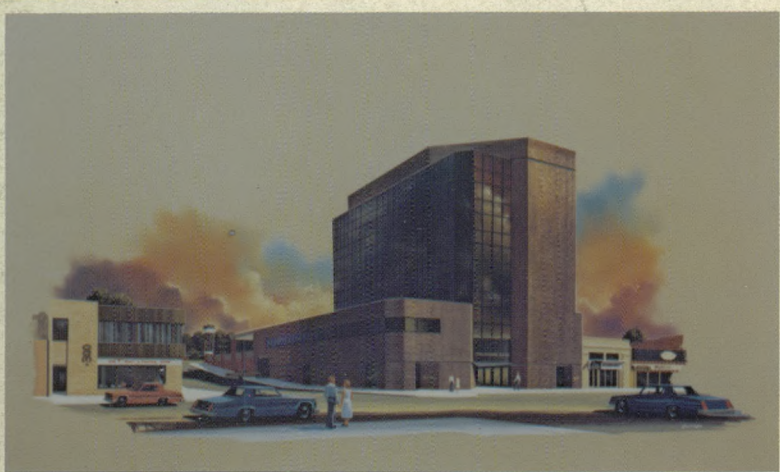


NORTHWESTERN *Banker*

APRIL
1982



Exclusive Bank Building Features

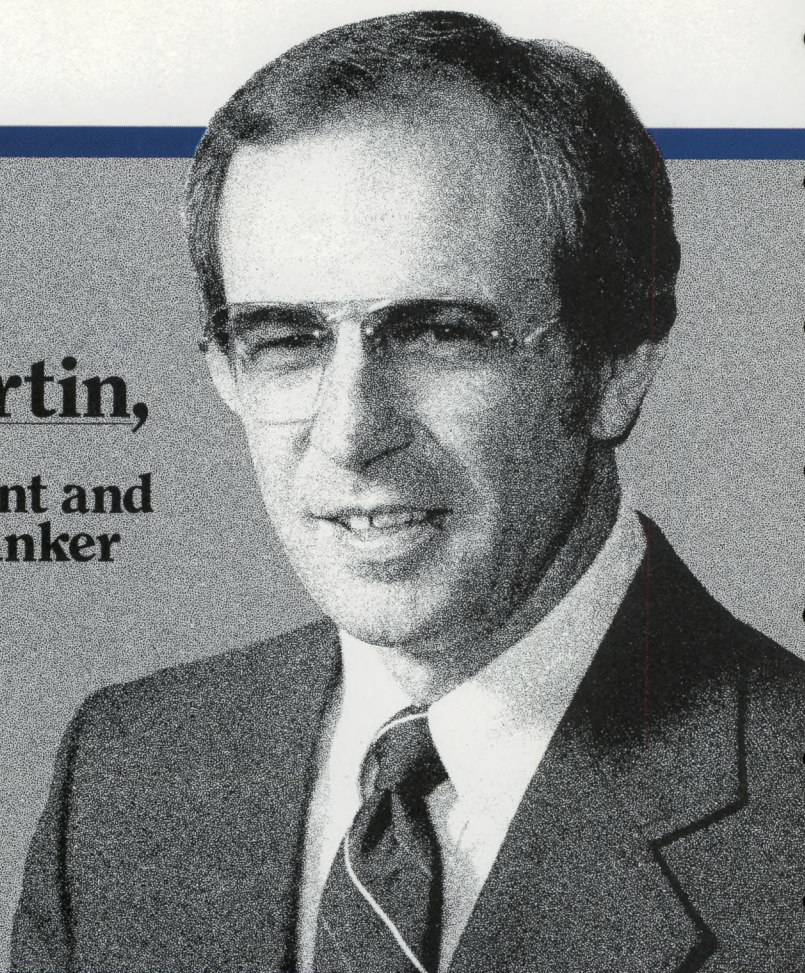


- Advance planning! ... key for growth
 - Wyoming bank expands deposits, buildings
 - Independent broadens base with Mini-Bank

- Nebraska Bankers annual convention program

Terry M. Martin,

**MNB Vice President and
Correspondent Banker
on "Building
a bond
of trust."**



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ON THE COVER

Two outstanding bank construction projects are featured on this month's cover. The architect's drawing at top left shows how the Stockmen's Bank of Gillette, Wyo., will look when completed. Details of the project, designed and supervised by Bank Building Corporation, St. Louis, appear on page 32. The other photo shows the beautiful new building constructed for First National Bank of Waverly, Ia., by Kirk Gross Co., Waterloo, Ia. Details of the advance planning for this exciting building are on page 31.

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...key for efficiency and future growth

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Banking while the builders are at work

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W.W. Cook, Jr., pres.
Nebraska Bankers Assn.



NORTHWESTERN BANKER

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125th ANNIVERSARY

Convention Calendar

ABA—American Bankers Association
 AIB—American Institute of Banking
 BAI—Bank Administration Institute
 BMA—Bank Marketing Association
 IBAA—Independent Bankers Association of America
 NABW—National Association of Bank Women, Inc.
 RMA—Robert Morris Associates

