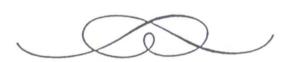
40/A Mountain is Only a Hill but we still get the job done, and overall do a better job.

Southern hospitality still rules business and has not been replaced by the abruptness you can find in the North. I don't believe this has changed much in the last 40 years; the South will remain a warm, friendly place in which to live and work.

If you elect to go into business, see the future as bright, keep your ambition aggressive and keep moving forward in your ideas. A status quo company cannot exist for long. Company environment must not grow stale. Adapt to meet the changing times and people's need.

Fulfilling a desire is like building a house, you do it step by step. You cannot turn on confidence like a faucet; it has to be developed. Believe in yourself, your talents and your idea -- and go for it.

From the beginning of my business, I have had as my daily guide: "Have faith and trust within yourself. Be honest to the fullest extent with yourself, your employees, and all those you deal with." It has paid off in enormous dividends.



To constatel

Success is not so much of talent or opportunity but concentration and perseverance. The way for you not to fail is to determine to succeed.

- Virginia Cornelius



VIRGINIA H. CORNELIUS

Senior Vice President

AmSouth Bank

(Formerly, First National Bank)

Perseverance in the Work Place

You reach your success plateau when you have achieved a goal, set another and each goal has led you to a position where you demonstrated leadership that aids world economy. When this happens, you can say, "I have reached a successful plateau in my career."

There's no secret of how to succeed; it's how you utilize your talents in the career to which you are best fitted. Success is the end of an obstacle course, and it will come to those who stay on the course.

In reaching for a goal, the first step is to "know yourself and what you want from a career." No one is more important than you. You are the one to guide your life, so never let anyone undermine you from achieving your full potential. In 1941 I was ready to find work. I applied at the First National Bank of Birmingham, and they hired me. At that time all bank tellers were men. There already was a secretary, so I became a file clerk. When men went into service during World War II, the women had an opportunity to do many jobs throughout the bank. After some time I was able to move into a number two teller position for which I was paid sixty dollars a month. Later when a head teller position came open, I moved into the position and was never out of balance.

Then a break came! A man with the bank had trouble balancing his accounts and decided to leave the bank. I asked for that job, and I got it. When I was sure I could do the job well, I learned he had been paid much more than I was. I had moved up in position, but my salary stayed the same.

I took the street car downtown to the office of the bank president. I apologized for breaking the chain of command by coming to him with my problem. The president graciously accepted my visit. When I told him that the bank had paid the man I replaced much more than I for the same job, he readily detected my problem and said, "I will see that you get a raise on your next check."

The war changed the hiring policies and opened doors in the banking business for women. The obvious place for banks to turn was to their female employees, mature, experienced, loyal women who had been the rank and file troops of the banking world throughout the war effort.

There's no simple answer for how to move up the corporate ladder. Success, whatever it be, won't come easily; you have to work for it. More importantly, you have to want to reach a goal.

Until 1955 I worked many jobs in the bank and this gave me a firm foundation in basic banking. During my years with the same bank, I have served in management positions such as assistant manager, assistant cashier, branch manager, regional branch supervisor, vice president, and then senior vice president. When I was informed that I was to be promoted to branch manager, was I shocked? Of course! I knew it wouldn't be easy being the first female branch manager, but soon the assignment smoothed out and production went very well.

A few years later, I was promoted to senior vice president, and again I was shocked. It was not going to be easy inasmuch as I was the first woman to be senior vice president, but I felt the courage to fill the position to the best of my ability. It has been surprising how successfully everything has taken place, both in acceptance and promotions. I attribute this to the support of my peers and superiors.

These moves were great transitions in my career because I never once thought of a women becoming an official of the bank. I was actually pushed to the front desk.

Any "only woman" in a male-dominated decision-making group is in a precarious position. She readily senses that each man will focus on her behavior within the group and watch how she handles her part in the decisions. She must establish her own executive image.

People who talk about a need for female perspectives in business value women as peacemakers, mediators, and compromisers. I have found these traits assets throughout the banking system. These traits are common grounds; a valuable piece of turf in a business solely dependent upon the best public relations a company can provide. On the status that graces our business, there must be fairness and justice. Common sense tells us to be fair and honest with all people. Integrity is the cornerstone of good business.

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My code each day is "to treat everyone, whether customer or employee, as I'd like to be treated." I try to understand them and their needs just as I'd want someone to try to understand me and my needs if the situation was reversed. I have tried to close each day knowing that somehow I've helped someone whose needs were met.

Early in my career I learned that if I was to advance in the company, I must become a good listener. I could not give my opinion unless it helped solve a problem. You learn a lot by serving in a company with great management. Mrs. Van Hoover said it well in a note to me -- "The 'bank' to you is like 'Harbert' to me -- part of the family." Those who respect themselves are likely to be respected by others.

How do we know when we are performing our job efficiently and building a rapport with the public? I felt I was serving my company to the best of my ability when I received the following letter.

Dear Mrs. Cornelius,

Congratulations for becoming the first woman Senior Vice President in the history of The First National Bank of Birmingham.

I am very pleased and proud to see you achieve such a high status in our bank. More importantly, your achievement has been based on hard work, competence, fairness, and ability. These attributes are very hard to obtain and at the same time be recognized.

Congratulations again and keep up the good work.

