

### Miss Broyles is Engaged to Mr. Beard

Free Press, Chattanooga 1, TN, Wednesday, October 21, 1959



The engagement of Miss Judith Ann Broyles, daughter of Mrs. Mable R. Broyles and the late G.T. Broyles, to Jerry Ray Beard, son of Mrs. Virgie Beard, is announced today. The couple plans to be married in late December at the East Ridge Baptist Church.

The bride-elect is the sister of Lt. Gene T. Broyles, who is stationed with the U.S. Air Force in San Antonio, TX and Pfc. William D. Broyles, who is stationed with the U.S. Marines in Norfolk, VA; James M. Broyles and Patrick L. Broyles of this city. She is a graduate of Central High School and is presently employed at Pioneer Bank. Her church affiliation is with the East Ridge Baptist Church.

The prospective bridegroom is the brother of Mrs. E.M. Gardner, Apison, and Jake Beard of Florida. He is a graduate of Central High School and is now serving with the U.S. Air Force at Homestead, FL. He is a member of Ridgedale Baptist Church.

### Two Bank Officers graduate from specialized school

Homestead – The First National Bank of Homestead recently announced the graduation of Judy Beard and Bob Jensen from the School for Deposit Counselors as of May 1984.

“The complicated nature of today’s saving and investing environment requires a higher degree of knowledge and expertise among bankers who advise customers about money management and financial planning. We at The First National Bank of Homestead intend to continue to offer the best in professionalism through a new breed of service personnel, the accounts counselor.” Bill Losner, bank president, said in offering his congratulations to Beard and Jensen.

Beard and Jensen are two of approximately 300 bankers around the country who are working toward or have completed graduation requirements from The School for Deposit Counselors. Students must attend classes in economics, finance, securities, and money market investments, as well as principles basic to financial counseling. In addition, each prospective graduate must display an above average ability to deal effectively with the financial customer in a personable and professional manner.

“Banking is the single largest component of the financial industry,” Beard said. “Studies show that consumers overwhelmingly prefer doing business with a bank over all other financial suppliers, including brokers and insurance agents. That places a lot of responsibility on the bank’s accounts counselors. I have to stay informed in order to help my customers make the best choices for their checking, savings, and investment dollar. And although that isn’t always easy, I think the hard work pays off when a satisfied customer says, “Thank you.”

Since their graduation, Beard and Jensen have been training all the accounts counselors in these advance subjects. The School for Deposit Counselors is sponsored by Financial Products Group, a financial marketing and consulting firm based in Chicago.

## EXTERMINATOR LOVES TERMINATING INSECTS

A Day In The Life

A Weekly Series About Professions in South Dale

By Kyle Stuart: Staff Writer



What is the most difficult part of the pest control business? Dealing with roaches? Chasing rats? Getting bitten by dogs?

“One of the hardest things to do is to be able to communicate with 1,000 different personalities,” pest-controller Jerry Beard said. “People think all we do is walk around with our spray guns and dill bugs. But you really have to love people. It’s a lot harder than spraying.”

Beard is the one-man operation of Jerry’s Pest Control Service. He’s a big, friendly guy with a scruffy beard and a golden mousetrap pendant hanging from his neck.

He has been in the business for about 25 years and has been through more people’s homes than he can remember. Between his wife, Judy, a vice president and branch administrator of the First National Bank of Homestead and himself, Beard said, “there’s not too many people we don’t know in Homestead.”

“I’m a right-wing conservative politically, (but) I pride myself on being able to communicate with any of my customers without offending them. I just try to make people friends of mine,” he said.

Beard’s consistency and longevity in the business have given him time to develop lasting friendships with many people on his route.

I go into people’s houses early in the morning or early in the evening and you catch them at times when only family people are around. You get to know them like family,” he said.

“I get great enjoyment watching babies grow up and have kids of their own,” he said. “sometimes I fell like I’ve got hundreds of children.

Loyalty to Beard has brought him business from second and third generations. Business is so good that – other than the bare minimum that is required by law – he never advertises.