National Conventions & Schools

April 15-16—BAI Auditing for Compliance, Chicago, Ill.
 April 18-20—IBAA Commodity Marketing Seminar, Chicago, Ill.
 April 18-24—ABA Essentials of Banking for the Banking Professional, Univ. of Okla., Norman.
 May 9-11—NABW Missouri State Conference, Crown Center, Kansas City, Mo.
 May 9-12—IBA Seminar/Workshop on the One-Bank Holding Company, Las Vegas, Nev.
 May 9-14—ABA National Personnel School, Univ. of Colo., Boulder, Colo.
 May 12-14—Association of Bank Holding Companies Annual Meeting, Hyatt Regency Hotel, San Antonio, Tex.
 May 23-25—NABW Wisconsin State Conference, Radisson, Lacrosse, Wis.
 May 23-27—ABA National Marketing Conference, Hyatt Regency Embarcadero, San Francisco, Calif.
 May 23-28—BMA Essentials of Bank Marketing School, Univ. of Colo., Boulder.
 May 23-28—BMA School of Trust Sales & Marketing, Univ. of Colo., Boulder.
 May 23-June 4—BMA School of Bank Marketing, Univ. of Colo., Boulder.
 May 30-June 4—IBAA Bank Executive Development Seminar, Little Rock, Ark.
 June 6-18—ABA Stonier Graduate School of Banking, Rutgers Univ., New Brunswick, New Jersey.
 June 13-16—ABA National Operations & Automation Conference, Los Angeles.
 June 14-15—IBAA Spread Analysis and Asset/Liability Management Workshop, Philadelphia, Pa.
 July 11-16—ABA Natl. Advanced Ag Banking School, Iowa State Univ., Ames.
 July 19-20—IBAA Spread Analysis and Asset/Liability Management Workshop, Denver, Colo.
 July 25-30—Midwest Banking Institute, Univ. of Minn., Morris.
 July 25-Aug. 6—BAI School for Bank Administration, Univ. of Wisconsin, Madison, Wis.
 Aug. 2-3—IBAA Spread Analysis and Asset/Liability Management Workshop, Lake Tahoe, Nev.
 Aug. 8-21—Herbert V. Prochnow Graduate School of Banking, Univ. of Wisc., Madison.
 Aug. 16-20—BMA Essentials of Bank Marketing School, Lake Forest College, Lake Forest, Ill.
 Aug. 22-25—IBAA Seminar/Workshop on the One-Bank Holding Company, San Francisco, Calif.
 Aug. 29-Sept. 3—IBAA 22nd Seminar for Senior Bank Officers, Boston, Mass.

Sept. 19-21—IBAA Commodity Marketing Seminar, Chicago, Ill.
 Sept. 19-22—NABW 6th Annual Convention, Los Angeles Bonaventure, Los Angeles, Calif.
 Sept. 19-Oct. 1—ABA National Instalment Credit Schools, Univ. of Oklahoma, Norman.
 Oct. 10-15—IBAA Bank Executive Development Seminar, Muncie, Ind.
 Oct. 16-20—ABA Annual Convention, Atlanta.
 Oct. 31-Nov. 3—RMA 68th Annual Fall Conference, Sheraton, Bal Harbour, Fla.
 Oct. 31-Nov. 3—IBAA Seminar Workshop on the One-Bank Holding Company, New Orleans, La.
 Nov. 14-17—BAI 58th National Convention, Hyatt Regency, Houston, Tex.
 Nov. 15-16—IBAA Spread Analysis and Asset/Liability Management Workshop, Dallas, Tex.
 Nov. 15-19—BMA Essentials of Bank Marketing School, Univ. of New Hampshire, Durham.

State Conventions & Schools

Colorado:

April 25-27—CBA Agricultural Credit Conference, Broadmoor Hotel, Colorado Springs.
 May 6-7—CBA Investment Conference, The Lodge at Vail, Vail.
 May 20-22—NABW Colorado State Conference, Holiday Inn, Estes Park.
 June 3-5—CBA Annual Convention, Broadmoor Hotel, Colorado Springs.
 Sept. 15-18—Colorado Independent Bankers Association Annual Meeting and Convention, The Lodge at Vail, Vail.

Illinois:

April 14-15—IBA Commercial Credit Conf., Peoria.
 April 19-20—NABW State Conference, Hyatt Regency, Chicago.
 May 6-7—AMBI Trust Conference, Arlington Park Hilton, Arlington Heights.
 May 11-12—Independent Community Bankers of Illinois, 8th Annual Convention, Springfield Hilton.
 May 17-28—Illinois Bankers School, SIU, Carbondale.
 June 2-4—AMBI Annual Meeting, Indian Lakes Resort, Bloomingdale.
 June 6-8—IBA Annual Convention, Stouffers, St. Louis.
 June 13-19—IBA Ag Lending School, ISU, Normal.
 June 16-19—IBA Advanced Ag Lending Clinic, ISU, Normal.
 June 20-26—IBA Commercial Lending School, Univ. of Illinois, Champaign.
 Aug. 8-13—IBA Consumer Lending School, EIU, Charleston.
 Sept. 15-16—IBA Ag Credit Conference, Ramada Inn, Champaign.
 Sept. 29-Oct. 1—AMBI Retail Banking Conference, Indian Lakes Resort, Bloomingdale.
 Oct. 5-6—IBA Trust Conference, Radisson, St. Louis.
 Nov. 14-18—AMBI Commercial Lending Institute, Univ. of Illinois, Champaign.

Iowa:

May 12-14—NABW State Conference, Marina Inn, South Sioux City.
 June 7-18—IBA Ag Credit School, Ames.
 June 20-25—IBA School of Banking, Univ. of Iowa, Iowa City.
 July 22-24—IIB Annual Convention, Okoboji.
 Sept. 19-21—IBA Annual Convention, Marriott Hotel, Des Moines.

Minnesota:

May 2-4—NABW State Conference, Radisson South, Bloomington.
 June 14-15—MBA Annual Convention, Radisson Hotel, St. Paul.
 July 25-30—Midwest Banking Institute, Univ. of Minn., Morris.
 Aug. 19-22—IBM Annual State Convention, Arrowwood Lodge, Alexandria.

Montana:

May 20-21—MBA Commercial Lending Conference, Sheraton, Billings.
 June 18-19—NABW State Conference, Colonial Inn, Helena.
 Aug. 24-27—79th Annual Convention & Membership Meeting, Banff, Canada.

Nebraska:

April 15-17—NABW Nebraska State Conference, Regency Marriott, Omaha.
 May 6-8—NBA Annual Convention, Holiday Inn Central, 72nd & Grover, Omaha.
 Sept. 13-14—NBA Ag Credit Symposium, Lincoln Hilton, Lincoln.

North Dakota:

April 7-8—NDBA Ag Credit Conference, Kirkwood Motor Inn, Bismarck.
 April 28-30—NABW Annual Convention, Kirkwood Motor Inn, Bismarck.
 May 24-25—NDBA Annual Convention, Minot.
 June 13-18—NDBA North Dakota School of Banking, Univ. of N.D., Grand Forks.
 Sept. 15-17—Independent Community Banks of North Dakota Convention, Holiday Inn, Jamestown.
 Sept. 27—NDBA Northeast Group Mtg.
 Sept. 28—NDBA Northwest Group Mtg.
 Sept. 29—NDBA Southwest Group Mtg.
 Sept. 30—NDBA Southeast Group Mtg.
 Oct. 26-27—NDBA Bank Women's Conference, Jamestown.
 Nov. 17-18—NDBA Consumer Credit Conference, Mandan.

