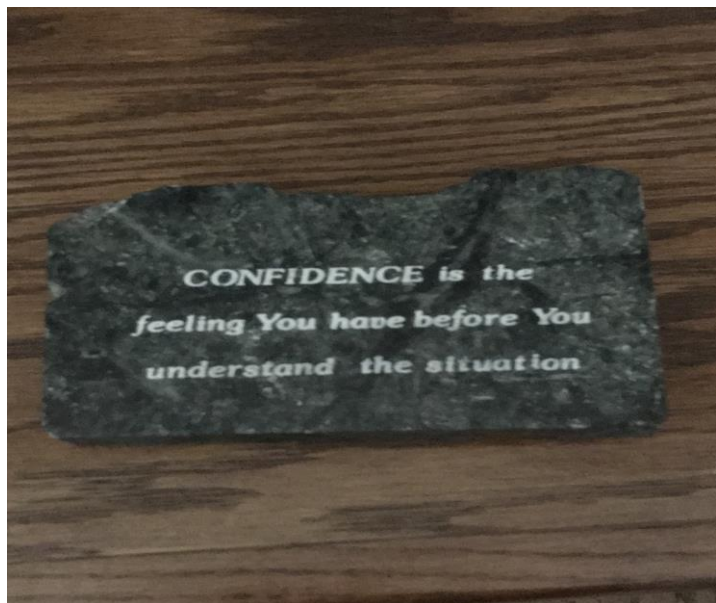
I was flushed, I was outraged. "Deletha, you said, 'There he is', and I asked you, is that Bill Davidson as I pointed at him down the lobby, and you said, 'There he is.' Deletha, your response, led me down into the path of an ongoing armed robbery. "

"I screamed at Linda, three times, let me see the transaction, while she has a 357 magnum in her midsection and she was filling up a bag with money, while I am asking to see the transaction. We could have all been killed! Deletha, I thought Bill Davidson was making a deposit to cover the purchase of the Rolex watches. Deletha, you should have stopped me from going to him. Deletha, you should have stopped me. You sent me into the face of an ongoing armed robbery and did not stop me."

It was two days later that my office staff gave me a granite paperweight that has sat on my desk in my office for over forty years. The paperweight has a bromide, a quote on the granite, it reads:

*CONFIDENCE, IS THE FEELING YOU HAVE, JUST BEFORE YOU UNDERSTAND THE SITUATION*

Bill Davidson was not the robber that day, but he was a conman that had fleeced the bank. He had deposited with a check drawn on a Portland, Oregon bank that did not clear. Deletha did not put a hold on the initial deposit since it was drawn on an out of state bank when the new account was opened as required by bank policy.



We had immediately cashed several checks against the deposit. The bank lost the \$3,000.00 on the con man, the merchant had lost the value of her two Rolex watches that were sold to him since the check was insufficient funds to clear the item, but Bill Davidson was not connected to the bank robbers. We never found or heard from Mr. Davidson again, it was money lost.

Deletha's employment was terminated.

The finale to this story continues in San Antonio, Texas, a month and a half later, after the second robbery of the American National Bank, Dallas, Texas.

Two grody-looking men driving a brand-new Lincoln Mark IV were sitting in a Dairy Queen drive-in, when a local policeman in a patrol car sitting across the street from the Dairy Queen, thought that they looked strange and ran a license check on the vehicle.

The men noticed the police officer checking them out. They backed out of the Dairy Queen, rolled across the street pulling up parallel to the officer's patrol car. They waved, and smiled, and lowered the driver's window. Then they lowered a sawed-off shotgun through the window and fired three blasts trying to kill the officer.

The officer survived, but there was an eleven-mile chase through the streets of San Antonio before the men were apprehended after a gunfight in a restaurant, they had holed up in.

The FBI came to my office at the American National Bank in Dallas the following day, after the men were caught, and told me that these two men were the same two that had robbed the American National Bank, twice. One man was the driver and the other was the inside guy, and the inside robber was identified by our tellers. The FBI told me to be very thankful that I was alive. These were very bad characters, with a twenty-year rap sheet that had included every imaginable crime except murder.

They told the FBI that the two days that they had robbed the American National Bank, Dallas, they were blitzed out of their minds on speed, on meth. They had robbed a string of other banks during those months.

The FBI agent who came to the bank the day after they were apprehended said, "Mr. Rowntree if you had put your hand on his shoulder that day you walked down the lobby into the ongoing robbery, there is no doubt in my mind, that criminal would have blown you away. He was so drugged up and out of his mind on speed, and he did not know where he was, or what he was doing.

You, sir, are one lucky man." And now you know the rest of the story;

**THE CLOSEST THAT I EVER CAME TO DYING** and yes,

Confidence is the feeling that you have, just before you understand the situation.

## **It Will Never Happen Again**

### **American National Bank, Dallas- 1981**

**It was Christmas of 1980, at the American National Bank of Dallas, and I wanted to have a special party for the staff to celebrate the season and the closure of a good year. This was my first experience as president of a bank, and we had opened the doors for business in June of 1978.**

**I have written about Mr. Charles Brinkley, the founder and Chairman of Northeast United Bancorp, located in Northeast Tarrant County. Mr. Brinkley was the man that had hired me, and I have always been grateful for that first opportunity to be president of a bank.**

**The American National Bank was the third bank in the bank holding company and our first bank in Dallas County. Mr. Brinkley, of course, was a staunch Baptist and was adamant that there would never be any alcohol at any bank event, or function.**

**He did not believe in it and he was crazed to prevent any entertainment with customers or staff that would include the Devil's brew. I have stated many times that I am not certain that he would have rum cake at the end of a dinner on the chance that one of his church friends would find him out.**

**I had always tried to honor his request as the president of the Dallas bank. I had a staff meeting and announced that the bank would be having a Christmas Party at the Trail Dust Steak House in North Dallas.**

**They were all very excited that they could bring their spouses and have a great meal and party. I had informed the staff that there would be no alcohol served to respect Mr. Brinkley's wishes.**

**Beverly and I arrived at the party with Bill and Linda Defee, my Executive Vice President of the bank, and found the room with all the staff already seated and having a happy ole time. As I made my way around the room to visit with each**

employee and their spouses, I realized that at every table, every husband and many of the employees were enjoying an adult beverage.

I said nothing to any of the staff or husbands, in that setting as they were adults, many of them in their 40's and 50's, and how was I going to tell them that they could not buy a drink.

I went back to the table where Beverly and the Defee's were sitting and I leaned into Bill Defee and said, "I guess you see all the booze around this room don't you?"

I knew that Mr. Brinkley was not going to be in attendance, so I just rolled with the flow and we had a great time. I went over to my Chairman of the Board, and mentor at the American National Bank, Mr. C. E. Steddum and said, "Mr. Steddum, I believe that I have failed at honoring Brinkley's mandate about no alcohol at a bank function. I told the staff that we were not having booze, but now that I am here, I can't tell these husbands that they can't have a drink".

Mr. Steddum smiled and noted that I had failed miserably at adhering to bank policy and that Brinkley was not going to be happy, as he leaned over to the waitress and ordered his third vodka tonic.

