

# TRANSCRIPT: JOHN ZACEK INTERVIEW

Mr. John Zacek · Vice President of Regional Lending and Sales Manager of the Victoria region

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## TRANSCRIPT

An interview with Mr. John Edward Zacek , Vice President of Regional Lending and Sales Manager of the Victoria region. Zacek is a 1982 graduate from Texas A&M and an inducted member of the Tyrus R. Timm Honor Registry.

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Mr. John Zacek | Transcript  
Tyrus R. Timm Honor Registry | Department of Agricultural Economics | Texas A&M University

Could you please introduce yourself and tell us a little about your career?

Howdy! My name is John Zacek. I'm class of 1982, Ag Economics Agribusiness from Victoria, Texas. Glad to be of the fighting Texas A&M Class of 1982.

Could you tell us a little about your experiences at Texas A&M?

You know probably the most rewarding experience that I had in Texas A&M related to just that— that Aggie network, just that business of belonging to another family. You know, growing up in a large family, I'm the youngest of seven. There was always a lot of us around. Wow; when you come from a small community, a small town, a small school and you get to Texas A&M, initially I was just absolutely overwhelmed. It was just all of the people and we're talking about in 1982, think about what it is like today and how scary and frightening it might be even for my seventeen year old daughter, hopefully when she gets here as I think she's calling herself a class of '19 or two thousand seventeen, excuse me. But that network, that family was so comfortable when you meet somebody on the sidewalk and they tell you howdy and they're welcoming and you look lost and they're pointing you in the right directions, tho— those experiences you never forget because again, small boy coming to a big campus was very frightening but, that only lasted, days.

What experiences at Texas A&M do you value the most?

Probably the experience that I value most at Texas A&M was my involvement with things like the Ag Eco Club and the Saddle and Sirloin club, I was on the livestock judging team for a period of time during my undergraduate degree. Um, I just found that all of those experiences allowed me to get even very— even closer almost, again like family with the people that I associated with. More importantly than anything is that willingness of one another to help and that outreach of the faculty and advisors and staff, they were just, they were just really awesome in making sure that we had the Aggie experience and got the education that we're here for.

Can you describe your early career?

My early career involved agricultural banking. I've been an agricultural banker ag lender for a commercial bank for 27 going on 28 years now. Right out of college I started in a credit training program and then what transpired from there was a very fast track to getting behind an agricultural loan desk. Being an agricultural lender, I guess I must have succeeded I guess I had good credit skills because they moved me over a period of 10 years from being an Ag loan officer all the way to being a Senior Vice President. By my twelfth year in banking I was a member of the loan committee, making decisions for as much as eight and ten million dollar loans at the bank. I have continued to be on the loan committee serving as regional executive vice president for the company. To this day just really enjoy working with all of the junior lenders, helping them with their loan decisions and working with them toward hopefully helping somebody with their business enterprise and be successful in business. I really enjoyed my early banking career because it was such a wonderful foundation that built on my college

degree, and certainly that work experience added to my college degree has been the foundation that's allowed me to be as successful as I feel like I am today.

In your opinion, what does it take to achieve success?

You know achieving success in life, probably more than anything involves just that old basic hard work and a good education. You know it takes that education that foundation first but you know folks, we can't forget about the fact that you've got to apply yourself and you gotta, and that's more than anything what I try to when I mentor students try to tell them, achieve, set your goals high, don't set them beyond your expectations or beyond what you can accomplish in life. But don't be scared to set those goals very high. That being said, don't be scared of setbacks, you know you learn just as much from your mistakes as you do from your successes often times more from your mistakes, and that's what I've learned probably in life more than anything is that education taught me a lot but that practical experience and those learning

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experiences have taught me so much more than even just that basic college education which we all know you can't do without.

What advice do you have for students of Agricultural Economics?

