

## Kline's enterprises closely entwined with FNB for 75 years

By JERRY KLINE FNB Guest Columnist

First National Bank has been prospering for one hundred years, and for three fourths of that time our family has been in a mutually beneficial relationship with FNB.

In 1930, Charles Lawrence Kline began his entrepreneurial enterprise with a \$300 loan to begin his general merchandise store in Robbins, Tennessee. This became a nexus for local society, business, and color. Whether you needed hardware, clothes, library books, family portraits, or a gallon of milk, you would usually find yourself at Kline's Store. This type of business allowed Lawrence to become part of the fabric of his community.

In 1940, Lawrence founded the Kline Coal Company which began working deep coal mines in the Robbins area. Employing up to thirty men at any given time, this business remained strong for fifty years, weathering the peaks and valleys of economy and tragedy.

Staying strong professionally requires a strong relationship with one's financial institution. A responsible business owner is responsible to his family, his employees, and his business partners. As a merchant and community leader, Lawrence was offered a position on the FNB Board of Directors in 1959. For the next twenty-six years, he served during one of the most progressive periods in Scott County history. Through his commitments to FNB and FNB's commitment to him, the pairing was able to work together to make beneficial choices about investing money in Scott County. His knowledge of people in the community was an invaluable source for FNB. Lawrence was serving on the Board of Directors at the time of his death in October 1985.

In 1985, "Dr. George" was offered a seat on the Board of Directors to continue in the vein of his father. By this time, George had established himself as a prominent member of the community in his own right. In 1971, he had opened his medical practice with the financial backing of FNB. George and I began our practice in January 1971 with one additional employee. After twenty years, over ten thousand client records, countless house calls, hundreds of babies delivered, and four children of our own, George had one of the most respected medical practices in Scott County. During this time, the relationship with FNB allowed our family to continue with the agricultural endeavors and coal mining business. Much like his father, George was sincerely concerned about the daily lives of his neighbors and his patients. He tried to use these interests and concerns for the betterment of the community and hoped that through his position on the Board he could assist FNB in making policies and decisions that would be in the best interests of Scott Countians. He felt that by representing the diverse interests of his friends and clientele to



Figure 1 - Jerry Kline - FNB Advisory Board Member

the Board, he was serving not only these people, but also serving FNB by voicing the concerns of their customers.

At the time of George's death in March 1991, the FNB Board of Directors approved a resolution voicing their sorrow at the loss of their co-worker and sincere appreciation for his efforts as a director. The directors and staff were wonderful support during the next five years as we dealt with the multiple complications following his death. As a family, we felt that FNB was truly concerned about our loss, and at our time of need wanted to view our problems not only personally, but also with a mind toward the impact that George's death would have on our community.

The next familial connection was solidified in 1996 when I was appointed to the FNB Advisory Board. In this capacity over the past eight years, I have become better acquainted with community leaders and have learned more about various groups and business. FNB has also been very supportive of a multitude of community events, some of which I have been active in – the annual Scholars Bowl, Relay For Life for the American Cancer Society, and the annual Scott County Benefit Auction (which this year supported the Boys and Girls Club of Scott County), as well as the educational mini-grants which fund numerous new programs for all the schools of Scott County.

Currently, the Kline family's commitment to FNB and vice versa continues to the next generation. Elizabeth has moved from a job as teller in 1991 to being a veterinarian and business owner with a close relationship with FNB. Mark not only is employed as a loan officer and financial advisor, but also has a business relationship in his business of Kline Stables. FNB has encouraged his further education at every aspect, and he is currently working on his MBA.

As you can see, our family has had a long, beneficial relationship with FNB. We are very thankful for this relationship through the years and look forward for its continuation through future generations.