C.E. Steddum was Brinkley's trusted confidant and senior advisor as Chairman of both the Dallas and Bedford banks, but he was older than Brinkley and did not care if having a cocktail was going to upset Brinkley, as he wore a wide smirk. He loved and relished that I had gotten myself in a spot.

At the end of the evening, I paid the bill and did not dispute any drinks that were on the billing invoice. I wondered, at the moment, if my infraction of the no-alcohol policy would ever get back to Brinkley.

On Christmas Eve of that year Mr. Clyde Wood, President of the First State Bank, Bedford, Texas had gotten killed in a car wreck as a result of a heart attack, and I was asked to go the First State Bank, Bedford to become President. It was a larger bank and a wonderful promotion, while my Executive Vice President, Bill Defee was to be promoted to President of the Dallas Bank, and take over my role at American National Bank.

The first week in January of 1981 after the holidays, Mr. Defee and I were requested to come to Chairman Brinkley's office to discuss the position moves within the company. Charles Brinkley started with compliments to Defee and me, as to our work ethics, and the job that had been done at the American National



Bank, Dallas. Then he detailed the two moves within the company, which would be terrific promotions for each of us. We were both very excited.

We talked about the transition for each of us, and a timetable for the move.

Bill Defee and I had a very good relationship and worked very well together. We had become trusted personal friends and have had this friendship continue for over thirty-five years. Finally, at the end of the meeting that day, Charles Brinkley made his final point:

“As both you men know, I expect that any bank functions, or at any customer entertaining there should never be any alcohol involved. It is a bank policy that must be honored and respected and adhered too. Mr. Rowntree, Paul, it has come to my attention that there was booze served at the Christmas party for your bank staff in Dallas in early December.”

I was stunned. I hesitated for a moment before I responded to the statement, when Bill Defee, banged the top of Brinkley’s desk stating adamantly,

“Mr. Brinkley, It will never happen again. I can say that it would never happen on my watch.”

I was speechless! I looked over at my buddy and friend as he had just thrown me under the bus. I eventually got to explain to Brinkley my announcement at the staff meeting, and that I tried to honor the bank policy, and that there would be zero alcohol.

Yet, when I got to the Trail Dust Restaurant that evening, all the husbands had ordered themselves a drink. From Chairman Brinkley’s perspective, I had failed to control and honor the bank policy on alcohol.

Bill Defee and I have laughed about that day for over three decades, “Mr. Brinkley, It will never happen again. I can say that it would never happen on my watch.” Thanks a lot, partner.

I found myself under the bus without any lifeline of support from my dear friend and working partner at the American National Bank. Bill Defee still registers a big belly laugh on recounting his adamant declaration, with desk banging gestures, no less, of the future adherence to the sacred alcohol policy, while abandoning support of his friend in the time of need.

He did this directly in my presence, with great gusto. I will admit that we both enjoyed several drinks at that Christmas party very discretely. I was guilty, as

**charged and feel certain that Mr. Steddum, my mentor and Chairman that had gloated at my dilemma that evening, had paved the way for this final reinforcement of the critical bank policy, the infamous “No Alcohol Policy.”**

*The Baptists are watching, the Baptists are watching, the Baptists are watching.*

## **My Banking Career Just Went Up in Smoke**

### **First State Bank, Bedford, Texas - 1982**

**In August of 1981, when the Dallas Cowboys preseason was in the second game when we had a bank crisis in the wire transfer department of the First State Bank of Bedford, Texas. I had been made President just about a year earlier when the bank President was killed in a car wreck. The bank was doing great and everything was working smoothly, when we had a breakdown in judgment by a very experienced wire transfer department supervisor, by the name of Rosemary Johnson.**

**About 10:00 a.m. on that Thursday morning an individual called the bank and asked for the wire transfer department supervisor. That person was inquiring about the \$2,000,000 wire transfer that was to be sent to the Republic National Bank, Dallas for the credit on the payment of a real estate closing that was taking place that morning.**

**The caller was very professional and gave the routing and account numbers that the money was to be credited to, with a real estate closing number to identify the wire. The account being charged was called Stewart Title Company, which had plenty of funds in the account.**

**Rosemary Johnson was required to confirm the wire with the Stewart Title Company by calling the signer on the account, as well as having written instructions from the account holder, to wire the money. As she got busy with her day, she forgot to call and confirm with Charles Gumm, the signor on the account, but at 1:00 p.m. charged the Title Company account and wired the \$2,000,000 to the Republic Bank, per the mystery caller's instructions she received at 10:00 a.m.**

**This amount of money represented about forty percent of the total net worth, or capital, of the bank; a significant amount. Rosemary Johnson had twenty years' experience and was a trusted employee.**

**At 4:30 p.m. that afternoon, I received a call from the Treasurer of Corporate offices of Stewart Title Company inquiring about a shortage of \$2,000,000 from their bank balances. The Treasurer indicated that his office had not authorized any wire for that amount that day and was very upset.**

**As I tracked down Rosemary in the wire department, she showed me the documentation taken at 10:00 a.m. regarding the wire for the real estate closing and the phone call that morning. I asked Rosemary if she had gotten written instructions and confirmation from Charles Gumm or the Corporate Treasurer, the only two authorized signors on the account that could send that money out of their account. She did not have written wiring instructions from the account holders, nor did she confirm by a phone call to Charles Gumm.**

**Rosemary had just sent forty percent of the bank's capital to some account at Republic Bank, without proper authorization. I was frantic, my mind was reeling, as I was then trying to determine what account Rosemary Johnson, my wire department supervisor, had just sent the money. I quickly called Republic Bank, but it was now after five o'clock in the day, and I could not reach anyone.**

**I called Charles Gumm's phone number to see if he was aware of the transaction, but he had gone to the Dallas Cowboy's football game on a bus that left from the bank parking lot at 5:30 p.m. that afternoon. I was stumped for I could not get any other information.**

**Rosemary Johnson's documentation for the wire had an account number on it, but it was not sent to an account that the Corporate Treasury was aware of. At that point, we simply did not know where the funds were being credited at Republic Bank.**

**No one at Stewart Title had authorized the wire and I was not certain who received the proceeds of the wire, as the Republic Bank was closed.**

**My heart dropped as I realized that Rosemary Johnson had very possibly been scammed into sending forty percent of our capital to someone that was a crook. I simply did not have any way of knowing until I could get more information.**

**At 11:30 p.m.. that night, I waited in the parking lot of the First State Bank of Bedford for the bus from the Dallas Cowboy game to return and I was going to catch Charles Gumm as he got off the bus.**

**I knew Charles Gumm very well, and his Title Company was one of our best depositors, but he was shocked when I pulled him aside just before midnight. I explained that his Treasurer had called and indicated that the wire had not been authorized, and I needed to know if he was aware of a real estate transaction involving that amount. He informed me that he had closed a real estate sale transaction that morning involving property for that sales price, but the money was not to be wired until tomorrow.**

