

## Bromma With First National Bank For 74 Years

By BROMMA PARNELL JOHNSON PEMBERTON Member FNB Board of Directors

I was born and reared at Oliver Springs, Tennessee. After high school I graduated from Knoxville Business College. My aunt and uncle, Elda and Jeff Caldwell, owners of the Commercial Hotel in Oneida, persuaded me to come to Oneida to find work. I was hired by B. L. Sadler, Vice President and CEO of First National Bank on March 14, 1930, as stenographer and bookkeeper on a trial basis. That trial basis lasted over 50 years!

For many years three employees ran the bank. We used hand operated equipment at the teller windows and for posting account activity. With so few employees, I had the opportunity to learn each of the jobs in the bank from secretarial work to loan officer to cashier. Electric typewriters didn't come into use until the late 1950s. Pink is my favorite color and when a pink electric typewriter was purchased for my desk, I was in seventh heaven.

An affiliate of the bank was a full-service insurance agency.

Unlike today where policies and documentation are done at a home office out of town and most often by computers, we did all the documentation on manual typewriters and handled the entire process, from start to finish, in our office.

It was understandably a different day and age. Early on, if it had not been for documentation purposes, signatures would not have been necessary. A person's word was their bond and a handshake would have been all that was necessary. During his entire term as President of the bank (1943-1959), E. C. Terry never had to write off a penny as bad debt. If a person owed a debt, he was as good as his promise, he paid it.

Even during Depression times, the bank was doing community service. Records for the WPA (Works Progress Administration) were kept by the bank. Mr. E.C. Terry, his wife Rose and I would go to the bank at night and make out the work lists that would be posted on the light post outside the bank on the corner of Main and Depot streets. The next day workers would gather around the light post to see if their name was on the list to get to work that week.

On a volunteer basis, Mr. Terry served as Secretary/Treasurer for the Scott County Fair Association. To help him, I worked at home at night setting up separate note pad sheets for each category of each department of the fair. These sheets would be used by the judges to mark winners of each of the categories and I would write individual checks to several winners each year. In later years, I enlisted the assistance of my nieces in this process.

On my 28th anniversary with the bank, March 14, 1958, a lanky coastguardsman, who said he needed money to get married the next day, robbed our bank of \$6,196. The robber was captured three hours later in neighboring Kentucky and the money was recovered, but suspense continued



Figure 1 - Bromma Pemberton - FNB career began in 1930

to mount as the robber became a suspect in the murder of a retired Straight Fork miner whose pistol the robber admitted having. The murder charges were never proven but the robber was sentenced to 20 years for the bank robbery.

Thinking back over the years, I remember one time a customer came in to question why her mother had not received a bank statement the previous month. No amount of explaining satisfied the customer because she and her mother had both already decided that the reason was that the money in the account had been loaned out and had not been put back in the account!

Mr. Terry and his family treated me just like a daughter. I was included on family outings just like one of the family. He was a real father figure to me all during the 29 years that we worked together.

When Mr. Terry retired in 1959, W. H. Swain succeeded him as President of the bank and by his own admission had no previous banking experience except at borrowing money. He was a quick learner, though, graduating from the Louisiana State University's School of Banking of the South (in 1962) and Harvard's Business School Advanced Management Program (in 1969). Under Mr. Swain's direction, profits for the bank during the first five years of his leadership (1959-1964) exceeded the total profits for the previous 54 years of the bank's existence.

The bank encourages employees to be involved in community activities. I have had many opportunities to be involved and the bank supported me all the way. I became a charter member of the Oneida Business and Professional Women's Club in 1951 and served in nearly every office and on all the committees and became the club's second president. In 1965, I was nominated by the club as "Woman of the Year." Subsequently, I held all the top offices of the Tennessee Federation of Business and Professional Women's Clubs, Inc., including serving as president in 1969-70. On a national level, I represented Tennessee at five national conventions and served on the national board in 1969-70. Before I undertook any of this extra work, I discussed it with Mr. Swain and assured him I would not let it interfere with my work. He told me to take as much time as was necessary to do the job right and that my bank work would take a back seat while I performed by BPW duties.

In 1968, I asked Mr. Swain if our bank could sponsor a Christmas party for a group of eight kids, each of whom experienced some degree of disability. Mr. Swain agreed and the Special Kids Party came to be. The 35th Christmas party was held in 2003 for a total of 170 kids in the Comprehensive Development Classes of Scott County and Oneida schools. The first couple of years my brother Curt Parnell helped with "Santa" and ever since Jim Swann has brought joy to the hearts of everyone in attendance each year as "Santa."

Other community organizations that I have been affiliated with include: Member of three local garden clubs, first woman on the Scott County Chamber of Commerce Board, Secretary to the OHS Bank Association, help found Girl Scouts in Scott County, member of the Scott County Chapter of the American Cancer Society, member of the Scott County Chapter of the American Heart Association, received the highest honor bestowed on a volunteer by the Boy Scouts of America (the Silver Beaver Award), served on the Advisory Council of the Oneida Area

Vocational-Technical School, President Richard Nixon invited me to a Conference on Consumer Affairs representing Scott County, and Governors Ellington and Dunn invited me to represent Scott County on the Committee on the Status of Women.

Mr. Terry was a father figure to me; Bill Swain calls me “Mom;” and Mike Swain calls me “Granny.” You might say I’ve grown up at First National Bank. The bank has been such a big part of my life that those I’ve worked with are extended family to me. I’m thankful for the friends I’ve made over the years, both as customers and as fellow employees.

During the bank’s 75th anniversary celebration in 1979, I was named by the Board of Directors as the “Golden Girl” of the bank’s Diamond Jubilee, in recognition of my 50 years of service to the bank. In 1980, I retired from day-to-day participating in the bank activities, but I remained active on the Board of Directors, a position I’ve held since 1979.

I greatly appreciate all the opportunities that have been given to me and on March 14, 2005, I will have been a member of the First National Bank of Oneida family for 75 years.

During the past 75 years, I’ve seen First National Bank and its employees play a lead role in all the improvements to the quality of life we enjoy here in Scott County.