

Early Association With Swain, Launching Banking Career

By NORMAN ACRES FNB Guest Columnist

It has been my privilege and honor to have worked with, worked for, and been a next-door neighbor for over 50 years to Bill Swain. I met Bill through the Oneida Kiwanis Club when we were both members. At that time, I was employed by Plateau Electric Co-Op. When my job ended there, I worked in Atlanta, Georgia. Bill's bookkeeper, Caney Stanley, was having medical problems, and was going to have to be off for a while. I was asked if I would like to work for Swain Lumber Mills. We met on a Wednesday to talk about the job. I would work until Saturday and if we both were satisfied, I would be back to work on Monday and work until either of us was unhappy, and at that time, we would call it quits.

This began a relationship that continues until today. With no end in sight, Bill has given me more challenges and opportunities than I deserve. Bill didn't look at my handicap and hasn't since.

Bill has always been a worker for the community – to make it better. During the time I have known Bill, I saw the Scott County Hospital (with Bill as a board member) come into existence as well as the Industrial Development Board, Highland Telephone Cooperative (president), Huntsville Utility District (president), Chamber of Commerce (president), and finally, president of the First National Bank. First National Bank donated the land at Elgin for Mountain People's clinic and the old FNB building at Main and Depot in Oneida.

While working with Bill at the mill, he often talked about how he would have more time to spend at the mill in the future – that didn't happen. Swain Lumber Mills' operations were as automated as possible. We built concrete runways, green lumber chains, and conveyer chains to run the lumber in and out of the planer mill. To help the chicken farmers, we built a shavings house. We also installed a molder mill for finished trim stock.

Bill decided to build a gas fired dry kiln to dry 100,000 board feet of yellow pine per week. Who was going to operate the dry kiln? Well, Norman would. Norman went to Madison, Wisconsin, to Forest Products Lab, to learn to operate dry kilns. This operation increased lumber sales.

While I was working at Swain Lumber Mills, I was allowed time off to attend military funerals. I was county coroner at the time and was allowed time off to perform the duties of this job. Bill was an employer who allowed his employees to be part of the community.

One night, Bill called and asked me to come to the office. I went in and Bill asked me if I would like to go to Elgin, Tennessee, and manage the Elgin Wood Products which was having problems at the time. Bill and some other people got the operation, and I stayed there for a year, at which



Figure 1 - Norman Acres - 50-year Relationship With FNB

time the operations were sold, but Bill and others kept the plant going so there would be no loss of employees.

When the Elgin operations were sold, I was told to come to work at First National Bank where I spent the next 15 years. What an opportunity to learn! I began as the insurance officer. We offered a full line of insurance with all work done in the office. We approved the risk, quoted a price, and wrote out the policy. Bill had me go to Nashville for training. We were licensed to sell all types of insurance. First National Bank installed a walk-up window (a night depository) for after hours. It was the first one in the county. Bill decided that we needed a Control Officer (an auditor). Norman got to go to Richmond, Virginia, to train for this position. There is a banking class at L.S.U. at Baton Rouge, Louisiana – it is a two week a year course for three years. There is a lot of problems to work at home and a time limit to return the problems back to the teacher. There was a banking course at Vanderbilt in Nashville; one at the University of Tennessee (a night class in banking). Norman completed L.S.U., Vanderbilt and U.T.

Bill now decides we need a branch bank at Helenwood. Who will be the manager? Norman. We built a new bank in Oneida and a branch in Winfield. Norman was to work with the contractor to complete the job – in Helenwood, Jim Potter; in Winfield, Ray Howard; and in Oneida, Claude Coffey. While at Swain Lumber Mills, Bill and I spent a week just looking at lumber mills in North Carolina, South Carolina, and Georgia. I made trips to Arkansas, Louisiana and Texas looking at mills. You can learn what others have proved.

While at Elgin Wood Products, Bill, Harold Cross, and I went to Louisville to sell pallets and skids. Bill always drove. In Kentucky, Bill moved over to the right side of the highway and Harold asked why Bill moved over. Bill stated that someone may want to pass. Harold said “Pass, hell! They can’t catch you!” Bill has always been noted for fast driving. He is also known for trying new ideas. He did this at the lumber company and at First National Bank. The bank is as modern as one can be. If something new comes out, it will be looked at.

Bill had a part in bringing Arvin to Scott County, along with Boss Glove Manufacturing. The Tennessee Oil and Gas Association started in the Directors’ Room of the First National Bank. Bill was involved in the Scott County Airport. He is the main person to get Roane State Community College here. He has served on the Federal Reserve Board, Tennessee Board of Education, St. Mary’s Hospital Board, and several others. Norman was branch manager, loan officer, loan department supervisor, branch supervisor, vice-president, assistant to the president, and security officer and on the advisory board from the beginning and still a member of the board.

Bill’s family, his six children and our seven children, have always been the best of friends and are today. Bill is very devoted to his church, his family, and his country. He is kept busy picking up trash on his roadway, a major project of his. Why should Scott County be so trashy?

Bill believes you should “do something” – go by the seat of your britches. If you try, you can make it. If you don’t try you will never know if you could or could not. Bill gave me the following several years ago. I still carry it with me:

*“Hire people smarter than you; Listen to them; Give them credit for what they do;
Support worthy causes; Ask God’s Help.”*

Bill has been involved with the Boys and Girls Club. He helped start soccer in Scott County. Now we have Big Brothers and Big Sisters.

Because of Bill Swain, Scott County has made great progress with more to come. Bill will let you grow if you are willing to try. I assure you, that you will be rewarded for your efforts. The benefits will be more than you expected. When at the bank, which then was closed at noon on Wednesday and Saturday . . . On Wednesday, about 10:00 to 10:30, you would receive a phone call stating there was a B&P at some place. This was business and professional men. You discussed the county. What is needed? How can we get it? The Oneida City Park came from such a meeting in the Directors’ Room at First National Bank – and Bill Swain was the first president.

I was privileged to attend several of the Board of Directors meetings at the First National Bank. Wonderful things came from these meetings. Scott County profited from these meetings.