**I showed Charles Gumm the account number at Republic Bank that the money was wired, but he was not aware of the account name and title without reviewing his file. He indicated he would call me first thing in the morning with the information.**

**Needless to say, I did not sleep a minute all night, literally not one minute. If Rosemary had sent the money to the wrong account, unauthorized, we may well have just lost the \$2,000,000.**

**It was 9:05 a.m. the next morning that the full story revealed itself.**

**The original phone call to Rosemary Johnson, with wiring instructions the morning before, was from a lady who was the realtor for the sale of the property, and she wanted to be certain that she got her broker fee funds as quickly as possible, so she called the bank and convinced our wire transfer supervisor to send the funds.**

**The real estate agent was not authorized to charge the Stewart Title account. The real estate broker did own a real estate company that was entitled to a 6% sales commission on the transaction, but the majority of the \$2,000,000 funds were to go to the property seller.**

**This assertive real estate agent had received the full \$2,000,000 dollars in proceeds, sent to her account at the Republic bank and not just her real estate commission on the transaction.**

**I had Stewart Title contact the Republic Bank and they reversed the entire transaction to Stewart Titles account and The First State Bank narrowly escaped financial disaster. If the money had been lost, my employment and banking career clearly could have come to an early termination.**

**Fortunately, the real estate broker was not a crock, but an aggressive agent trying to collect her sales commission. She had convinced my supervisor to wire the total proceeds of the sale to her account at Republic.**

**I had ducked the bullet simply by divine intervention. Rosemary Johnson was relieved of her responsibilities, and new procedures put in place requiring two officers signing for any wire transaction over \$100,000 in size.**

**Rosemary Johnson had not followed the proper procedure by not getting written authorization by the account signor and by not following up with a phone call verification with the account signor.**

**The First State Bank Bedford escaped a colossal financial loss and I had been spared termination as the President of the bank. I have often recalled the night that I did not sleep over this massive wire transfer that could have been a total loss for the bank.**

**I simply said "thank you, Lord, thank you, Lord."**

## **Bud.....Bud....Bud....! Excuse Me!!!**

### **Allied Lakewood Bank, Dallas, Texas - 1984**

**This story is one that has always stuck with me. When you deal with people every day, funny things happen. This memory made me shake my head.**

**It was 1984, and I was now thirty-eight years old and was President and CEO of Allied Lakewood Bank in east Dallas. It was approximately \$750Million in Assets and the 7th largest bank in Dallas. This bank was the second largest bank of 56 banks in the Allied Bancshares system.**

**I received a call from Gerald Smith the Chairman of the holding company in Houston and he was very disturbed.**

**He started the conversation with, “Rowntree, you have now been declared King, I am promoting you to be President of another bank today. I just received the resignation letters from the President and Executive Vice President of Allied Bank in Dallas, Davenport and Payne. They are moving to another bank in Dallas called Gateway National Bank. They left with the full intention of gutting the commercial and profession customer base from the downtown Allied Bank.”**

**This downtown bank was approximately \$200 million in assets and was very vulnerable, as the two top executive officers had great working relations with all the customers.**

**Chairman Gerald Smith told me to stop what I was doing and get to the downtown Allied Bank location and try to stop the bleeding. My goal was to evaluate the bank’s lending officer staff and develop a plan that would be able to keep the key and valued customers of the bank. It was a war, Davenport and Payne had left the downtown bank, and had stolen the bank records of all the key loan and deposit relationships.**



**I was sent to the downtown location to stabilize the remaining officers, and reassign lending relationships to the remaining lending staff, and install a plan to stop the customers from switching banks. I now had the responsibility of Allied Lakewood and Allied Bank of Dallas, and I was spread very thin.**

**I got to the Allied Bank of Dallas and called an Officers meeting to discuss the situation. I needed to reassure eight lending officers that their jobs were stable and that this was an opportunity for each of them to shine and grow their existing lending portfolios.**

**This could be good for their careers and their professional standing at Allied Bank, if they could help with preserving the banks key lending and deposit relationships from moving to Davenport and Payne, the resigned officers.**

**One by one I called the officers into my office and we discussed their portfolios, their personal professional goals, and their experience. I wanted to get a sense of the loyalty they had for the company, and if they were happy in their jobs. The bank had two key senior commercial lenders, and I wanted to visit with them last.**

**These two male officers would be reassigned the majority of the key business relationships, they would be our front line of attack to keep the business from Davenport and Payne, the resigned officers.**

**The two senior lending officers were Riley Couch and Bud Heflin. They were in their mid-forties and had great people and credit skills and were seasoned commercial loan veteran officers. I was aware that these two men had been competing for a promotion to Executive Vice President of the Dallas Bank.**

**I started with Bud Heflin, learning that he had a quality education, was an ex-fighter pilot in the Air Force and was a masterful marketer. He loved banking and was a handsome fellow. He had been working for this bank for about five years. I asked Bud Heflin about his portfolio and his knowledge about Payne and Davenport's customers. Since I knew that he was competing against Riley Couch, the other Senior Vice President, I asked him confidentially, what his professional opinion was of his peer, Riley Couch, and his ability. We had a good visit.**

**Lastly, I asked, Senior Vice President, Mr. Riley Couch to come to my office. I went through the same format of questions and listened to his background, etc.**

Riley Couch was a diehard Texas A&M graduate, and also a seasoned senior commercial lending officer. The final question to Riley Couch, was to ask him about his peer, and competing Senior Vice President, Bud Heflin, and his professional ability, just to see what his opinion of his cohort was.

There was a long silence, from Riley Couch, then a deep sigh. Slowly and almost reluctantly, Riley looked down and said;

*"Bud.....Bud, Bud, Bud.....long exhale and sigh. Mr. Rowntree, Bud constantly does things that are not conducive to the proper image of a banker."*

I sat up straight, wondering where he was going with such a dramatic statement. My mind went from, he is chasing the ladies to he has a drug problem. I just could not imagine what Bud was doing that was not "conducive to the image of a banker." I sat a moment and remained silent, letting Riley decide what his explanation of Bud, his competitor, was going to be.

Riley looked me straight in the eyes, shook his head and said,

*"Mr. Rowntree, Bud.... Bud is constantly,*

*SCRATCHING HIS NUTS IN THE LOBBY."*

All I could say was, "Excuse Me!"

I could hardly keep from laughing, but I held back to let Riley embellish the description of Bud's image problem.

"I mean Bud is constantly playing pocket pool in the lobby, Mr. Rowntree, he does not even realize he does it," Riley explained.

I exhaled deeply, relieved that Bud's image problem was not a fireable offense. We finished that interview, and I sat in my office for a few moments, with tears running down my cheeks, thinking of the scene that I had just witnessed. I have told the story a million times, and to this day, I laugh at that crazy moment,

*"Bud....Bud, Bud, Bud.....!!!"*

When I exited my office that day, I saw Bud across the lobby, visiting with a customer, with his right hand working feverously, like a nervous baseball third base

**coach; scratching, adjusting, and rearranging his goods in plain sight for all to witness. Bud was not aware of his nervous habit.**

**I told you that I could not make up this story.**

## **Beep Beep Beep Beep... Went the Pager**

### **Bank of North Texas, Hurst, Texas - 1986**

It was in June of 1986, and I had been at the Bank of North Texas for just over one year, when a local con artist who impersonated a doctor, defrauded the bank. He successfully stole \$75,000.00 in broad daylight, without a gun or a threat.

