



**COLUMBIA NATIVE ANNOUNCED AS INAUGURAL RECIPIENT OF
FIRST FARMERS & MERCHANTS BANK ACHIEVEMENT AWARD**

COLUMBIA, Tenn. (July 29, 2009) – A Columbia native who has built a successful career as a veterinarian while mentoring students who face challenging family situations has been named recipient of the initial First Farmers and Merchants Bank Achievement Award, the Columbia-based bank announced today.

Gwendolynne Smith Jackson, a Knoxville veterinarian, who graduated from Carver Smith and Central High Schools in Columbia in the 1960s, as well as Columbia State Community College in the early 1970s, will receive the honor in ceremonies held at the Columbia bank on Friday, August 14, 2009.

Intended to annually recognize individuals with Middle Tennessee roots who have been quiet but effective achievers, the award also seeks to honor people whose integrity and successes are representative of both the American spirit and the values of First Farmers and Merchants Bank, especially at this time of hardship.

“Gwen is an excellent choice for this award given her character, her entrepreneurial spirit, her efforts to increase the outreach of veterinary science and the impact she’s had on both young people and folks who love animals,” said T. Randy Stevens, chairman and CEO, First Farmers Bank. “I’ve known Gwen for years and can affirm she represents the best in people... someone who’s achieved much while overcoming life’s challenges. Along the way, she’s influenced others and brought little attention to herself. All of us could learn much by emulating her approach to life.”

A 1969 graduate of Columbia Central High School, Jackson graduated both Columbia State Community College (1971) with an associate’s degree in Science and George Peabody College (1973) with a degree in Biology. After becoming a board certified medical lab technician, she attended Tuskegee School of Veterinary Medicine, graduating as a doctor of veterinary medicine in 1979.

She was awarded the title of Miss Columbia State Community College in 1971 and Miss Tuskegee School of Veterinary Medicine in 1975.

She practiced veterinary medicine in Savannah, Georgia for a year and then moved to Knoxville, Tennessee to serve as a relief vet to several veterinarians. Later, she took a position as veterinarian at the Knoxville Pet Emergency Clinic. In 1990 she opened All Paws Veterinary Clinic in Knoxville with her husband Olvin.

A practicing vet for more than 30 years, Jackson has developed and provides awareness programs about animal healthcare in Knoxville schools and has been one of a number of vets who have helped Knox County run its annual, low-cost Rabies Clinic. She is also a competitive horse woman, specializing in endurance riding and teaches horsemanship to collegiate-level students in the Knoxville area.

Several years ago, the veterinarian began working with principals at nearby schools to provide a mentoring program to support children with challenging family situations who might need extra attention or skill development to reach their potential. Her efforts involve time spent at her farm riding horses, taking care of animals and generally experiencing nature. The time together also allows Jackson and the youth a non-threatening setting for talking about issues and offering encouragement.

“Gwen is a lot like First Farmers -- we both began modestly, had many challenges in our early days, but we developed high standards and maintained a quiet integrity along the way and that’s led to our mutual successes,” Stevens said. “I think both Dr. Jackson and First Farmers underscore that you can achieve anything, regardless of external circumstances, if you put your heart and mind to it, remain true to your principals and are willing to give back to people. Gwen, especially, is also an example of how a positive attitude can overcome and win in life... and that spirit of success is something we all could use right now.”

Jackson’s husband, Olvin, is a planner with the Department of Energy’s Y12 Site in Oak Ridge, Tennessee and she has two children, a daughter, Kyoo, 27, a physician in the Bronx, New York, and a son Aaron, who is a criminal justice student at Old Dominion University, Norfolk, Virginia.

Recipients of the First Farmers & Merchants Achievement Award do not need to be high profile individuals, have a direct relationship with First Farmers or even live in the Middle Tennessee area. The award will be bestowed annually.

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About First Farmers & Merchants Bank

Founded in 1909, First Farmers & Merchants Bank (Member FDIC) is one of the most successful independent banks in Tennessee, with total assets of approximately \$917 million and deposits in excess of \$758 million. An additional \$2.7 billion in assets is held by its Trust & Financial Management Department. Headquartered in Columbia, Tenn., the bank operates 17 offices in a seven county area in Middle Tennessee that includes Maury, Lawrence, Marshall, Hickman, Giles, Dickson and Williamson counties. It is distinguished by its commitment to traditional, personal banking relationships that incorporate state-of-the-art technology to provide the highest possible level of service. For additional information, visit www.fandmbank.com or call the main office at 931.388.3145.