

BUSINESS PROFILE

Cashing in on success

BY EVAN WILLIAMS
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Mark Morris dreamed of the cool, mahogany-colored wood, plush leather couches and spacious lobbies that tend to make up that cathedral of commerce — the bank — since early in life.

“When I was six or seven, my mother made me come in, take a bath, and put on some nice clothes,” he said. “I wanted to know ‘Why?’ Her response was: ‘We’re going to the bank.’”

They went to First National Bank of Fort Myers (now the downtown Bank of America). He was struck by the brass fixtures and the thick carpet.

“I was pretty impressed,” Morris said. “The thought sticks with me today.”

He seems comfortable here now, at age 53, in a fairly powerful position as the President and CEO of Commerce Bank, which he founded in September 2005.

“My calendar’s full,” he said. “My day starts out early and it ends late. Banker’s hours aren’t what they used to be.”

Commerce Bank’s assets total just over \$70 million, Morris said, which is pretty good.

“Banks’ assets are its loans,” he said. “The

liabilities are the deposits. That’s the reverse of yourself.”

And Morris’ bank has been the fastest growing in Southwest Florida for the last couple of quarters.

“We don’t want to be all things to all people,” he said. “Our mission of choice is to be the bank for small businesses.”

Five services are the core of Commerce Bank, Morris said: commercial banking and lending, residential and construction lending, treasury management, operational soundness and wealth management programs for estate planning.

“Small business owners pour their life blood into businesses and often don’t think too much down the road,” he said.

Morris left Fort Myers for a long time, for the usual reasons: heading off to college and having three children with his first wife, in Atlanta.

“That’s where I cut my teeth in the banking world,” he said. “I enjoyed Atlanta. It was an exciting time. It was a big city, and I’d never lived in a big city before. You had the museum, the football teams, the restaurants, and business was good. I was exposed to larger loans, and progressive managers... (I worked at) one of the first banks to start chargin on the ATMs. I was exposed to an

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COURTESY PHOTO

Mark Morris

awful lot of cool stuff.”

Now his children are grown, and Morris is re-married to Diana. About 15 years after leaving Fort Myers, Morris has returned to his hometown, where he enjoys a deep, secure position in the community that he was born in, left, and now returned to. Some of his grade school and high school friends, like local attorney Bruce Strayhorn, serve on his board at Commerce bank.

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He had a heart attack a few years ago, which was a symptom of burnout, he said — the long hours, serving on nine different boards. Things had taken their toll. He took the year off, trading the competitive maze

of day-in, day-out working life, for a reflective year in Michigan, with his father.

“I hadn’t done that since I was 16,” he said. “We raked leaves, talked, read books, went deep sea fishing several times. I rested, learned how to read the paper cover to cover. I learned that I didn’t have to get up at 4 a.m. I had a chance to reflect on what I wanted to do when I grew up.”

Now Morris serves on three boards: the chamber of commerce, the American Heart Association, and United Way. He’s happy, he said, and reading a lot: mysteries, thrillers.

“When I sit down to read a book, it’s to be absorbed in nothing but the plot,” he said. “I do enough technical reading during the day.”

Morris said he plans to expand Commerce Bank to other locations in the state of Florida: Naples or Orlando. But he also knows that technology will change the way banks grow — branching out may no longer mean with brick and mortar.

“Electronic banking is the wave of the future, and believe me, people are embracing it,” he said.

The economy is slow, Morris agrees, but he sees it as a natural tide that will come back in soon.

“Clearly, there’s been a little bit of an economic downturn,” he said. “When the party stopped — when the music stopped — a lot of people didn’t get a chair. Investors have to either absorb the loss or wait it out. The housing industry has been slammed very hard, and that’s starting to ripple through the commercial aspects...but things aren’t as bad as they could be. People are still moving to Florida, and in time, the demand [for housing] will come back and pick up the excess. I think we’re about a year out from returning to a ‘normal’ economy.” ■

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Left to Right: John Reingardt, Dennis Kucera, Bill Valenti, John Hodas and John Fritts

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