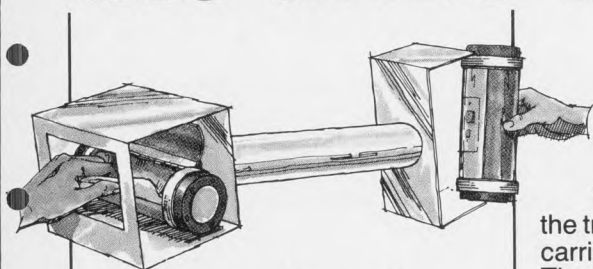
South Dakota:

April 22-24—NABW State Conference, Downtown Holiday, Sioux Falls.
 May 6-7—SDBA Trust Conference, Holiday Inn, Mitchell.
 May 17-18—SDBA Annual Convention, Rushmore Plaza Civic Center, Rapid City.
 Oct. 7-8—SDBA Instalment Credit & Retail Banking Conference, Sheraton, Yankton.
 Oct. 27-28—SDBA Economics Seminar for Young Adults, Holiday Inn, Mitchell.

Wyoming:

May 20-22—NABW State Conference, Ramada Inn, Casper.
 June 9-11—WBA Annual Convention, Jackson Lake, Moran, Wyoming.
 Sept. 16-17—WBA Installment Loan Conference, Hitching Post Inn, Cheyenne.
 Nov. 12-13—WBA Chief Executive Officers Conference, Ramada Inn, Casper.

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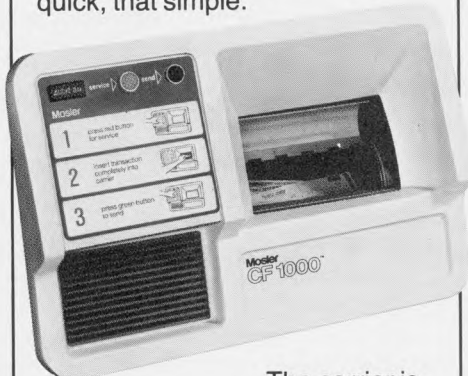
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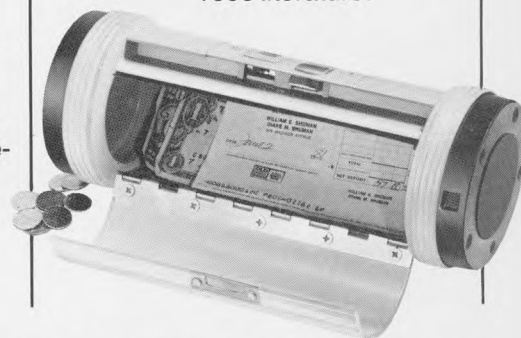
Your customers like the horizontal presentation in Mosler free-carrier systems. They'll like horizontal in our CF 1000, too.

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Bank Promotions

PROMOTIONS and other announcements have been made by the following banks:

American National Bank and Trust Company of Chicago: Elmer W. Johnson, senior partner in the law firm of Kirkland and Ellis, has been elected to the bank's board of directors.

The bank also has announced that in accordance with its director retirement policy, Hammond E. Chaffetz, partner, Kirkland and Ellis, did not stand for reelection to the board after 17 years of distinguished service.

BankAmerica Corporation, San Francisco, Calif: A major reorganization of the corporation's worldwide retail banking and consumer services activities, along with four staff promotions, was recently announced by President Samuel H. Armacost.

Effective immediately, the corporation's principal retail banking units in California, the United States and abroad have been realigned under Executive Vice President James B. Wiesler, who has been with the bank 32 years. Mr. Wiesler, who has served as head of the North America Division for more than a year, was also named to the bank's managing committee.

Appointed to succeed Mr. Wiesler as head of the North America Division is Executive Vice President Mont E. McMillen, Jr., currently head of the bank's Europe, Middle East and Africa division. In his 15 years with the bank, he has served in corporate finance, director of leasing activities, manager of the Tokoyo branch, senior vice president and general manager of the bank's New York activities.

Paul A. Verburt, senior vice president in charge of international banking center in London, has been promoted to executive vice president to succeed Mr. McMillen. Mr. Verburt began his career in 1957, serving at his most recent position for the past seven years.

Daniel W. Costello has been elected as executive vice president and head of the bank's corporate real estate division. He will be responsible for the acquisition, disposition,

financing and management of the worldwide real estate portfolio of the bank and its subsidiaries, and for the design and construction of all facilities owned or occupied by the bank.

Mr. Costello was formerly senior vice president for the American Express Company in New York.

Centerre Bancorporation, St. Louis: Nominated to serve on the bank's board of directors were: William H. Dunn, Sr., chairman of the board and president, J.E. Dunn Construction Company; David C. Farrell, president and chief executive officer, The May Department Stores Company, and William P. Stirtz, chairman of the board and chief executive officer, Ralston Purina Company.

Shareholders will be asked to approve these nominations at the bank's annual meeting, April 14 in St. Louis.

Commerce Banchsares, Inc., Kansas City: David W. Kemper, senior executive vice president of Commerce Bank of Kansas City, N.A., has been elected to the board of directors. He had been serving as an advisory director.

Mr. Kemper joined Commerce in 1978, having served as commercial banking officer for Morgan Guaranty for three years.

Continental Illinois Corporation, Chicago: William D. Plechaty, head of personal banking services, has been elected an executive vice president of the corporation and of Continental Bank. Mr. Plechaty joined Continental in 1963 and was named head of personal banking in 1973.

Roger H. Sherman, head of the western states group in U.S. banking services, has been elected a senior vice president, along with John B. Tingleff, who heads the community banks division and is widely known among midwest bankers in his most recent position as vice president and head of the financial institutions division serving midwest banks.

Also elected as senior vice presidents were: Kenneth K. Chalmers and Augustus Knight, U.S. bank-

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The Northern Trust has a reputation for providing outstanding assistance to correspondent banks. Expertise in areas most crucial to your earnings built that reputation. Innovation and the closest personal attention to detail maintain it.

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The Northern Trust's prominent position in primary and secondary bond and money markets can give you and your customers greater selection and ready liquidity. We'll also provide in-depth portfolio analysis and advise you on investment, tax and related asset and liability planning.

