

Chronicle Profile

Bank's branch manager's life is an opportunity for growth

By AUDREY L. WILLIAMS
Chronicle Staff Writer

Julia Banks was born and raised in Raleigh. And as a divorced mother of two teen-age daughters, she says she viewed the move to Winston-Salem as more of a challenge than a new starting point.

"I saw it as an opportunity to grow," says the vice president-branch manager of Mechanics and Farmers Bank on Claremont Avenue.

Banks, a healthy-looking 36-year-old, first came to Winston-Salem on a temporary assignment in January and was promoted to her present position in April. However, she didn't move her family, 17-year-old Kim and 16-year-old Kelly, here until June.

At least 16 years of the Raleigh native's career has been in the business of banking. She says her first job in a bank was as a customer service representative opening new accounts.

"It seems like I've been in banking all of my life," says Banks. "I worked for nine years with a branch in Raleigh and seven years ago I started with Mechanics & Farmers."

From customer representative, the lady executive worked her way up to teller supervisor, then to assistant branch manager, on to assistant vice president-branch manager and finally to the desk she sits at now.

Being personable isn't just limited to one bank, though, and being at the helm of a branch bank hasn't stopped Banks from getting to know customers. Despite the fact she's a relative newcomer, she's quite familiar with customers,

even if just means looking at a personal check that needs to be okayed.

"You have to get to know the people of the community and the customers of the bank," she says, "and I have a 16-year banking instinct that lets me know the difference between the flim-flams and the good customers."

She says her daughters were skeptical about moving to Winston-Salem at first, especially since they had already established solid friendships in Raleigh. But Banks says she made extra efforts to assure them the move would be all right by including them in some of the decisions that had to be made. Both daughters are attending R.J. Reynolds Sr. High School this fall.

"I was sacrificing and uprooting my family," says Banks. "Raleigh was home, but it was a sacrifice I was willing to make for Mechanics & Farmers Bank."

"Even though it was a sacrifice, I had to look at my future with Mechanics & Farmers," Banks says. "And I looked at all the situations, social and economic, before I made the decision to come here on a permanent basis."

Still, Banks says that because much of her time is spent adjusting to her new position, she hasn't had very much free time to learn the ins and outs of the Twin City. The only reservations she had had nothing to do with her job or the social or economic opportunities she sought.

"Expressways frighten me," she says. "I have this fear of getting lost. But I've found it easy to maneuver my way around in Winston-Salem."

In Raleigh, Banks was active in her local church, the capital's NAACP chapter and the American Institute of Banking.



Julia Banks: Moving from Raleigh to Winston-Salem wasn't easy, but she's adjusted (photo by James Parker).

About the only tangible characteristic Banks says she can tell someone else about Winston-Salem at this point concerns its residents, she says.

"The people that I've met here and the customers have been very nice in making me feel comfortable," she says. "The board of directors, everybody's been willing to help and that

kind of makes it easier to get adjusted."

Of Winston-Salem's other assets, Banks says the school system was one of the deciding factors in the move and the reason she felt confident in bringing her daughters here.

"Taking on this job was a challenge," she says, "but more than anything it's an opportunity to grow and that's what it's really all about."

People On The Move

Banks list promotions

Joyce A. Teague has been elected vice president and Patricia C. Johnson has been elected assistant vice president at Wachovia Bank and Trust Co. in Winston-Salem.

Teague, a native of Philadelphia, is a senior account manager in the Charitable Funds Section of the Institutional Funds Management Group. She has been with Wachovia's Trust Division since 1977 and was previously assistant manager of employee benefits administration.

Johnson is a personal banker

at Wachovia's Thruway office in Winston-Salem. She joined the bank in 1968 and entered the personal banker program in 1978. She is a native of Mount Airy.

Betty Hanes has joined 1st Homes Federal as commercial loan officer/credit analyst at the Winston-Salem Main Office.

Hanes is a 1981 graduate of the N. C. School of Banking at the University of North Carolina at Chapel Hill. She also received a degree in business administration from Johnson C. Smith University.



Joyce Teague



Patricia C. Johnson



Betty Hanes

FOR THE SMILE OF HEALTH.



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'Ain't Misbehavin' scheduled for Oct. 28 at Stevens Center

"Ain't Misbehavin," the sassy Broadway musical hit featuring songs by the legendary "Fats" Waller, will be presented at the Stevens Center by a New York touring company on Sunday, Oct. 28 for two performances.

Tickets for the 3 p.m. and 7:30 p.m. shows are priced at \$13 for orchestra seating and \$11 for balcony and are on sale now at the Stevens Center Box Office.

"Ain't Misbehavin" earned the lion's share of awards as the Best Musical of 1978, including three Tonys, the New York Drama Critics Circle Award, and the Obie Award. In addition to the title song, the show includes such favorites as "Honeysuckle Rose," "Keeping out of Mischief Now," and "I've got a Feeling I'm Falling".

Thomas Wright "Fats" Waller, a gargantuan person both in physical size and musical talent, wrote more than 500 songs during a career that began in 1922 with his first recording, "T'Ain't

Nobody's Bizness If I Do." In 1929 at the age of 25, he teamed with lyricist Andy Razaf in writing the score for the Broadway hit "Hot Chocolates" and they shared a string of other successes in the 1930s.

Many of Waller's songs featured his renowned comic asides, and his humor, exuberance and pure energy have been preserved in the music of "Ain't Misbehavin," which is as fresh and enjoyable as when it was written. Reviewers have called the show "funny and poignant ... a gorgeous, joyous celebration," and as John Wilson wrote in the New York Times, "an evening of Fats Waller's songs is a delight."

Tickets for the show can be ordered by mail or phone or in person at the Stevens Center Box Office. Call 721-1945 for additional information. A \$2 discount is given to students and senior citizens.

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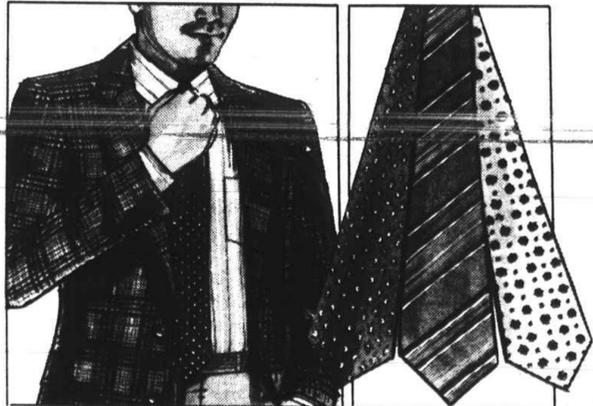
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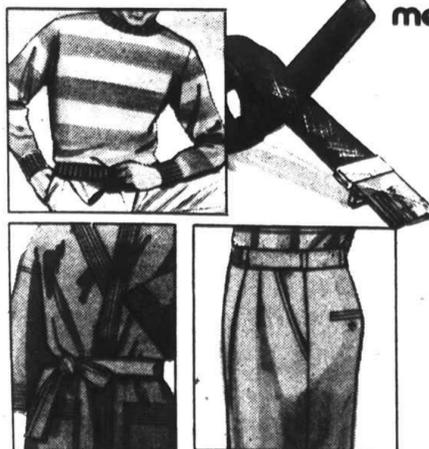
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