

**A Publication of Nashville Bank & Trust Co.**

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## DON SHRIVER JOINS AS SENIOR VICE PRESIDENT

Don Shriver has been named senior vice president in the private banking department. He comes to the bank from National Bank of Commerce, where he most recently served as the manager of the private banking division. At Third National Bank, Shriver served 28 years in the private capital, private banking and corporate banking departments. From 1981-1989, he was manager of national accounts for Third National.

"Don brings experience to the table beyond that of most bankers today," said Don Thurmond, chairman and CEO. "His dedication to the community and to the banking industry has made him one of the most respected bankers in Nashville. We are happy to welcome him to Nashville Bank & Trust."

"This is a great fit for me because of the bank's commitment to personal service," Shriver said. "That's one of the great challenges of modern banking, providing the kind of service that builds customer loyalty. They've made service a top priority at Nashville Bank & Trust."

An alumnus of Montgomery Bell Academy, Shriver holds a Bachelor of Art's degree from Vanderbilt University.

He is also a graduate of the Stonier Graduate School of Banking at Rutgers University, the National Trust School at Northwestern University and the Commercial Lending School at the University of Oklahoma.

He is active in the community, serving as treasurer and member of the executive committee of the Metro Arts Commission and Friends of Radnor Lake. He's also on the board of the Green Hills YMCA, Friends of Warner Parks, the Nashville Ballet, the Campus for Human Development, the Nashville Vanderbilt Club and a member of the Exchange Club of Nashville.

He is a communicant of St. Georges Episcopal Church and a member of the Belle Meade Country Club and the Nashville City Club. ■



*Don Shriver*

## SHAREHOLDERS GET INSIDE SCOOP ON ECONOMIC OUTLOOK

Walter Stern, vice chairman and director of Capital International, Inc., shared his insights on the economy with shareholders and clients during a visit to Nashville Bank & Trust in the last quarter.

His presentation gave an overview of the global economy and offered predictions on what to look for on the economic horizon.

"By and large, the economy is doing reasonably well," he said. "Any problems out there are geopolitical in nature, not economic. The end-

*Stern: continued on page 3*



*Walter Stern*

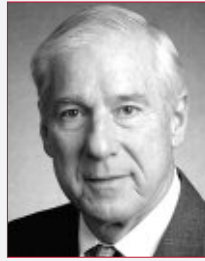
*Chairman's Letter:*

## Changing Trustees in Tennessee

According to several articles in the *Wall Street Journal*, you may have recently had a less than satisfactory experience with the trustee of your family's trust. The not-so-good experiences often-times lead to thoughts of changing the appointed trustee. These thoughts of transition are likely the result of multiple personnel changes, continual changes in the service delivery model, or maybe you feel you are being "nicked and dimed" every time you turn around.

Naming a new trustee is an important decision. Prospective candidates should be well-capitalized, stable and dedicated to the community, and very experienced in the fiduciary business. Once you and your family are comfortable that these criteria are met to your satisfaction, then the transition process can begin. Tennessee law defines the steps to effectuate an appointment of successor trustee. These steps along with the language of the trust instrument are the map in accomplishing your objective.

Since the enactment of the Tennessee Uniform Trust Code in July, 2004, the process tends to be smoother than ever before. The professionals at Nashville Bank & Trust Company would be delighted to work with you in evaluating your situation. If you would like to further discuss this topic, please give us a call at 515-1701 or 1705 and ask for me or Derrick Jones.



*Don Thurmond,  
Chairman and CEO*

## Marr Joins NBT

Julie Marr, Accredited ACH Professional (AAP), has joined Nashville Bank & Trust as accounting operations manager.

She comes to the bank after having served as an Automatic Clearing House (ACH) operations consultant, where she was responsible for testing newly developed software products for ACH processing, as well as providing training on ACH and lockbox software for banks.

"It takes a great deal of training and skill to navigate the sometimes complicated



*Julie Marr*

world of electronic banking. We feel very fortunate that someone of Julie's expertise has joined our team," said Don Thurmond, chairman and CEO.

Previously, Julie was an operations manager and business analyst for Troy Financial Services, Inc., where she helped reconcile Federal Reserve accounts and trained the staff in the daily operations of ACH processing.

Julie has also worked for the Federal Reserve Bank of Nashville, providing technical support for clients using the Fedline software. She has also served as operations manager for Fort Knox National Bank, where she was responsible for data processing operations. ■

## WHAT PEOPLE ARE SAYING ABOUT NASHVILLE BANK & TRUST

At Nashville Bank & Trust, customer service is what sets us apart. We take the time to get to know our customers so the relationships we build today will be strong in the coming years.