For planning short- and long-term profitability, The Northern Trust's consulting services are unique among Chicago banks. We have the capability and experience to find first-hand answers to any questions about banking you may have.

You'll find every officer of The Northern Trust is a trained specialist in correspondent services who has the authority to act fast. If you'd like to profit from our experience, contact Curtis E. Skinner, Senior Vice President, The Northern Trust, 50 South La Salle Street, Chicago, Illinois 60675. Telephone (312) 630-6000. Member F.D.I.C.

**The more you want
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the more you need
The Northern.**

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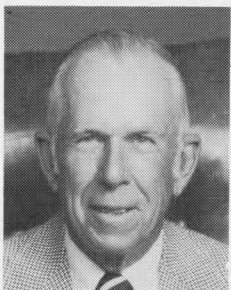


ing; Robert L. Champion and Richard M. Gladziszewski, operations and management services; James C. Cordell, special industries; Joel J. Crabtree, personal banking services; John V. Egan, Jr., corporate affairs; Samuel W. Hunt and James J. Nemec, trust and investment services; George L. Schueppert and William L. Staples, multinational banking, and W. Denis Wright, international banking.

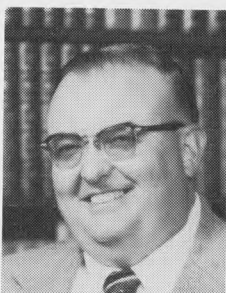
First Stock Yards Bank of St. Joseph, Mo.: Roger A. Hegarty, chairman of First Midwest Bancorp., Inc., recently announced the following management changes.

H.H. "Beanie" Broadhead, chairman, has retired, having served the bank since 1939. In 1970 he was elected president, in 1978 he was elected chairman and he has served as a director since 1954. He is the past president of the St. Joseph Chapter of the AIB and the ABCD Four County Bankers Association.

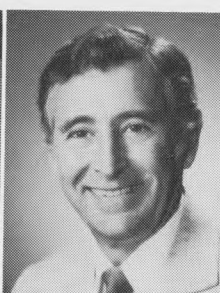
John E. Karn has been chosen to succeed Mr. Broadhead as chairman



H.H. BROADHEAD



J. KARN



J. GIDDENS

and chief executive officer. Mr. Karn, who has been with the bank since 1960, was elected vice president/cashier in 1970, executive vice president in 1975 and has held the position of president since 1978. In addition to his office of President at the First Stock Yards Bank in January, 1981, he was elected vice president of the First National Bank, lead bank in the First Midwest Bancorp., Inc., organization. In this position at First National Bank, Mr. Karn is in charge of loan administration.

John V. Giddens was elected president and a director, also effective at this time. In 1964 he joined the First National Bank staff in the agricultural loan and correspondent department. He was elected vice president of data processing operations in 1969 and executive vice president of First Stock Yards Bank, his most recent position, in 1981.

First National Charter Corporation, Kansas City: Milton J. Watson has been promoted from audit manager to director of auditing and loan review.

Randa Gallion, who has been with the company since 1979, has been moved up from senior staff auditor to audit manager. She is a graduate of Kansas City State Univ.

Mary Anne Mailliard has recently joined the company as communications and research specialist, marketing.

Harris Bank, Chicago: John K. Rutledge has joined the bank as vice president in the trust department. He previously was vice president for Continental Bank, Chicago. In his new position he will direct development of real estate investments as a new service for personal and institutional trust clients.

Manufacturers Hanover Corporation, New York: At the recent meetings of the boards of directors, Harry Taylor was elected president

of Manufacturers Hanover Corporation and John R. Torell III was elected president of Manufacturers Hanover Trust Company. Mr. Taylor and Mr. Torell, formerly vice chairmen of both organizations, succeed John F. McGillicuddy, who had been president of each institution. Mr. McGillicuddy continues as chairman and chief executive officer of both the trust company and the corporation.



J.F. MCGILLICUDDY



H. TAYLOR



J.R. TORELL III

Mr. Taylor also was elected executive vice chairman of the trust company and Mr. Torell executive vice chairman of the corporation.

"These promotions mean that Mr. Taylor and Mr. Torell will have co-extensive responsibility in the general management of the affairs of both the corporation and the trust company," Mr. McGillicuddy said. "It is also a continuation of the office of the chairman concept, which was instituted three years ago. This team approach to management has demonstrated that it will well serve the ongoing complex requirements of the far flung Manufacturers Hanover organizations."

With assets of \$59 billion, Manufacturers Hanover Corporation is one of the world's largest financial services organizations. Its flagship, Manufacturers Hanover Trust Company, is the nation's fourth largest bank.

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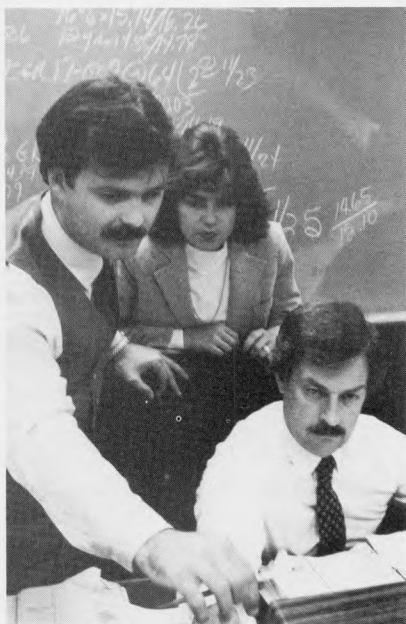
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Is now the time to stay "short"?

Westcap wishes there were an easy answer to the question—regretfully there isn't one!

Conventional wisdom says "stay short whenever conditions of uncertainty exist". You can get burned but only for a short time! On the other hand, staying short at the wrong time can cause loss of profit and an unbalanced portfolio. The dilemma becomes more difficult as margins between returns on assets and liabilities narrow.

Without strong indications of a direction in interest rates, your asset/liability management must become more tightly tuned, and each individual situation assessed more critically. Investment decisions will depend less on market direction information and more on



Knowing when to stay short requires sound judgment of market trends and how they may affect your individual portfolio performance. Left to right, Ken Ward, Nancy Lipper and James (Alex) Alexander are typical of the Westcap people who can assist you in making those difficult decisions.

personalized judgments of your specific portfolio requirements.

