

Celebrating the Life of



Douglass MacKenzie Eberhardt

January 14, 1938 – November 8, 2018

Douglass M. Eberhardt, beloved husband, father, grandfather, brother, uncle, successful community banker, boss, philanthropist and friend, passed away at sunrise on November 8th, surrounded by his family.

Doug was born and raised in Stockton, growing up near Victory Park, on Vine Street. He grew up learning to hunt and fish with his father and brother, developing a great love for the outdoors and conservation that would follow him throughout his lifetime. Doug attended Victory School, Stockton High, Stockton College and University of the Pacific, graduating in 1959 with a Bachelor of Science Degree in Business Administration with a minor in Economics. Doug continued his education and was a 1966 graduate of the University of Washington's Pacific Coast Banking School and a 1974 Cum Laude graduate of The School for Bank Administration, University of Wisconsin, majoring in Controllorship. He met his wife, Margaret Mell while attending University of the Pacific. They married in 1961 and had two children, Doug II and Joan. Doug served in the U.S. Army Reserves, Armor Corps.

Doug Eberhardt was a real banker. He was raised in banking, under the wing of his father, Roman Leslie Eberhardt, who was the 6th President of the Bank of Stockton. In 1956, Doug began working summers at the Bank of Stockton. After graduating from UOP, he worked for Crocker Anglo National Bank in San Francisco and then Bank of New York, in New York, when in 1963, he was called back to work at the Bank of Stockton by his father, Roman Leslie, who had fallen ill. Following the death of his father, Doug worked alongside his brother, Robert (Bob) Eberhardt. They were a very strong leadership team, with Bob at the helm as President and Douglass behind the scenes as Executive Vice President and CFO. In 1994, Bob unexpectedly passed away and the leadership torch was passed to Douglass, who became President, CEO and Chairman, continuing the tradition of family leadership as the bank's eighth President. Doug pledged his commitment to the traditions and philosophies that made Bank of Stockton a success for well over a century, and not only maintained the bank's reputation of strength and excellent service, but added to it as he made the bank a leader in banking technologies. He was an out-of-the-box thinker, and would often say, "You can't be afraid of new technology. It's the way the world is moving. You better be on board or else you're going to get left behind." True to his vision, he led the bank to be the first community bank west of the Mississippi to launch a website, to offer Internet Banking with Check Imaging, to offer Email Balance Notifications, to offer Mobile banking with text alerts on account balances, purchase thresholds and text transfer capabilities and remote deposit capabilities. In 1983, Doug was instrumental in pursuing the powers that allowed banks to invest in equities under the Income Tax Act of the early 1980s. As a result of those powers, today the Bank's equity portfolio has grown to nearly half a billion in equities and resulted in Comprehensive Income of \$65.3 million at year end 2017. His interests and acumen in investments inspired the concept of the Student Investment Fund endowment that funded Pacific's class to teach business students how to invest using real money, giving them a leg-up in the investment world. Doug honored tradition, and nearly always wore a suit and bow tie. Every year, as Christmas approached, he would proudly don his red blazer and holiday bow ties. He never missed the annual tree lighting of the 20' real Christmas tree in the Headquarters lobby, where he used the opportunity to thank his employees and wish them a great Christmas. His favorite bank event was the annual bank employee picnic, where he would help BBQ and visit with the employees and their families. He surrounded himself with his top talent and enjoyed imparting knowledge to empower his management team. He would often say, "You have to ask the right question to get the right answer." Doug devoted his life to community banking and the Bank of Stockton. During his tenure, he grew the Bank from \$700MM in assets and 7 branches to over \$3.1B in assets and 19 branches.

Doug Eberhardt was one of the giants in our business community. He cared deeply for the community and believed, as a business owner, it was his obligation to be in-the-know, involved and to give back. He was a respected philanthropist, contributing to innumerable causes, both personally and through the bank. Forever a Pacific Tiger, he is credited with starting the Student Investment Fund (SIF) at University of the Pacific with \$1 a million endowment, to assist with creating a student-managed portfolio that would provide "hands on" experience to better prepare students for the investment world. The SIF is now the third largest student-run fund in the Western United States and on many occasions, they have outperformed the S&P. Doug included a philanthropy component to the SIF, teaching students to share the wealth when profits are made. Doug believed one should never stop learning. In 1997, University of the Pacific named its School of Business the Eberhardt School of Business, following the passing of Bob Eberhardt, Doug's brother, in honor of the history of involvement of the Bank of Stockton and the Eberhardt family.