One of the axioms of lending money, that should never be violated, is that an onsite visit to the business is required, mandatory, and imperative. The loan officer is to get a firm understanding of the business enterprise and the history and experience of the owners, as well as the market that is served by the business and the site visit is the perfect venue for getting a sense of the business.

After the financial information is collected the loan officer will always evaluate the cash flow of the business first, then a site review of the collateral, the business operation, focusing on the workflow and meeting a few of the employees, etc. When it is necessary, a third-party evaluation by appraisers for equipment or real estate is often employed to give an unbiased opinion of asset or collateral value.

One of my loan officers, Mr. Roy Reichenbach was Executive Vice President of the bank and was experienced in all types of commercial and professional and executive lending. He had a man in his early fifties, wearing a doctor's white coat with a name tag, come into the bank and introduce himself as Dr. Greg Robinson, a Primary Care Physician/Internist who had been in business for over seven years, just three miles from the bank, very near the HEB Harris Hospital, where he had physician privileges.

Dr. Robinson had brought with him his financial statement, personal tax returns, and corporate tax returns with a personal biography detailing his education and professional credentials, and a very professional brochure with pictures of his staff and office space.

The doctor and Roy Reichenbach visited for nearly an hour about his extensive history in the area and the growth of his private practice. Finally, the doctor presented the formal loan request of \$75,000 to secure several pieces of equipment and furnishings for two additional examination rooms within his office.

There was a separate equipment list from a vendor detailing each piece of equipment and the cost by line item. Additionally, Dr. Robinson presented a written proposal for the repayment of the \$75,000 loan over five years, indicating that the loan amortization was possible from the existing business volume of the practice. Everything seemed in order, and the loan proposal was professionally organized.

Roy Reichenbach indicated that on two occasions, during the interview with Dr. Robinson, that the doctor's pocket pager/beeper went off in the office, going:

*Beep, Beep, Beep, Beep.*

Dr. Robinson asked if he could use the bank telephone to call his office to answer any questions of his staff or a patient. Roy Reichenbach quickly allowed Dr. Robinson to call his office and listened, as he answered various medical questions. Obviously, in those days mobile phones had not been invented, and the pager was the current technology to contact a party.

Roy Reichenbach told the doctor that the bank would make the loan on the terms requested, but only after a routine credit check of the doctor's payment history and preparation of the loan documents. The loan funding would take place the following day.

Dr. Robinson invited the Roy Reichenbach to come to his business and let him get a tour of the business premises. Reichenbach assured him that he would make the onsite visit very soon and take the tour. The following day the loan was funded with the funds being deposited into a new account that the doctor had opened.

When I arrived in my office that Tuesday morning, my secretary told me that Mr. Dee Kelly, the bank owner was on the line for me.

I answered only to hear Mr. Kelly asking, "Did you see the paper this morning? Did you see the paper of those four stupid banks in town that were defrauded by a Dr. Greg Robinson, a conman?"

I admitted that I did not read the article in the Star-Telegram that morning but told him that I would get a copy and review the article.

Five minutes after that phone call, Roy Reichenbach was in my office with the article in the paper and a dejected look on his face. He informed me that he had loaned the doctor \$75,000 just a couple of days ago.

Reichenbach had a personal lending authority of \$250,000 before the deals had to be review by me, as he was the bank Executive Vice President of Commercial Lending. The money that was deposited had been withdrawn from the bank by Dr. Robinson and the Bank of North Texas had been part of the scam.

I had to call Mr. Kelly, the owner of Bank of North Texas and inform him that we were one of the *stupid* banks that had been victims of the con scam by Dr. Robinson.

This was, obviously, a very embarrassing moment and a costly mistake. It was clear that Dr. Robinson was a smooth and resourceful conman.

However, I learned that Roy Reichenbach had not done the onsite review of the business premises, nor did he run the standard credit report before funding the loan on the equipment and furnishings. Dr. Robinson did not have an office, nor was he a doctor. It was all a setup.

Roy Reichenbach had violated the most basic principle of lending and had not completed the proper due diligence. I relieved him of his lending authority and he quickly left the banks unemployed.

Lending is, basically, an inexact science, and always requires judgment, but not practicing basic due diligence procedures will lead to financial disaster almost every time, as it did in this case of the fraud by the conman, Dr. Robinson.

It was not a good day for Bank of North Texas.

## **One Bad Day!**

### **Meadowbrook National Bank – Fall 1986**

I have always wanted to erase this bad memory from my personal work history, but it is like Tar Baby, it just sticks to you. The memory has never gone away. We all learn that bad days are a part of living, but this surprise completely came from out of the blue. I am rarely speechless, but this event was a body blow at that moment. I reeled back, inhaled deeply, trying to gather myself, as I had been lied to and blindsided.

In my second year managing all four banks at North Texas Bancshares, we were struggling. The horrible recession of the 1980s had rocked all the banks, as three of the banks were losing money monthly. The lead bank, Bank of North Texas, was profitable every month but was shuttering from a massive defalcation and a lending staff shakeup.

In my weekly rounds of the banks, I had sensed a major issue at the east Fort Worth bank, Meadowbrook National Bank as I had discovered that the president and CEO of the bank had been lying to me about the loan problems in the bank, and in fact, he was covering up loan losses. That afternoon I had gone to the Meadowbrook National Bank to confront Derry Fulks, and fire him.

**If I can't trust you, then I will replace you.**

While sitting at his desk, I opened the conversation with my discovery of the undisclosed loan losses. Derry Fulks stood up and interrupts my conversation, as he handed me his bank keys, stating that he was resigning immediately and taking a position as CEO of a competing bank in the Fort Worth market.

Derry Fulks had opened this bank twelve years earlier and had been the only president. He had been the foundation of the management of this bank since its inception. He resigned before I had fired him.



**After serious deliberation, I had decided to promote from within the Meadowbrook National Bank organization to replace president Fulks and asked David Kinney, the Executive Vice President of the bank, to visit about his promotion to become president of the bank.**

**David Kinney had personal knowledge of all the bank clients. He was affable and likable and had been at the bank for the last decade. He was the senior lender in the bank. He had incredible people skills but had never had CEO experience.**

**I informed David Kinney about my willingness to provide mentorship and leadership for him to be successful and assist in providing stability to the bank through this senior management change. David Kinney, the new president, was to be a formidable anchor for the clients that Derry Fulks would be trying to lure to his new organization. Kinney was the personnel change, my key strategy to stabilize the bank from the resignation of Derry Fulks.**

**David Kinney was shocked to be getting this opportunity as CEO and President of the Meadowbrook National. He was thrilled and excited and thanked me for this incredible opportunity and advancement for his professional career.**

**I realized that I would be needing to allocate more time to providing support for Dave Kinney in this senior bank management role. All bankers in Texas clearly understood that we were in a financial fight of our fiscal life at this point during the deep recession. Everyone realized that all banks were under siege.**

**The Meadowbrook Bank immediately put out the public announcement that the respected and likable David Kinney would be the new president. He had been a fixture in the bank for a decade.**

**A big picture of David Kinney and the bank was put in the Ft. Worth Star-Telegram, the local paper announcing the promotion. Every motor bank transaction was handed the picture and public announcement of David Kinney, the NEW President. All monthly bank statements were filled with a stuffer with David Kinney's rise to be the NEW CEO. We were putting the word out.**

**There is a new president, but an old and established face from the bank. The new president was the Old familiar face of David Kinney.**

The marketing department began to arrange a massive party to be held in the Meadowbrook National Bank lobby the following Thursday afternoon.