Invaluable assistance

The assistance of a knowledgeable securities dealer during these times can be invaluable. This becomes clearer as you appraise your future needs and try to anticipate changes in the yield curve.

In a rising or falling, but orderly, market, adjustments on either side of the ledger normally bring increased profits. You can more easily determine your affordable risk and adjust maturities accordingly.

This strategy becomes less appealing in today's volatile market. Maintaining the proper reserve requirements while balancing future liabilities and asset maturities becomes more delicate and difficult.

New tax situations, unpredictable competition from all sides, narrower margins, less loyal depositors, loan shoppers, government regulators...the list grows everyday of pitfalls to your profit performance.

The past two years saw a remarkable change in your investment thinking. Almost everyone is now under water with long term commitments. The alert bank will minimize these losses with astute attention to current choices within the widened, more complex, and more rapidly changing investment world.

Now, more than ever, you need professional assistance in portfolio management.

Westcap can supply that professional touch.

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Our account people add experienced brainpower and constant

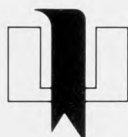
market evaluation to your own portfolio management team. Our traders physically sit on the same floor as our account executives. Changes in the market are communicated instantly to your representative. Split second reaction to opportunities that fit your individual situation is not only possible, but routine on the Westcap trading floor.

Anybody can sell securities! At Westcap, we do it a little closer to our customers. They appreciate the difference.

Should I stay short?

(A checklist of considerations)

1. How profitable is my institution?
—how much more could it be?
2. Are my maturity schedules properly balanced?
3. Which way will interest rates move?
—how far and when?
4. What are my reserve requirements?
—how liquid must I be in future time frames?
5. Do I have "hot money"?
6. What is my loan demand expectation?
—short, medium and long term.
7. Is my deposit base predictable?
8. How will the new tax laws affect my investment strategy?
9. Can I rely on my securities account executive for up-to-the-minute advice?



The Westcap Corporation

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As other banks edge slowly out of the correspondent banking business, we move ahead with:

- ♦ the largest staff of professional calling officers in the region so that our primary respondents will see their calling officer as often as they'd like.
- ♦ a 30% increase in our data processing staff so that we can handle your needs more rapidly and effectively.
- ♦ the kind of lending philosophy that has allowed us to double our correspondent bank loan portfolio in the last four years.

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Minneapolis**

Correspondent Banking
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We are what you want a correspondent bank to be.

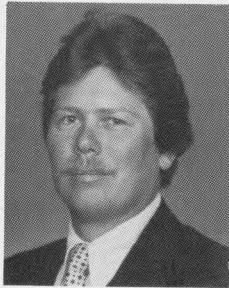


Member FDIC

recently announced by the bank. Gintaras R. Kastys was promoted to vice president, marketing; Celeste Nikkel to training officer, and Richard Jagodzinski to systems officer.

Mr. Kastys joined National Boulevard after five years with Unity Savings and the Unity Service Corporation.

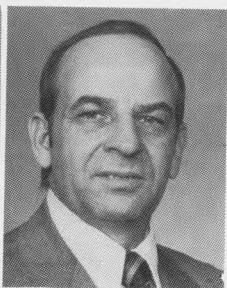
Frank H. Coyne, executive vice president of the Miami Corporation, has been elected a director of the bank.



G.R. KASTYS



C. NIKKEL



R. JAGODZINSKI

Wells Fargo & Company, San Francisco, Calif.: The subsidiary Wells Fargo Leasing Corporation has promoted Robert F. Darling, general counsel, and Gene H. Ball, vice president, to senior vice president. Mr. Ball is responsible for contract administration and equipment departments.

In addition, Michael D. Plummer has been named regional vice president of Wells Fargo's correspondent banking mid-west region, headquartered in Chicago; William A. Norris was promoted to vice president in the Denver office of the Leasing Corp.; Benny Chin, vice president of Wells Fargo Bank, has been elected vice president of the bank's parent firm, and Anthony T. Arlotto, who serves in the treasury department, has been elected vice president.

At Wells Fargo Bank, Clyde W. Ostler has been elected senior vice president in the finance group.

Also, Mary Bennett, 36, has been elected a vice president of Wells Fargo Bank. She is in the corporate cash management area of the bank's corporate/international group and is manager of the mid-corporate consulting group.

Deluxe to Print Carbonless Forms for Small Computers

Deluxe Check Printers, Inc., Saint Paul, Minn., has announced its entrance into the continuous forms market with a new line of carbonless forms for small computers. The new line includes checks, invoices and statements plus a custom design service for special formats.

Deluxe will emphasize small quantities (as low as 500) and fast service by mail, with shipping within five days after receipt of order. "We believe the growth trend of small computers offers a major potential for a forms supplier that can offer small quantity printing, fast turnaround time and low prices for quality work," said Bob Racine, senior vice president of marketing. "Our aim is to excel in this market with superior service and flexibility."

Other Deluxe features include a guarantee of exact quantity ordered, a guarantee that all consecutive numbers will be included, background color choices for checks, a choice of typefaces and choice of hundreds of logo illustrations.



89th ANNUAL FINANCIAL STATEMENT

DECEMBER 31, 1981

ADMITTED ASSETS

Bonds: (Amortized)			
Government	\$12,530,045		
State, County and Municipal	25,907,948		
All Other	13,395,789	\$51,833,782	
Stocks: (Market - N.A.I.C.)			
Preferred	367,597		
Common	616,020	983,617	
Real Estate—Including Home Office Building		1,128,034	
Cash and Bank Deposits		662,039	
Agents Balances and Reinsurance Receivable		23,673,120	
Interest Due and Accrued		1,105,756	
All Other		207,094	
TOTAL		\$79,593,442	

LIABILITIES AND SURPLUS

Reserves for	
Losses and Loss Expense	\$10,489,941
Contingent Commissions	4,990,654
Taxes (Other than Federal Income)	889,762
Federal Income Taxes	120,140
Unearned Premiums	5,276,644
Funds Held Under Reinsurance Treaties	1,848,688
Reinsurance Balances Payable	14,670,877
All Other	579,586
TOTAL LIABILITIES	\$38,866,292
Surplus as Regards Policyholders	40,727,150
TOTAL	\$79,593,442

DAVID A. RUTLEDGE, President

PERRY RUTLEDGE, Sr. Vice President & Secretary

2323 Grand Avenue, Des Moines, Iowa 50312

515/282-9104

DALE DEN HARTOG, Sr. Vice President & Treasurer



HARRIS BANKCORP, INC.