Sincerely, /s/ C. Rogers Hyche Vice President

I believe we have the same human potential to transform

Perseverance in the Work Place/45

our lives in spite of mistakes, errors and failures in the past. What's important is what's before us. You can succeed if you think you can! As our reputation for success grows, the market will start to reach our for us.

Being happy with yourself can make a big difference in your career. People with good self-esteem hold themselves in high regard. They don't demand total perfection, but they do expect the best performance possible. They are comfortable both in and out of the spotlight as the situation requires.

It is beneficial to keep abreast of what is taking place in all areas in any way connected to your position. I have also kept an open-door policy so my employees can come to me for business discussion. I would not feel I had done my job well if I let an employee leave my office feeling he had gained nothing by our talking together.

There has never been a dull moment in my banking career. Each day, a new world presents new challenges and problems. I have learned not to be afraid of people. And I know what to do to help them and how to understand their needs.

You can call me ambitious. I completed each business course offered by the bank. With a better knowledge of banking, I was soon sought by co-workers for help and by customers for answers to questions ranging from finances to domestic problems.

In reminiscing about my experiences moving up the ladder, I like to relate how men have reacted to women in positions once held by men. Often a customer asked to see "the man," assuming a man must be in charge. Men came in thinking they must talk to another man in order to see momeone in authority.

I took these in stride and straightened them out tactfully as I told them that I was the one with whom they need to talk.

I have been asked to advise women considering a banking career. While such positions hold prestige and glamour, they also bring tremendous responsibilities. Not all women, or men, are physically and psychologically prepared for the business. While a bank is not for everyone, it does offer a most exciting and stimulating position in which one could find to work.

The formula for success in banking, as any other field, is simple: hard work, dedication and, most of all, enjoying what you do. If you enjoy your work, the hours will fall in place. A woman can be successful, but it's harder for her than it is for a man. She must juggle her responsibilities as wife and mother. It's harder for women who want a family and a career, but it can be done. Dedication to our work means long hours, arriving early and staying late, whatever it takes to get the job done. Some women aren't willing to do that.

Compare an ambitious person to a bumblebee. The bumblebee's wings are so thin and his body so heavy that he cannot fly, but he doesn't realize he can't fly. He puts so much ambition behind his efforts that he flies anyway. Your success in the business world is to never stop accepting challenges because once you stop accepting challenges, you stop growing in value. The first ambition one must have in abundance is a willingness to work.

There is no assurance of security or comfort if we are not committed to our work. Nothing worth pursuing is "free of risk." As we grow in stature on our job, we are in a very vulnerable position because we are exposing the image of the company and ourself to the world at large. A challenge requires you to be both daring and spirited if you are to move up in the company.

Banking is no different from other careers; it offers opportunities for women as well as for men. A good education is a requirement for job performance as well as job promotions. Once you have the education, make up your mind to pay the price if you want to get to the top.

If we really enjoy what we're doing, success will come. We can't do a good job if we don't like our work. We must put all of ourselves into our job while we are serving on it. It shows if we are happy, other people can tell. The measure of our success is knowing that we do the best job we can. It's a great feeling when our efforts are acknowledged by company officials, employees and many outside people.

One must believe in himself and remove all mental blocks as to what he can do. A good motto is: "Have the vision to see; the faith to believe, and the courage to do." Believing in yourself makes it easier to achieve that which you believe you can achieve.

I believe American businesses can meet the challenge to be world leaders if they wake up to what's happening around them. There must be company loyalty, workers must improve productivity and companies must continue to improve their products or services. There must be means by which the free enterprise system can build company strength through its own expertise in managing the company and not by the government and organizations becoming a dictator over them.

I have been fortunate in working with opportunities around me. Opportunities and a knowledge of what I

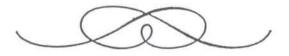
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wanted have worked as a team. The rule of life -- not the exception -- is that nothing stays the same for long. It is up to us to take hold of opportunities as they come before us.

I am optimistic about my company. While the company has multiplied its branch operations, yearly deposits and investments, I envision plans for continuing growth. The bank has maintained strong leadership and closely scrutinized management throughout its existence and these factors have contributed to its phenomenal growth. With its policies of fairness and justice, no company in the world could have been better to me, as an employee and as an officer, than the First National Bank (now AmSouth). It would have been impossible for me to have reached my present position without a great working rapport between the company and me. Advancing in a company means working as part of a full-fledged team that maintains a spirit of cooperation all the way.

Management beckons those who set themselves out as leaders, team performers and an evaluator of situations with positiveness. Whatever successes I have made have been made through hard work, dedication to seeing a job well done and appreciation of those who have stood by me while I performed the duties I have held.

The bottom line to success is to have full mind control over your career and put your abilities in the right perspective. Live and work for today! Today is the day you can make tomorrow the cornerstone of your future.



Success is when your ambition reaches for the stars and the light never goes out, even while you travel through tunnels.

- Renee B. Cox



President Coxco, Inc.

Believing is Receiving

Like many other who have started a business, I worked in a similar company as a sales secretary, making my way into a managerial position, but a "business itch" set in and would not go away. I kept seeing myself sitting in the boss's chair. I knew I was qualified, but the question confronting me was where to get my start-up money.

I became a real career person after my family was complete: my husband and our two children. I wanted to expand my potential, but there was no place to go at my present job. Your career is not successful unless you contribute to world economy and that concern was challenging me. I wanted personal satisfaction and a chance to demonstrate my leadership without falling victim to frustration and stress. I could know this only if I moved into a leadership position.