“All my business is by word of mouth,” he said. Sometimes his business is leg of mouth – walking thorough homes can have it’s disadvantages.

“There are no real hazards in my business except for dogs,” he said. “I’ve probably been bitten 300 times.”

Most of his days are spent with a spray gun in hand, giving a routine shot of pesticide into cracks, crevices and dark places. But there have been times when he has had encounters with certain aspects and shades of life many people would find exciting, if not horrifying.

Take rats, for instance.

“I love to hunt rats and mice,” he said, happily. “Probably the largest rat job I ever did in my life was with a service station.”

There were rats everywhere, he said.

As Beard tells it, a restaurant near the service station had gone out of business and a battalion of rats had set up house near the property, living and breeding in drainage pipes.

One night, Beard set out to kill them. When he arrived, he drove his truck around in a semi-circle, shining his head-lights over the lot and saw "over a hundred rats in a minute and a half."

"In all the years I've been in the business, I have never seen rats as bad as that," he said. "I put out enough rat bait to kill 500 of them and I'm sure I killed close to that amount.

Rats, bug and dogs aside, it's a job he has no intention of ever giving up. He likes what he's doing and, most of all, he likes his customers.

"Whenever I get up in the morning, my wife never hears me say I don't want to go to work," he said. "It's like going to see a good friend. I have the perfect job. I figure if I'm going to get tired of doing it, I'd have found out a long time ago."

**Mabel (Lowery) Broyles Obt.**  
**3-11-1977**

**BROYLES – MRS. MABEL LOWERY**, age 70, Rt. 6, Ringgold, GA, died Friday afternoon in a Chattanooga hospital. She was a member of Westside Baptist Church. **Her husband was the late Gus T. Broyles. Surviving: daughter, Mrs. Judy Beard**, Homestead, FL; four sons, Lt. Col., U.S.A.F. Gene Broyles, Springfield, VA; Jim Broyles, Chattanooga; Master Sgt. U.S.M.C. William D. Broyles, Laura Bay, SC; Patrick Broyles, Princeton, FL; two sisters, Mrs. Ethel Bowman, Ringgold; Mrs. Helen Brock, Rossville, GA; brother Herman Lowery, Pekin, IL; six grandchildren; several nieces and nephews. Arrangements will be announced by Wallis Funeral Home, Ringgold. The body is at the funeral home.

**Judith Ann "Judy" Broyles Beard Obt.**

**Judith Ann "Judy" Beard**, 64, left this world to be with her Lord on September 29<sup>th</sup> after a brief illness. She is survived by her **living husband of 45 years, Jerry Ray Beard** and a dear sister-in-law, Edna Gardner, as well as two brothers, William "Bill" Broyles and his wife Charlene of Memphis, Tennessee and Patrick Broyles and his wife Barbara of Tallahassee, Florida. She was preceded in death by two brothers, James and Gene Broyles. She considered Ron and Peggy Dorris to be her "adopted" children and their children Ryan and Tiffany as "adopted" grand children. She was a devout member of the first Baptist Church of Homestead where she considered the entire congregation as her extended family. Her strong Christian faith was an inspiration to all. She was Vice President of the First National Bank of South Florida where she was a valued and dedicated employee for over 44 years. She considered the Bank to be her second home. She was a member of the American Business Women's Association and a graduate of Leadership South Dade. She grew up and attended Central High School in Chattanooga, Tennessee. Jerry and Judy were married December 22<sup>nd</sup>, 1959 and moved to Homestead in 1960. The viewing will be held Friday, October 7<sup>th</sup> from 6:00 p.m. to 9:00 p.m. at Branam Funeral Home in Homestead. The funeral will be held Saturday, October 8<sup>th</sup> at 11:00 a.m. at the First Baptist Church of Homestead. In lieu of flowers, donations may be made to the First Baptist Church of Homestead, general fund, in her honor. A great many friends and family will mourn her passing and she will be missed dearly. Absent from the body, present with the Lord.

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