Consolidated Statement of Condition

ASSETS

December 31, 1981
(in thousands)

Cash and Due from Banks	\$ 830,061
Interest-Bearing Deposits at Banks	1,065,286
Investment Securities	539,822
Trading Account Securities	330,598
Federal Funds Sold and Securities Purchased under Agreement to Resell	197,375
Loans, net of unearned income	3,953,281
Allowance for Possible Loan Losses	(30,927)
Direct Lease Financing	44,110
Bank Premises and Equipment	94,720
Customers' Liability on Acceptances	281,725
Other Assets	181,978
Total Assets	<u>\$7,488,029</u>

LIABILITIES

Demand Deposits	\$1,537,955
Savings Deposits and Certificates	831,228
Other Time Deposits	1,129,985
Deposits in Foreign Offices	1,075,312
Total Deposits	<u>4,574,480</u>
Federal Funds Purchased and Other Short- Term Borrowings	1,856,989
Commercial Paper Outstanding	150,041
Acceptances Outstanding	281,855
Accrued Interest, Taxes and Other Expenses	112,581
5% Convertible Capital Notes Due 1993	1,095
Other Liabilities	151,081
Total Liabilities	<u>\$7,128,122</u>

STOCKHOLDERS' EQUITY

Preferred Stock (No Par Value); Authorized 1,000,000 Shares; Issued None	
Common Stock (\$8 Par Value); Authorized 10,000,000, Issued 7,046,560 and Outstanding 6,586,235 Shares ..	56,372
Surplus	77,525
Retained Earnings	239,567
Less: Treasury Stock—460,325 Shares at Cost	(12,718)
Restricted Stock-Performance Incentive Plan ...	(839)
Total Stockholders' Equity	<u>359,907</u>
Total Liabilities and Stockholders' Equity	<u>\$7,488,029</u>

DIRECTORS

CHARLES M. BLISS
*Chairman of the Board and
Chief Executive Officer*

B. KENNETH WEST
President

THEODORE H. ROBERTS
*Executive Vice President,
Secretary and Treasurer*

PHILIP A. DELANEY
Executive Vice President

ANGELO R. ARENA
*President and Chief Executive Officer
Marshall Field & Company*

JOHN W. BAIRD
*President
Baird & Warner, Inc.*

O. C. DAVIS
*Chairman
MidCon Corp.*

JAMES J. GLASSER
*Chairman of the Board and
Chief Executive Officer
GATX Corporation*

HUNTINGTON HARRIS
*Trustee
Estate of Norman W. Harris*

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*Former Chairman of the Board
Harris Bankcorp, Inc.*

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Chief Executive Officer
Esmark, Inc.*

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Chief Executive Officer
International Harvester Company*

ARTHUR C. NIELSEN, JR.
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Chief Executive Officer
A. C. Nielsen Company*

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*Executive Vice President and Director
Standard Oil Company (Indiana)*

MARY PETRIE
*Treasurer
The University of Chicago*

JOHN J. SCHMIDT
*President
Santa Fe Industries, Inc.*

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MGIC can help the new secondary

Action-Plus Mortgage Programs give you the affordability and salability you need now.

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MGIC's mortgage guaranty insurance protection means guaranteed loan safety for Action-Plus Mortgage Programs.

By addressing the need for affordability, salability, and safety, MGIC has taken a major step toward meeting the urgent lending challenges facing mortgage lenders today. Action-Plus Mortgage Programs are specially designed to help you increase origination and servicing income and recycle your mortgage funds through secondary market sales.

The new secondary market.

Until recently, GPMs lacked secondary market acceptance. But now FNMA has expanded its purchase programs to include a number of GPM/ARM variations. FHLMC is also developing similar purchase programs. This important secondary market breakthrough will attract an increasing flow of new funds from traditional and non-traditional investors.

A flexible family of options.

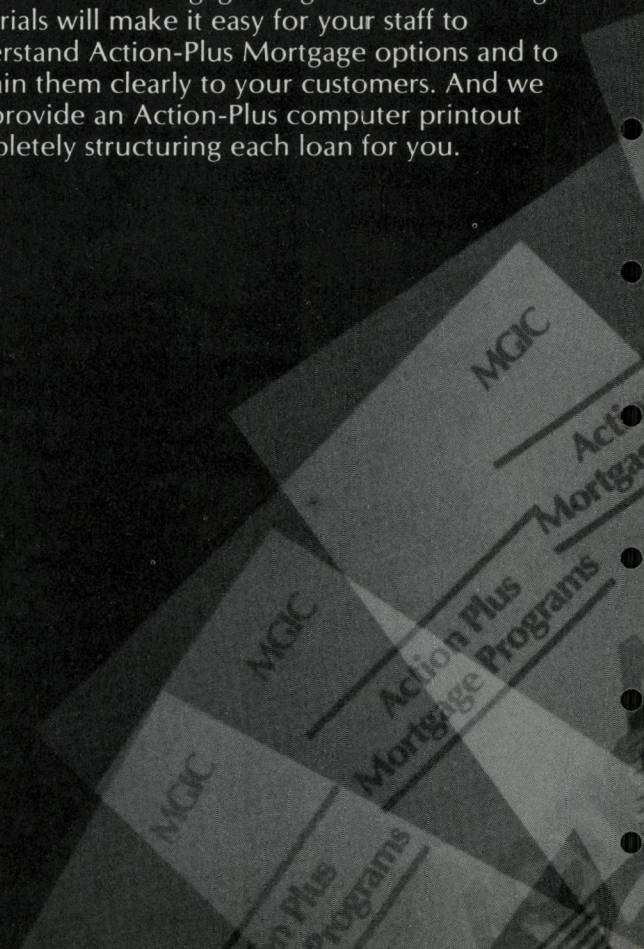
The Action-Plus family of mortgages provides a wide variety of ARM and buydown features. These options will enable you to customize a GPM to the needs and financial capability of your borrowers with built-in safeguards to minimize your risk and increase your profit opportunities.

Secondary market expertise.

