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My family came to Upper Arlington early in 1962, so I started at Hastings Junior High during the second half of 8th grade. I recall this as a difficult transition since joining any group of people midstream, especially early teens, is simply not an easy task. This was the second such difficult transition for me as, just four years before that, my family resettled in the US after immigrating from Germany. My father had a small business based on a German industrial product, and his challenge was to introduce and market that product in the US. My older sister and I didn't have any say in the matter; we just rolled with it. So my schooling started in Germany, in a leafy suburb of

Frankfurt, then continued briefly in southern Ohio - Portsmouth specifically - where I learned most of my English plus American ways, and then continued in UA. With each passing year, I felt more American, and though I never felt 100% "at home," I think I pulled off "fitting in" reasonably well.

Next came four years at Kenyon College (Gambier, Ohio) where I majored in Political Science, joined a fraternity (DKE) and established a number of life-long friendships.

All of us men from that era were eligible for the draft and had our military fates determined by the infamous lottery of 1969. It was my bad luck to draw a low number which sealed my post-graduate plans. Although I had been accepted in a Journalism program at Boston University, that was not a field that was going to keep me out of the military, so by early Fall of 1970 I found myself on a bus to Fort Knox, KY to start a totally new stage of life - the US Army.

To keep it brief, I was trained as a "Medical Corpsman, Combat," and, as the logical progression at that time would have it, by the Spring of '71 forces beyond my control were moving me onward to a fairly remote place in Vietnam. Dalat was genuinely a garden spot, especially compared to most other areas of the war zone where I might've landed. I was attached as Battalion Medic to a Construction Engineering group whose mission was to build roads connecting several parts of the country. Officially we were readying Vietnam for democracy to flourish (transportation and communication links being seen as essential) but as it turned out

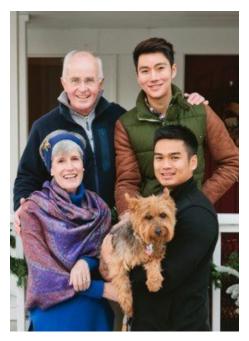
we built the roads that the North Vietnamese invaders used a few years later to rush to Saigon. No tour in Vietnam was a cakewalk, but compared to what might've been, I spent a year doing what felt like good work patching up wounds - both combat-inflicted and industrially-inflicted by heavy machinery - and providing medical services to local civilians. Unexpected both in our training and our mental preparation for a tour there, were the high frequency of sexually-transmitted diseases and drugs, and everything associated with a rapidly-declining morale of an Army as it's pulling out of a war zone.

I came back to the US in one piece though, as most returning vets, I had my six months or so of being pissed-off at the world. At the end of that transition period, I took a job with Borden Chemical as an industrial salesman based just south of San Francisco. I loved living in and traveling through Northern California, as my job required, but I soon disliked the work and started laying plans to change it.

Two years later I enrolled in a graduate business program, with an emphasis on international business, at Thunderbird Graduate School on the outskirts of Phoenix, AZ. Standing in the registration line on the day before classes were to start, I started a conversation with a young woman whose interests and future plans coincided pretty closely with mine. Long story short, we're still sharing conversations, common plans and a whole lot more, 42 years later. Her name was, and still is, Nancy Napier, and we decided only six weeks later that we wanted to marry.

After earning our MBAs in '75, our first jobs started coincidentally in Columbus. My parents had an empty but furnished condo there, but they were living in Germany. Nancy and I had no jobs and no income, so needing a place to crash, we did so at my parents' place. We were on our way to NYC, but since we were in Columbus anyway, we decided to look at some opportunities there. An informational interview for Nancy at Battelle turned into a job offer as a junior researcher for an Economic Research Group there, and about the same time I was hired as an analyst at the Huntington Bank. We chucked the plan to go on to New York. Once we got our first paychecks, we moved into our own first place, half of a house on Mohawk St. in German Village. We stayed in Columbus and with our respective employers for five years, during which time, Nancy earned her PhD in Labor Economics at OSU while holding down her growing responsibilities at Battelle.