The selection of the bank's top 400 clients were sent written invitations to the celebration of David Kinney's rise to be the bank president. The loan secretaries called the top clients and personally invited each bank client to come to congratulate David Kinney. The bank was decorated and had catered food and drink.

This party and celebration was our best effort to put our key clients at ease with the new CEO, David Kinney. We were excited and we were being aggressive at confronting the management change caused by Derry Fulks's resignation.

I got to the Meadowbrook National Bank about 3:30 p.m. that afternoon and could feel the excitement of the occasion. All the secretaries were dressed for the party and sported new name tags and all the decorations and arrangements were in place, as the entire bank was ready for the customers to arrive. I waited in the lobby until David Kinney finished with his customer and entered his office.

"Mr. Kinney, this is a great day for you. Congratulations, Mr. President. This party will be a lot of fun for you. This will be a fitting installation celebration for you, David." I said.

Kinney's face was white as a sheet, as he said, "I need to talk to you a minute, Mr. Rowntree. I have accepted a new position with the Riverbend Bank just down the road, and I am tendering my resignation, effective immediately, effective today, effective now."

I reeled back, speechless, shocked. In twenty minutes the top 400 customers of the bank were coming to the bank lobby to meet the NEW president, David Kinney and he had just resigned. He resigned twenty minutes before his inauguration party to celebrate his official announcement as president of the bank. I could not believe it.

For the last two weeks, we had advertised his promotion becoming the new bank president to all our clients and the City of Fort Worth. I was dumbstruck, blindsided.

**Kinney pleaded that he could not take the stress that the bank is currently under with the existing loan problems. “It’s too much pressure. I just can’t do it. I just can’t do it, I can’t,” he whined.**

**He had accepted this position to be president of Meadowbrook National Bank two weeks earlier, and now, out of the blue, he resigned. Minutes, just minutes, before he was to be anointed bank president, he quit!**

**I sat down, inhaled deeply, got my bearings. I felt betrayed! I felt like a fool! I was embarrassed! I had been deceived.**

**I straightened my suit and tie, positioned myself at the front door of the Meadowbrook National Bank and extended my hand as Bank Chairman expressing my appreciation, to each customer for their business that night, as they entered the bank.**

**I told each one that David Kinney had left the bank, and rather than call the party off, I wanted to tell them all that we would be here to take care of their financial needs and that they were important to us.**

**This was, One Bad Day!!!**

## **Making Confetti out of Spaghetti**

### **Mid -Cities National Bank, Hurst, Texas – 1998**

While at Mid-Cities National Bank in Hurst, one of the most unforgettable situations that I have ever encountered took place. I had, over the years, developed a solid network client base of lawyers, real estate agents, insurance agents, and C.P.A.'s, that would think of me when they came across a loan prospect.

My friend, Mr. Tom McClendon, an estate planning attorney, called me about a potential transaction of a \$750,000 loan on an office warehouse building on airport freeway in Irving, Texas for his client.

Mr. Jim Rawlins had owned the building for years and had a long-term tenant in the used furniture business renting the building with a long-term lease. Mr. Rawlins needed cash-out refinancing on the building, as it had been free of debt for years.

My network client, Tom McClendon, asked to bring Mr. Rawlins with his financial information to the bank for an introduction and visit about getting a loan. We visited for forty-five minutes and I asked the men to go to lunch at Portobello's Italian restaurant near the bank that was the perfect setting to visit and have lunch.

We all ordered from the menu and continued to visit about the building and his payback plan as the waitress delivered Mr. Rawlins his meal, a large order of spaghetti and meatballs.

Suddenly, Mr. Rawlins took his knife and fork, and violently, began to slice, cut, gouge, and shred the spaghetti. It was like he was in a fight for his life. I could not believe what I was witnessing. I cut my eyes over at my friend, Tom McClendon, and he smiled and shrugged. Rawlins, with head down, continued to pulverize his meal.

I asked for the bread, but Rawlins was so busy fileting his spaghetti that he did not hear me. I leaned forward across the table to get the bread when Rawlins slicing actions flipped a wad of spaghetti across the table and it landed right on the top of my head.

I recoiled back in self-defense, realizing that I had a half a cup of chopped and diced spaghetti on the top of my head. I looked at McClendon and he began to laugh. In order not to embarrass this knife-wielding nutcase, I took my right hand and scraped the wad of spaghetti off the top of my head.

This new customer, Rawlins, is oblivious that he has thrown half his meal across the table, and he is still dicing frantically. I did not say a word, just cleaned myself up as best that I could, and stayed out of this slashing fool's way. I looked at the table and deemed that it may take a fire hose to clean the mess up after we were gone.

Mr. Rawlins finally stopped his thrashing the spaghetti. It looked like lumpy soup. I never said a word to him, and he never realized that I was going home after lunch and shower to get the tomato sauce out of my hair.

I made the loan, and the bank got the business, but I have never forgotten this man going crazy making '*Confetti out of Spaghetti*' at Portobello Italian Restaurant.

I later called Tom McClendon and asked him if all his clients had been raised by wolves.

## **The Wheel Is Round-What Goes Around, Comes Around**

One of my mother's greatest qualities was that she refused to offer advice to her children without being asked. She was adamant that the best way to let her family grow was by letting them make their own mistakes and learn from those mistakes. There was a lot of wisdom in that point of view.

I had promised myself that I would not pontificate and preach in this narrative about the many life lessons that I have learned. With this story, I will break that rule, as everyone needs to learn early the value of the story titled "The Wheel Is Round."

One of life's great lessons is that the "Wheel is Round"; that what goes around does come back around sometimes. This concept is a powerful reality that I have witnessed many times in my life. It seems almost biblical actually, the principle learned in early Sunday school, "*Do unto others as you would have done unto you.*"

I have always been a storyteller, and this is one story that I have told many times over the years. It is important to remember that how we treat and interact with others around us, defines who we are as human beings.

Sometimes we must separate ourselves from the crowd and act independently. Treating your fellow humans with kindness should always be the goal, first, because it's the right thing, and second because your reputation, and good character require it.