MGIC professionals in major cities across the nation form a network with immediate access to investors and sellers. Action-Plus Mortgage Programs are another example of our commitment to provide the people, products and services you need to participate profitably in the secondary market.

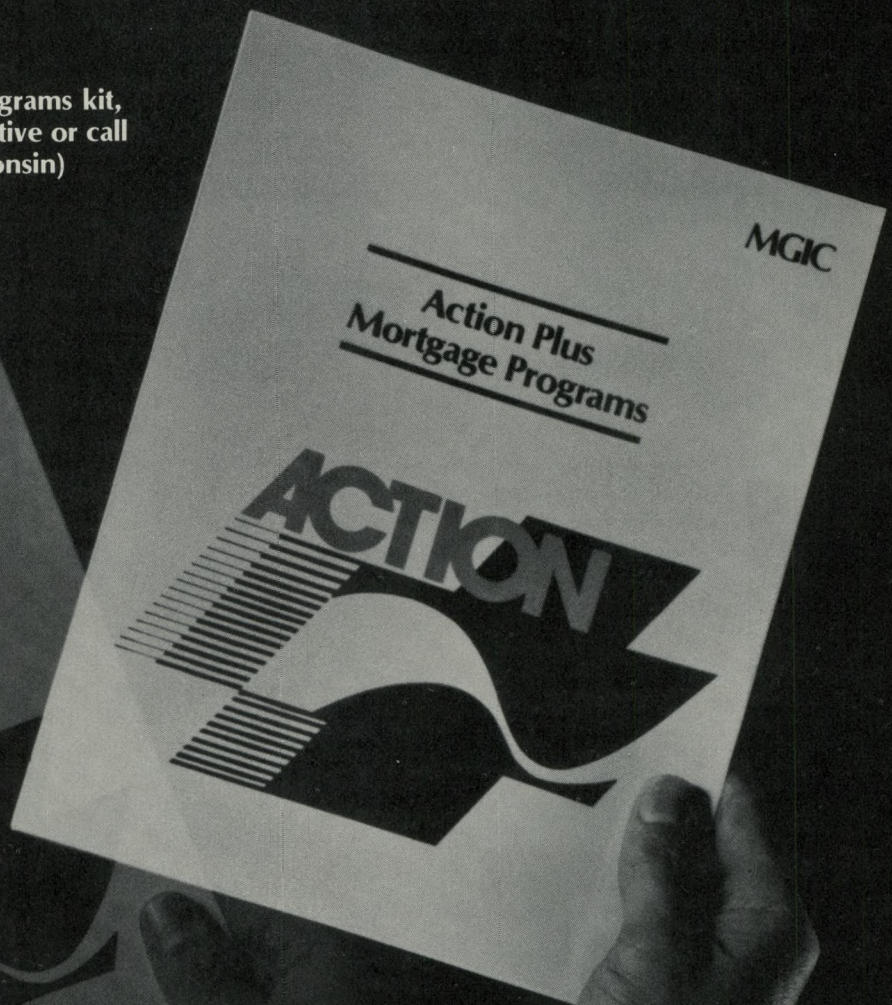
All the sales assistance you need.

From mortgage documentation and special insurance coverages to secondary market sales, you can depend on MGIC to help you make the most of Action-Plus Mortgage Programs. Our training materials will make it easy for your staff to understand Action-Plus Mortgage options and to explain them clearly to your customers. And we will provide an Action-Plus computer printout completely structuring each loan for you.



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Remodeling a bank's looks'

A BUILDING is not a bank's only property that can be remodeled. A case in point is the logo of The First National Bank of Estes Park, Colo. It was chartered in 1964 and opened for business in January, 1965, as the second commercial bank in town.

However, observed Steven L. Patrick, president of First National, over the ensuing 17 years the bank's graphics and trade mark showed a lack of coordination and strong discipline. "We are bankers and have a bank to run," he observed, "and we are not always keenly aware that many things that communicate for us get jumbled after a time."

Taking cognizance of this, he recalls, led to an important discovery and a fresh new look for the bank. "We employed a consultant, who pointed out to us that we were using eight different logotypes, had no color theme, signage was archaic and advertising suffered from a lack of continuity."

So, shortly after Mr. Patrick was elected president in 1981 the do-it-yourself approach ended abruptly. The bank contracted with a leading design firm in Denver and gave them free rein. As a representation of the mountain locale, the regal looking elk, which roams in abundance in and around Estes Park, was chosen as the bank's symbol, stylized for simplicity with a contemporary "look." A modern type treatment, plus utilization of the colors of rust, brown, tan and black complement the building's basic earthtones, as well as those of the surrounding environment.

The design change involved 39 separate units (several pictured) which are seen and used by the bank customers.

The unique identification symbol, Mr. Patrick says, makes the bank look better, has received excellent customer and community response, and has been a boost for staff morale. □



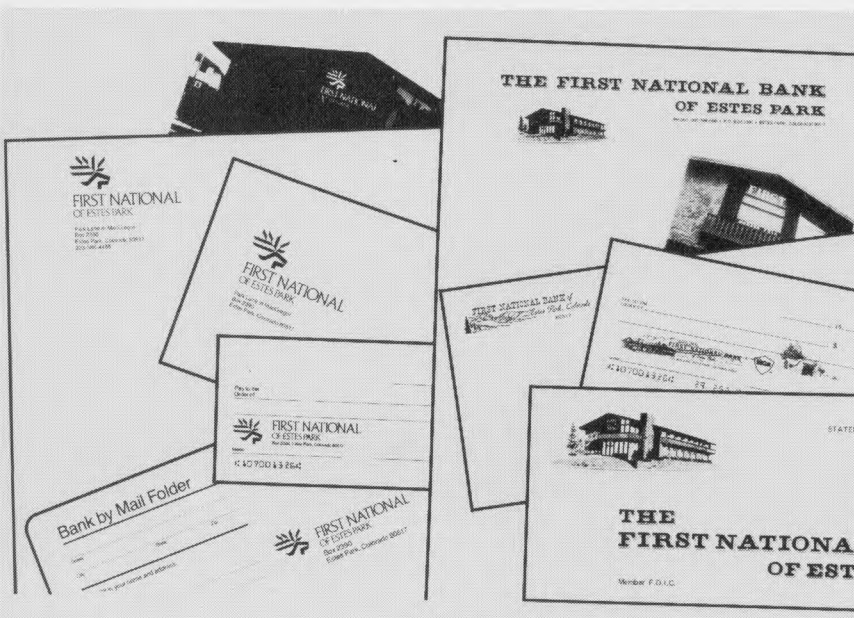
**FIRST NATIONAL
OF ESTES PARK**

Park Lane at MacGregor
Box 2390
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Now...