Late in 1980 we fulfilled our goal of moving "out West" again when Nancy accepted a faculty position at the University of Washington in Seattle and I joined the International Division of the largest bank in that area. Seattle was just being discovered as a "really cool" place, so we thought life couldn't get much better. For the first time since we were married, we were both exploring and getting settled into a city was totally new and different for both of us. It was magical. Then the bank where I worked crashed as the result of a fiasco known as the "Penn Square Bank debacle," an incredibly imprudent concentration of lending to the Texas and Oklahoma energy industry in the early 80s. Although I was not directly affected, the secure-seeming world around me came falling down until Bank of America rescued us late in '82. I stayed with BofA and thrived there for several more years, not realizing that the lessons I learned during our recent crash would be resources I could draw on nearly 30 years later.



We loved Seattle, but it's popularity and the influx of people from all over the US dramatically increased our commute times. Traffic there is bad under the best of circumstances due to its unique geography, but it was beginning to affect our lifestyle particularly as we were contemplating finally getting started on a family. In the Fall of '85 Nancy returned from a conference telling me glowingly about a man she met who was Department Chair in the College of Business at Boise State University. I said "where???" I'd been to Boise once and Nancy had never been there. Long story short, again, eight months later we were on our way to Boise, but strictly on a trial basis. She took a one-year teaching contract; I told my new employer - a bank then led by several former colleagues from Seattle - that I was not

committed beyond a year, and we kept our home in Seattle. Six months later, a team of strong horses wouldn't have been able to drag us out of Boise; we'd fallen in love with the place. Soon thereafter we went back to Seattle, to the airport specifically, to await a 747 arriving from Asia and carrying a 12-month old toddler from Korea who would become our first child. Quinn was handed to us by the woman who had accompanied him with the comment, "he's a real character," and truer words were never spoken. He's been that but much, so much, more. Today he plays multiple characters as a young actor working both on the stage and on the screen in Los Angeles (nothing major yet, but he's making progress). Several years later we adopted a second son; however, Chase came from Thailand and was already five years old when he joined

our family. Still, he adapted to us extremely well and showed amazing resilience and will-power, learning two new languages (we were speaking German at home with Quinn) while leaving behind his first language. During his university years, he even studied in Berlin for a period of time, and now he's a Psychologist in Orange County, California.

Boise has been our home for the past 30 years, and we've watched and been part of enormous growth here during that time. Nancy thrived at the university, and my career at the bank - actually multiple banks through a series of mergers into ever-larger organizations - did so as well. For the first 20 years I led a team of business and commercial bankers covering Idaho and the neighboring states, and during my last eight years with U.S. Bank I served as its Regional President, overseeing all lines of business and a widespread branch network. During that time, I also served as the head of the state's banking association, encompassing all banks, and this was the time and situation in which my experience of working for a failing bank 30 years earlier really served me well. Idaho was not as severely impacted as other areas during the great recession, but we saw several bank failures, and the almost daily inquiries of the public and the media into what was going on with the industry would've been very difficult to handle had I not experienced a similar, though different, crisis earlier in my life.

Since retiring from the bank two years ago, I've thoroughly enjoyed my freedom from the pressures of the corporate world. Nancy's work has involved some unusual but fascinating stints overseas, especially in Vietnam, and while it was always difficult for me to join her on her travels, I've now been able to do more of that. Through her work there, establishing a graduate business curriculum at a university in Hanoi, Vietnam came back into my life and has been a second home at times over the past 20 years. Wherever I am, I play tennis almost daily, pursue hobbies such as cooking and reading. A constant since UAHS days has been my interest in photography. In high school it was all about sports photography but now it's about landscapes and to record travel experiences. Here at home I continued to serve on, and until recently led, a Board of Trustees for a foundation tied to one of the region's major hospitals, but the highlight of my retirement so far was my 500 mile pilgrimage walk on the Camino de Santiago in France and Spain in the Fall of 2015. I'm already planning to walk another route of the Camino, this time through Portugal, beginning on my 70th birthday in the Spring of 2018.

Frankly I did little to nurture any relationships I had formed during my UA years. Five years ago I wanted to attend our 45th reunion, but a family commitment came in the way and I had to

cancel that plan. Instead I joined Facebook in order to follow reunion activities. Through that link I've reconnected with a good number of classmates and former neighbors some of whom I knew well and others only in passing, if at all. It's been fun and rewarding to get to know, again, so many of you and I look forward to seeing you and others, even if only briefly, at our 50th reunion celebration.