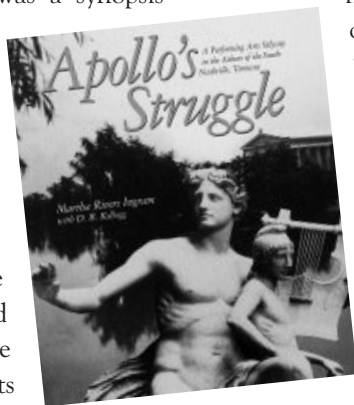
*"So far, I've been nothing but pleased. The very reason I became interested in using Nashville Bank & Trust is the personal attention they can give you. It's proved true. If there is a problem with internet banking, I don't get put on a hotline and wait for an hour and a half and push a series of buttons. I call Barbi."*

– Jody Johnson, NBT client

# Bank Hosts Presentation by Martha Ingram

Approximately 150 customers and friends of the bank joined us on Feb. 15 for an interesting and enjoyable evening hosted by Nashville Bank & Trust at Belle Meade Country Club. The occasion was an overview of Nashville's performing arts history by Martha Rivers Ingram, chairman of Ingram Industries and a longtime supporter of the arts in our city. She is currently a member of the board of the Nashville Ballet, the Nashville Opera Association and the Tennessee Performing Arts Center – and chairman of The Nashville Symphony board.

Ingram's presentation was a synopsis of her latest book, "Apollo's Struggle: A Performing Arts Odyssey in the Athens of the South, Nashville, Tennessee." Accompanied by slides of historic places, people and events in Nashville, she covered the theaters and other venues that have hosted the performing arts in Nashville; the effects of religion on music, theater and dance in



the city; the success international stars have enjoyed on Nashville's stages; the role business has played in the performing arts here; and, most importantly, the devastating effects of the Civil War on the arts throughout the South.

Ingram said she had long wondered why the performing arts are stronger in the North than they are in the South. In writing her book, it became obvious, she said, that the Civil War is largely to blame.

"The arts in Nashville – and the South – were set back by decades, if not a century by the Civil War. We are still digging out

from this horrible time in our history," she said. "Fortunately, thanks to the work of many people, the performing arts in the South are beginning to experience the kind of success that was common before the war."

In introducing Ingram, bank President Tom Stumb noted that Nashville would

not be the city it is today, were it not for her efforts in the arts.

"Martha Ingram has worked tirelessly to make the arts accessible to all in Nashville. From the building of Tennessee's first multi-purpose performing arts

center, to playing a key role in founding Tennessee Repertory Theater, to spearheading the construction of a new world-class concert hall – wherever you find significant progress in the arts, you'll find Martha Ingram."

"We are honored to host an event for Martha Ingram," said Chairman Don Thurmond. "Her dedication to excellence is an example for all of us."

Ingram's book, "Apollo's Struggle," can be found at all major Nashville bookstores or online at Amazon.com or [www.providence-publishing.com](http://www.providence-publishing.com). ■



Martha Ingram

## WE WANT TO HEAR FROM YOU!

Do you have comments or questions about the information in Nashville Banking Times? We encourage you to send letters to the editor to [tom.stumb@nashvillebankandtrust.com](mailto:tom.stumb@nashvillebankandtrust.com).

If you would like to receive Nashville Banking Times via email, let us know by emailing [anna.mcniell@nashvillebankandtrust.com](mailto:anna.mcniell@nashvillebankandtrust.com).

### Stern: continued from front page

point of this will be a volatile and trendless market. We'll do okay unless one of the geopolitical problems heats up."

Stern is a Chartered Financial Analyst, a member of the Council on Foreign Relations and a board member of The American Committee on Foreign Relations, as well as brother-in-law to NBT Board Member Jack May. He's responsible for following financial and political developments in New York and internationally. Capital Group Companies,

Inc. manages more than \$900 billion in assets, many of which are represented by *The American Funds* family of mutual funds.

In addition to his corporate duties, Stern is chairman of the Hudson Institute and vice president of the Washington Institute for Near East Policy.

"Wally understands the big picture in terms of the economy," said Don Thurmond, Nashville Bank & Trust Chairman. "We're very grateful that he came to speak with us and that our shareholders had the opportuni-

ty to hear what he had to say. Having access to this kind of information can make a big difference in your investment strategies."

Stern outlined several economic indicators to keep an eye on in the coming months.

"The things to watch for are a deterioration in the situation in the Middle East, a further escalation in the price of oil, a spike in interest rates or a sharp decline in the dollar," Stern said. "Any of these things can throw off the economic balance we're currently maintaining." ■

# At NBT, Service Is What Sets Us Apart

*At Nashville Bank & Trust, we go that extra step for our clients because we understand their needs and goals. Outstanding personal service is what sets us apart from the competition. The following stories are true tales of outstanding service provided by the staff at Nashville Bank & Trust.*

## BRINGING SENSIBLE MANAGEMENT TO YOUR FINANCES

A customer had investment accounts all over the country with no defined approach to asset allocation or investment objective. We moved all of these accounts to Nashville Bank & Trust. The client was pleased she no longer had to deal with trust personnel at one institution and brokers at another. Our wealth management professionals are equipped and licensed to handle all her needs and, with our coordinated approach, she had more control over her finances. Now she only has one place to go to get a complete overview of her investments.



*NBT President Tom Stumb*

## LOOKING OUT FOR YOUR INTERESTS

At year's end the NBT Wealth Management team reviewed each account for realized and unrealized gains/losses. The purpose of this review was not only to capture any year-end opportunities within these accounts, but to be able to communicate to our clients the status so that it might aid their overall tax situation. Many clients have accounts at other institutions and we want to give them timely information, which may lead to an optimal harvest of losses/gains in those accounts as well. We also offered to speak with their other advisors in order to accomplish this result.