Throughout his lifetime, Doug was recognized with many prestigious awards: Honorary Doctorate Degree in Business Administration from University of the Pacific; Boy Scouts of America Distinguished Citizens Award; Western Independent Bankers' Banker of the Year Award; Pacific Alumni Association Distinguished Alumni Award for Outstanding Family; 33rd Degree from Ancient and Accepted Scottish Rite of Freemasonry; Mzuri Wildlife Foundation Steve Nelson Sportsman of the Year Award; Central Valley Association of Realtors and Stockton Chamber Stocktonian of the Year Award; San Joaquin Valley Goodwill Helping Hands Award; University of the Pacific Tiger Water Polo Team Hall of Fame Induction; Eberhardt School of Business naming of Business School at University of the Pacific.

Doug was also involved in many organizations where he devoted time and acumen: University of the Pacific Board of Regents and University of the Pacific 1851 Society; National Conservation Committee of Ducks Unlimited, Board of Directors of the San Francisco Fly Casting Club, Board of Directors, Legal Aide Society; Cultural Heritage Board, City of Stockton; Director, Treasurer and Executive Committee Member of the Haggin Museum; Central Parking district Board of Directors; Vice-Chair and Director, San Joaquin Partnership; Director of Mzuri Wildlife Foundation; Knight of the Order, International Order of St. Hubertus; San Francisco Fly Casting Club; Mzuri Wildlife Foundation; Mzuri Safari Club; Federation of Fly Fisherman, Life Member; National Rifle Association; Ducks Unlimited Life Member, U.S.A., Canada and Mexico; Safari Club International, Life Member; California Waterfowl Association, Life Member; Bohemian Club of San Francisco and Roaring Camp Member; University Club of San Francisco; Yosemite Club of Stockton; Commercial Exchange Club; Waterloo Trap and Skeet Club; San Joaquin Lodge No. 19; Scottish Rite of Free Masonry; Ben Ali Shrine; Stockton Rotary Club, Paul Harris Fellow; Wine and Food Society of Sacramento-San Joaquin.

Doug is survived by his wife of 57 years, Margaret Mell; his children, Douglass M. Eberhardt II (Deanna) and Joan Mell Eberhardt Snider (Kevin); his grandchildren, Allison Eberhardt, MacKenzie Snider and Samantha Snider; his sister, Charlotte Ann Eberhardt; his sister-in-law, Mimi Dutton Eberhardt; his nieces and nephews, Mary Elizabeth Eberhardt Sandstrom (David), Bonnie Eberhardt Belcher (Dick), Jim Harvey, Leslie Ann Eberhardt Brown (Steven); Doug Holt, Jr., and their children. He is preceded in death by his parents, Roman Leslie and Charlotte MacKenzie Eberhardt; his brother, Robert (Bob) MacKenzie Eberhardt; his sister, Mary Alice Eberhardt Holt; his brother-in-law, Douglass Holt, Sr., his nephew, John Holt and his niece, Wendy Eberhardt Harvey.

Celebration of Life

Friday, November 16, 2018, Stockton Golf and Country Club, 3800 West Country Club Boulevard, Stockton, CA 95204
11:30 am Social Hour | 12:30 pm Lunch and Program

Memorial contributions in lieu of flowers can be made to the following charities or the charity of your choice:
Haggin Museum, 1201 North Pershing Avenue, Stockton, CA 95203
Pacific Swimming and Water Polo Foundation, PO Box 1110, Stockton, CA 95201
California Waterfowl Wood Duck Program, 1346 Blue Oaks Boulevard, Roseville, CA 95678
Ducks Unlimited Western Regional Office, 3074 Gold Canal Drive, Rancho Cordova, CA 95670-6116
Private Burial