I was in my mid-thirties when I first met Joe Hennig. He had moved to Euless, Texas as city manager, and was a prominent fixture in our community. Joe and I became dear friends and over the years we have traveled together as couples and shared many things in our lives. This example of "*The Wheel Is Round*" is the best I have ever heard and is a true story of how our treatment of others can come full circle and affect your own life.

Joe Hennig grew up in a small town north of Dallas, called Whitewright. Joe was a terrific athlete and always excelled in sports and was All-State Fullback from this small North Texas community. Now, in Joe's class, there was one student,

"I'm Lucky, I have always been Lucky"

**Butch Nelson. Everyone in Joe's class made fun of Butch Nelson. In fact, Butch Nelson was given a different name, a nickname, by the entire class, Butch was called "Beetle Bailey", after the famous cartoon character in the newspaper. "Hey, Beetle", someone would call out.**

**Beetle was one of those students that everyone made fun of, the kids bullied him regularly through the years in public schools in Whitewright, Texas.**

**My dear friend, Joe Hennig, was the class favorite. No one would dare make fun of Joe Henning. Now, all throughout the twelve years of public school, Joe would always take up for Beetle Bailey, often threatening other students in the class to leave Beetle alone, and not make fun of him. Joe, actually told his classmates, "if any of you mistreat Beetle, you will have to answer to me."**

**Of course, none of the class wanted to have a disagreement with the all-state star football player in town. So Butch Nelson, the class turkey, the class nerd, also known as Beetle Bailey became good friends with Joe Hennig. As long as Joe was present, Butch Nelson was untouchable.**

**After high school, Joe Hennig was given a full scholarship to play football at Texas Tech University in Lubbock. In Joe's sophomore year of college, he met and fell in love with a young lady named Jan and they were married within the year. In Joe and Jan's Hennig's senior year of college, Jan got pregnant with their first child.**

**In the spring of 1969, with mere weeks to go before graduation, Joe received his 1A classification in the mail: His time had come, and with the Vietnam War heating up, he was being sent to the frontlines of the war.**

**One day, a few weeks after graduation, Joe Hennig got up one morning, kissed his wife Jan and newborn daughter goodbye and got on the six a.m. bus that went from Whitewright to downtown Dallas. He was going in to get his Army physical and was expecting to be sent directly to basic training that same day.**

**About three hours into the physical that morning, Joe was told to go to a specific room to take his hearing test. He approached the room only to see in front of him his old high school friend, Butch Nelson, aka Beetle Bailey. Joe shouted out to him and they reconnected that morning in that room, for they had not seen each other in the four years since they graduated from high school.**

**Beetle Bailey asked Joe how his life was going, and if he wanted to go to Vietnam. Joe recited that he was married a year ago, and had a new baby girl, and hated to have to leave his family and go to war.**



Beetle Bailey, the class nerd from Whitewright, Texas, told Joe Hennig to sit over in chair number twenty-three that morning, and he would administer the tests personally.

Well that day, Joe Hennig failed his hearing test, failed his physical, and was ruled unfit for active military duty. Rather than getting on a bus to take him to basic training, Joe Hennig was sent on a bus home.

Joe Hennig's life was saved, no, redirected that day. All because Joe had befriended Butch Nelson, the class reject. Beetle Bailey always knew that Joe Hennig was his friend, and on that morning, Beetle Bailey changed Joe Hennig's life forever. He would not have to go to war, but rather home to his wife and his daughter, a future that the war could have stolen from him.

Joe Hennig's kindness and friendship with the class nerd had redirected his life, and changed his life forever, maybe even saved his life.

**“The Wheel Is Round, What Goes Around, Comes Around.”**

We should all treat others the way we would want to be treated. I love the story and I love my buddy Joe Hennig, and I love this lesson on kindness to others that this story on Beetle Bailey conveys.

A postscript to this story is that Joe has never seen Butch Nelson again since that day. He has tried for decades to track him or his family down, but never able to make a connection. Joe has always been grateful, as you could imagine.

Kindness, kindness, kindness to others is so inexpensive, and it creates great value.

## **CHAPTER IX:**

### **Things Just Things**

**Things, just things, large and small that should be told. Things I learned, things I believe, things I saw, things I love, just things.**

#### **Things to let you get to know me better.**

- **The love and support of my wife, my love, my companion has been amazing.**
- **Never settle on heart matters, it's priceless when you choose right, and misery if you choose wrong.**
- **The best way to settle a marriage disagreement is to say, "I am sorry. It was all my fault. I love you." It works 100 percent of the time.**
- **Warm house shoes with fur are my winter favorite.**
- **A black walnut milkshake when I am sick is my comfort food.**
- **Seeing an old person with a sparkling spirit is magnetic.**
- **The memories of my Mother's love is constant.**
- **A big family made my life rich.**
- **Seek out trusted friends to share your secrets and dreams.**
- **The best is crunchy peanut butter.**
- **Everyone should carry a hidden cash stash, I call it, a little rat hole money.**
- **Spread kindness each day as it creates value.**
- **The Miracle of Life is our greatest blessing, don't waste it, as there are earthly limitations for all of us.**
- **Respect comes from telling the truth.**
- **Your character starts in your heart.**
- **Tuck your shirttail in, comb your hair, wash your face, look sharp, it makes an impression.**

- **Live life large so you can stare down death without regrets.**
- **Growth and change of anything will require risk-taking.**
- **Never let a fool or a bad mood ruin your good day.**
- **Beware, men, the most powerful drug on earth is a beautiful woman.**
- **There is no quality as precious as sweetness.**
- **I always need improvement in patience.**
- **If I made you a commitment...you can, "Write it down and circle it as done."**
- **I always admired a puppy's loyalty.**
- **Telling stories to my grandchildren at bedtime is a very special stage in life.**
- **Being respected was very important to me.**
- **Keeping your fantasies, fantasy is wise.**
- **Your reputation is earned.**
- **I can't pass fried chicken livers and cream gravy.**
- **Service to others should be in our DNA.**
- **Always control your mind and its content.**
- **A work file with loose paper is trouble.**
- **A white lie is ok but never lie to yourself.**
- **Sometimes things are not what they seem.**
- **Watching reunions always makes me cry.**
- **A card, a call, a touch always warms a friend's heart.**
- **When no words work, just hug.**
- **Joy is magnificent.**
- **What is valued most in life is love.**
- **I smile when I see a grandmother putting on lipstick or taking off glasses just before the picture is taken.**
- **I have noticed that excessive pride will start a downfall, but a wholesome pride will keep you moving forward, even extend your life.**
- **A partnership always breaks down without trust.**
- **Never say never is good advice.**
- **You will learn early that disappointments are part of living, move past it.**
- **Wine is fine. Too much wine can cause regrets.**
- **A friendly smile and warm handshake will bring positive results.**
- **Beautiful is cool, but smart and sweet is irresistible.**
- **Hearing the sounds of the morning breaking is a time to reflect.**
- **Ashamed, sticks to your bones.**