Probably first and foremost is make sure that you're chasing your dream, you know make sure you're chasing something that can provide you with the job that you're going to enjoy. You know I absolutely love going to work everyday it's a passion of mine it's something that I thoroughly enjoy, I don't dislike being at work, and I say that not that anybody else you say "well I got a paycheck that can make me happy" no that's not what it really what it's about. It's more than that— it's more than just a job its a career, it's something that you enjoy. So what I feel is probably the most rewarding thing to me, and the thing that I would like to give back to students as the message is make sure that you follow your dream. Get the degree that chases that dream, get what it takes, participate in programs like Rister's Entrepreneurship program. You know there's so much gained out of a program like that, running a business model, seeing you know the good optimistic view and what the pessimistic view might look likened understanding you know that in banking, we look at your business the same exact way. We're going to provide a pessimistic or a shock analysis to everything that you provide us with. Whether it be you telling us you can produce 200 bushels of corn and we say well what if you only produce 150 you know what if the price is not seven dollars the price is only five dollars all the way to an inventory loan that you know you expect the inventory cycle to be a thirty day inventory cycle and we say well what if it gets out to sixty days and your receivables don't turn as quickly as you thought they would, what does that do to your cash flow cycle. So all of that points back to the fact that, you've got to be prepared, you've got to have your base, but more importantly that education is going to teach you about those business lessons and that's really what I think students need to understand, and that's what I like about Dr. Risters entrepenu— Rural Entrepreneurship class more than anything is that its taking textbook knowledge and its applying it to the real world. Its making you build a business model to see if you can succeed and what some of those things that might allow you to exceed beyond your expectations, as well as those that might set you back and how do you overcome those setbacks.

How were you able to manage time for family, work, and other priorities throughout your career?

You know managing time is probably the biggest challenge and it's probably the most precious gift that we're all given is how do you manage your time and how do you do that effectively. You know there's really four parts to that, there's your professional time spent on the job, there's family time that you spend, there's that time that we spend that we call civic, or giving back to your community, and then the time that you give to your Lord and Savior. You know, all of those things are important and you've got to balance all that, the top of that list you know our God is always first but outside of that in terms of real time spent, my family is precious to me and I make sure that I don't spend too much time away from them, and you can always feel it. You always know when you're out of touch with family, particularly when you've got kids that are teenage and you find yourself grasping trying to figure out what's going on in their life. As far as I'm concerned I've slipped a little bit too far away from the day to day life at that point, but my work and thank goodness I work for an employer that understands the importance of balancing family with civic and work. It's those things— because all this things are important in the real world, because when people see you and you're happy with your family, and they see you involved in your community, not to mention you're successful in your business. That's exactly what they're after. Thats what they want to see when they look to you as their relationship manager and that's what we call ourselves in banking is relationship managers. So, those are important factors that people judge you by so I think when you balance those things people know it, and they can see that adds to your success.

What are your thoughts on being selected to the Tyrus R. Timm Registry?

Being selected to this Tyrus Timm honor registry is probably one of the most humbling moments and awards that I've ever received. To be recognized by colleagues, particularly at the professional level that we're at having been out of the working world for 20+ years, there's not anything more humbling than to have been recognized by your peers and your colleagues. I'm humbled by that, I'm not a person that really likes recognition, I feel like I need to be giving back to A&M because what I gave to me is my time, and my energy, and my talent and recognition isn't really what I hold in a high regard so, being humbled,

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being honored, very gracious for the award. Very thankful for the recognition is what I would tell you is probably the way I feel about this wonderful achievement and award.

Is there anything else you would like to add?

I want to add something about Texas A&M University and the college of Agriculture. You know I served for a period of time on the board of directors for the Association of Former Students, and I don't want to take anything away from any of our other system schools or any other colleges here at Texas A&M University, but being a graduate of the college of Agriculture I can tell you this. There's not a closer knit family, there's not a feeling of care, we're gonna take care of our students both at the undergraduate level and even beyond that You cared for, not just by the fellow students, not just by your advisor, but by all the profs, all the faculty, there's a true genuine caring for students not to fail but to succeed. And, when I interact with the professors within the college, just as an example, not more than two weeks ago I called the college and said "We need a young, full of energy, fire in the belly, student that's got good people skills and can make a good commercial lender." Within a day, I was getting emails back with some good resumes and some good o— so there's this network and I know that exists across the whole Aggie family, but the fat that you're known as a name and as a person within the college of Ag and you feel like you're a family, is just an awesome experience.

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