- **Impulsive natures can create disastrous outcomes.**
- **Frugality is important, miserly actions are never respected and are shameful.**
- **Friendships are jewels.**
- **Encouragement and accolades will always defeat an intimidating authoritarian management style.**
- **Time is everyone's enemy, get organized.**
- **Always allow for personal/private time.**
- **Spiritual growth is not achieved by osmosis.**
- **A Living God or the Holy Spirit working in our lives carries personal obligations.**
- **Never ever lose a friend over a political disagreement.**
- **A daily positive attitude is a lifelong fight that lies between your right and left ears.**
- **Gratefulness is a word that can ground you.**
- **Listening to life stories of others will make you count your blessings.**
- **Change is inevitable and a truth in life, and so is the more things change the more they stay the same. Go figure!!!**
- **I regret the constant battle of the waistline but have enjoyed every bite.**
- **It's interesting how seeing life's finish line in the distance affects your thoughts and priorities.**
- **Purpose, your purpose, and meaning in life should fill everyone's hearts and thoughts early for the best results.**
- **Every parent should have training classes for enduring the hormonal burst during the adolescent years of their children.**
- **Is there any finer word than peace?**
- **Smile, smile, smile. It speaks volumes.**
- **Loneliness can destroy anyone's spirit.**
- **Cradling my infant sons on my bare chest always took my breath away.**
- **Watching your adult children use your body language, your tone of voice, and figures of speech makes me smile.**
- **Shouldering old age and body aches is tougher than I realized.**
- **Self-centeredness is natural but never admired.**
- **A good conscience is a compelling force that will serve you well.**
- **No personal goals and no plan will produce mediocrity.**
- **Everyone will face the day that personal courage is required.**
- **The statement, "A happy wife means a happy life," is an absolute truth.**

- **Rock Solid.....I always loved the term and its meaning.**
- **The seven P's are right on: Proper, Prior, Planning, Prevents, Pitiful, Poor, Performance.**
- **Watching animals in the wild always thrilled my soul.**
- **Staying married starts by going home at night. If you stray from this axiom your union is doomed.**
- **WORK is a four-letter word, so is LOVE. I really did love my work.**
- **Mother's Day should be celebrated every month.**
- **I never quite understood why bad things happen to good people.**
- **A personal gift is always the sweetest gift.**
- **A compliment will almost always open a door.**
- **A blowhard, by his nature, is full of wind and himself.**
- **Humility is a wonderful virtue that is powerfully attracting.**
- **Strong leadership comes in different styles but is always respected.**
- **Effective communication skills can distinguish you from your competition.**
- **Listen to your body, it will speak to you.**
- **Be sure you can take it if you dish it out.**
- **Don't be so serious, life should be enjoyed every day.**
- **It only takes being very sick once, to relish every day that you feel good.**
- **Making mistakes is part of living, learning from mistakes is what matters.**
- **A life without a happy childhood always seemed criminal to me.**
- **Laughing till you cry is infectious and addictive. I loved those moments.**
- **Don't be judgmental, as you have no idea about the life issues shouldered by others.**
- **Sacrifice is a parent's calling.**
- **Dream big in career goals, or you may not reach your capabilities.**
- **One of my favorite statements is that God created prayer, especially for parents.**
- **Is there anything more precious than a two-year-old child leaning in for a snuggle and kiss after an afternoon nap?**
- **Alcohol can make for a relaxing evening, but it will shorten your life if it becomes a habit.**
- **It's critical to teach your children to work, it will save them from the ugliness of poverty.**
- **Angry actions almost always produce regretful results.**
- **Ugly words can cause irreparable harm.**

- **Let it go, let it go! It generally begins with forgiveness.**
- **My daughter's in-law were amazing mothers, oh how I loved them.**
- **I never meet a happy person that I did not like.**
- **Build happy memories, as they are a stored value that will always be with you.**
- **In child-raising; love them, love them, love them, and expect a lot from them.**
- **Love is not just something that is said, Love is not just felt, Love is something that you do.**
- **I think a great deal how quickly, time slips away.**
- **If you ever did something for one of my sons, I would never forget you.**
- **Duty is a valued character trait everyone should embrace.**
- **I always looked at mouths, not the eyes.**
- **My life would not have been complete without the joy of my sons.**
- **Focusing on the next goal will keep your life alive.**
- **Work is good for you, but it should never define you.**
- **Telling a good story is an art.**
- **Details, details, details, keep up with details personal and business.**
- **If you are a sore loser, no one will want to be around you.**
- **Recognizing that you are not always right is the start of a strong marriage.**
- **Everyone has to learn to be a good salesman to succeed.**
- **Getting along with others is essential for any personal progress.**
- **Listen, listen, listen...I never learned anything when I was talking.**
- **Soaking in a hot tub can be transformational.**
- **There is always someone faster, smarter, richer, tougher, and cooler, so get over it.**
- **Mechanical issues always drove me to the yellow pages or google search to solve.**
- **Horse sense goes a long way, but not everyone has it.**
- **Having a lot of money, or too little money can seriously complicate your life.**
- **I got over the "mine is bigger than your syndrome" early in my life.**
- **Knowing when to keep your mouth shut is one of life's greatest lessons.**
- **The low testosterone that comes with old age was very, very difficult to accept.**
- **Regrets are part of life experience so keep them at a minimum.**
- **"Great to see you, ole friend, you haven't changed a bit," is generally not true.**

- **Accepting aging with grace always impressed me.**
- **Young people just don't realize that when you are old, your mind still feels like you did when you were young.**
- **My favorite toast was, "Old friends are like old wine, they just get better with the passing of time, here's to old friends, here's to old wine, and here's to beautiful wives."**
- **The best friends are old friends, as it takes a long time to grow an old friend.**
- **Being strongly independent is powerful to the spirit and recognizing it is time to relinquish that independence can help bypass family tensions.**
- **Parents will always worry if the investment in their children will result in good choices.**
- **Producing god-fearing independent adult children is one of life's greatest blessings.**
- **I never understood why a good cry, made me feel better.**
- **Losing loved ones and dear friends always centered me on what matters.**
- **Good Parenting will take all that you can give plus divine intervention to produce positive results, so keep praying.**
- **Everyone knows what happens when a Dollar bill gets in a race with Loyalty. It's still true, a sad truth.**
- **Failures are a reality in every facet of life, it's moving forward that requires courage.**
- **Keeping your kids busy and tired will bear great fruits.**
- **In army basic training I learned that there is a fine line between a hardass and a dumbass.**
- **A Yaloo in Lampasas County is another word for white trash. You don't want to be one or act like one.**
- **My reverie has always provided a sweet escape.**
- **Learning the value of a dollar and to trade will serve you well.**
- **Always ask, when negotiating, "As everyone has the right to say no." Don't be tentative or bashful about any offer. If you don't ask then you won't receive.**
- **Having a personal presence is impressive, but to carry a superior air is despised.**
- **I have always understood that vanity, pride and envy is a poison that no one is immune and I guarded against those character defects.**
- **Straight talk is often not received well but is almost always respected.**



- **A firm handshake with straight eye contact is remembered.**
- **Never disappoint yourself.**
- **For the unexplainable, the unbearable, the unthinkable always go to the Wellspring, the Inexhaustible Source, go to Him in prayer. Go to God!**

**Things, just things to let you know me better.**

## **CHAPTER X:**

### **Faith Matters**

**Faith does matter. I believe that embracing the Christian faith is a critical underpinning for every life.**

**My believing has evolved from witness, from the personal witness of life and from attending church and from understanding what Jesus's life represents for us.**

**This evolution was not produced by a single saving event.**

**I have repeatedly seen through personal observations of others; the strength, power, peace and restoring hope of having a relationship with Jesus Christ.**

**I have always loved the wonderful quote about faith by C.S. Lewis, the amazing preacher, when he said,**

**“Believe in God like you believe in the sunrise. Not because you can see it, but because you can see all it touches.”**

**Is God real? He is in my heart.**

**My life experience has witnessed that God can provide healing and comfort from any circumstance if we embrace and believe in Jesus Christ.**

**The gift of believing is amazing and powerful.**

**My favorite Bible verse is the famous blessing, “The Lord bless you and keep you: the Lord make his face shine on you and be gracious to you; the Lord turn his face toward you and give you peace.”**

**This verse has been put to song, and it sings to my soul.**

**As a young student through junior high and high school, we closed each day in my choir class singing this wonderful song of blessing and hope, reminding us that our faith has an application in our lives each day. It has been a special verse for me.**

Personally, I have never thought of God's word as a micromanager of my life although there are many lists of "do's and don'ts" which must be honored. Rather I have embraced the concept that because of my believing in Christ as a model for living that I must strive daily to make loving God, and loving others a priority.

The principles of the Christian mission have always appealed to me. I have honestly never understood how anyone could not embrace the life of Jesus Christ, as love is the capsuled one-word definition of his life. How can anyone discredit the value of loving our God with all our heart, mind, soul and strength and loving our neighbors as a model for living?

I have always believed the statement that we are not required to die like Christ, but we are asked to live the life of Christ.

The Christian message of God's grace has always seemed powerful and attracted me to believing. While we do not deserve God's grace, he accepts us anyway, just like we are.

That is an amazing fact.

Additionally, I have always felt there is power and beauty in the belief that no one's past has too dictate a future, and that God's love for us is constant, regardless of our history.

As an adult I realized that all earthly things earned, accumulated and achieved will ultimately pass, they all evaporate and do not last. Scripture has a consistent and constant theme that reminds us that God's promise is to be our provider and sustainer. I always recognized that my lifetime fears and worries about financial failure and security was not grounded in biblical teaching.

The incredible message of atonement and expiation that Christianity offers was compelling for me. I recognize my shortcomings, and just knowing, that even as I fail that I can ask for forgiveness and I have the opportunity to start anew.

This carries value as I need a second and third start many times.

I enjoy and even depend on the immediate connection to God through prayer. It is available, at any instant and any place, and private to your feelings and heart.

Prayer as a vehicle to plea for help, or simply to talk to God which can be calming and immediately gratifying as we struggle in life.

**I will say, that worship and prayer, actually, “Makes me feel good, it makes me feel joy, makes me feel hopeful. I like that feeling.”**

**It is interesting that at any moment that I sense despair in others, or myself, that I stop to offer prayer. That immediate action of prayer has always been my reflex that triggers, as I feel a situation needs a higher power, God’s power.**

**I have always felt that Christianity provides hope for a prodigal life, human life and that is spiritual gold.**

**The last reason for my believing and my favorite is that I have always loved the statement and its meaning and mostly it’s redeeming power.**

**“The Good News, The Good News, The Good News.”**

**Believing in Christ can provide the DESIRE, and the WILL, to CHANGE our lives, our direction, our motivations, our thoughts and minds and can help us endure what life throws at us.**

**This is very, very, very good news.**

**My suggestion for my grandchildren and great-grandchildren is to invest in love and create joy in living.**

**It took decades of living for me to realize that the most important goals for living must include; the depth of your character, the status of your heart and soul, and the quality of your faith.**

**These are the tangible and lasting priorities for living.**

## **EPILOGUE**

### **Looking Back**

**My early fear and worry of financial failure, and the search for security, was real and consuming for me. I believe it was a catalyst that energized my work ethic.**

**It has been nineteen years now since I left the commercial banking world in 2001.**

**It has been interesting to me, with the passing of time that all the banking successes, all the joy of living my professional dreams, has become very faint history.**

**The personal thrill and the pride of that success has waned.**

**It was a blessing, a wonderful gift, that I got such pleasure from my work, but at this point in my life those accomplishments pale in value to the total joy that is ongoing from my three sons and their spouses and my grandchildren.**

#### **My point is simple.**

*What we value, what we strive and dream to accomplish in most earthly matters, clearly changes as life evolves.*

*What stays and sticks in your heart is love.*

*It's about who we loved, it's about our investment in love, and the relationships in our lives that brought us joy.*

*It is love in your life that brings the lasting feeling of fulfillment, contentment, and happiness to your soul and the rest is just periphery.*

**LOVE TRIUMPHS OVER EVERYTHING.**

**Focus on happiness and laugh, laugh, laugh every day, as laughter can lift the soul.**

**I will remind you that happiness is a frame of mind that begins with your positive attitude. Let joyful things fill your heart and mind and enjoy your ride through life.**

**I have stated, clearly, that pouring our hearts into our three sons was our most significant investment and resulted in our greatest earthly achievement.**

**It has happened now, the sons have moved on with their lives.**

**All my sons have full and balanced lives and are now focused on their own families, missions, journeys, dreams and building their legacies.**

**I see their intensity and their maturity.**

**They are all married to the loveliest and smartest partners, and Bev and I have eleven beautiful grandchildren; six grandsons, and five granddaughters.**

**They all love Bev and me, the greatest blessing of all.**

**Our parenting job has been complete for years, but the interesting thought for me is that we succeeded in one of our most important family missions, making our sons independent adults. It is the best feeling ever as a parent. It was our goal from the beginning for our sons.**

**It's interesting that my heart misses those parenting days when they were dependent, and in need, but you know that it is the natural evolution of life to move your children out of the nest.**

**I had terrible regrets for missing the adult relationship with my father, since he passed away while I was in high school. However, I have had the greatest adult relationships with my sons. They all live nearby, and I see and visit and share life with them regularly. It's so special. We get to hang out and be buddies and share a laugh.**

**I am relishing this time.**

**I am continuing to live the dream life. I am grateful, oh so thankful for my life. It has been an amazing experience.**

**I am not a writer and have felt this task was a little overwhelming. Forgive my sentence misstructure and punctuation errors.**

**Beverly, aka The Bird, just calls it like it is, when she says, “Dad, you are too wordy.”**

**Sorry, I just hope that you grandchildren and great grandchildren have insight into my values, and the joys in my life.**

***My prayer for all my grands and greats is for your joys to exceed your imaginings in your lives.***

**It is true,**

**“I’m Lucky, I have always been Lucky.”**

**Lucky Number Seven has had a Wonderful Life.**

















LUCKY NUMBER 7  
IT'S A WONDERFUL LIFE