...and then

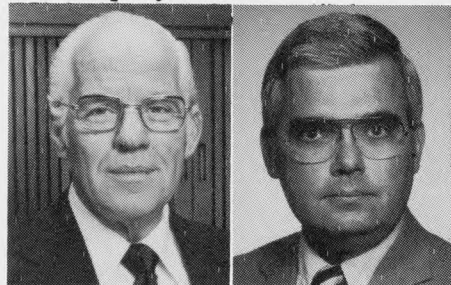


Farmers Mutual Hail Reports Record Year

The year of 1981 was a record one for Farmers Mutual Hail Insurance Company of Iowa in writing crop hail insurance, reported David Rutledge, president, at headquarters in Des Moines.

Mr. Rutledge stated that the company wrote over \$60 million in premiums during 1981, an increase of over \$18½ million from 1980. The company now has over \$1,850,000,000 of insurance-in-force, an increase of \$450 million over 1980. In 1981, reported claims exceeded 20,000 and totaled over \$44 million paid to farmers in the nine midwestern states in which the company provides crop hail protection — Iowa, Illinois, Indiana, Michigan, Minnesota, Nebraska, Ohio, South Dakota and Wisconsin.

Mr. Rutledge was reelected president at the company's 89th annual meeting in Des Moines and was reelected to the board of directors. Michael Rutledge, who was also reelected to the board of directors, was originally elected to the board to fill the vacancy of his father, Albert Rutledge, who has now retired from the company.



D. RUTLEDGE

M. RUTLEDGE

Other officers in the company, all reelected, are: Perry Rutledge, senior vice president and secretary; Dale Den Hartog, senior vice president and treasurer; Donald D. Bockelman, senior vice president; Ray S. Olson, vice president and assistant secretary; Russell Cross, Foster Rutledge and Robert C. Spraker, vice presidents; Bill Rutledge, Bill Drey and Donald R. Duwelius, assistant vice presidents, and Albert B. Carter, assistant vice president and assistant treasurer.





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Clients with considerable working capital may wish to conserve it by leasing needed equipment. Decide on a Lease Purchase Contract with a guaranteed purchase option at the end of the term. Go with a leverage lease or purchase equipment outright.

Whatever your clients' business, whatever the equipment they need—Lease Northwest, Inc. has the financing options that put it to work.

Contact John McLeod in Minneapolis at (612) 372-7416, Bennie Gates in Omaha at (402) 536-2310, Jim Sheedy in Des Moines at (515) 245-3392, Chris Hoss in Fargo at (701) 293-8136, or Jim Fetzer in Billings at (406) 657-3581.

LEASE NORTHWEST, INC.

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Corporate

PROMOTIONS and other announcements have been made by the following firms:

Barclays American/Business Credit, Inc., East Hartford, Conn.: James K. Boll and Jean M. Paulsen have been appointed to the position of loan analyst in the Midwest Service Center, Milwaukee.

They will be responsible for analyzing the financial positions of clients throughout the company's Midwest Region, which includes Wisconsin, Indiana, Kentucky, Michigan, Missouri, Ohio, Illinois and Kansas.

Mr. Boll previously was employed by Baillies, Denson, Erickson and Smith, CPAs, as senior staff accountant, and holds a bachelor of business administration degree in accounting from the Univ. of Wisconsin at Oshkosh.

Prior to joining the firm, Ms. Paulsen was employed by Coopers and Lybrand of Milwaukee as a public accountant. She holds a Bachelor of Business Administration degree in accounting from St. Norbert College, DePere, Wis.

Carriers Insurance Companies, Des Moines, Iowa: John Ruan, III, has been appointed president. Mr. Ruan presently serves on the board of the Carriers Insurance Companies board of directors, as well as the board of Bankers Trust Company, and is president and secretary of Ruan Center Corporation. He is also senior vice president, finance and planning, for Ruan Transport and Ruan Leasing Companies.

Mr. Ruan is a trustee of Drake University and serves on the boards of the Polk County-Des Moines Taxpayers Association and the Economic Development Committee of the Des Moines Chamber of Commerce.

Employers Mutual Companies, Des Moines, Iowa: Robb B. Kelley was recently elected chairman of the

board and chief executive officer. Mr. Kelley has served as president and chief executive officer since 1963. He joined the company in 1939 and served in the Wichita, Omaha and Philadelphia branches before moving to the home office in 1956 as superintendent of agents.

George W. Kochheiser was elected president and chief operating officer after four years as executive vice president. He has been with Employers Mutual since 1949, starting as a safety engineer in the home office. He later moved to the field, serving the company in branch offices in Chicago, St. Louis and Milwaukee before returning to the home office in 1962 as marketing administrator.

John W. Button was elected president of Employers Modern Life Company. He has been with Employers Mutual for 28 years and was Philadelphia branch manager from 1971 to 1978, at which time he was elected vice president of Employers Modern Life and moved to Des Moines. He was promoted to executive vice president last year.

Bruce G. Kelley, assistant general counsel since last year, was elected associate general counsel. He is associated with the law firm of Bradshaw, Fowler, Proctor and Fairgrave in Des Moines.

Kent Kochheiser was elected resident vice president. He is manager of the newly formed branch office in Orange County, Calif.

LeFebure, Cedar Rapids, Iowa: Donald H. Black and James R. Burritt have been appointed sales engineers.

Mr. Black will be operating out of the Kansas City regional office, serving the counties in northwestern

Missouri and northeastern Kansas and the Nebraska counties of Nemaha and Richardson.

Mr. Burritt was formerly with the company's Cedar Rapids office and now will be operating out of the Omaha regional office, serving counties in central and southern Nebraska.

MGIC Indemnity Corporation, Milwaukee, Wis.: Donald P. Koziol has been named vice president and national sales manager. In this position he is responsible for all headquarters and field sales functions, including product development and marketing.

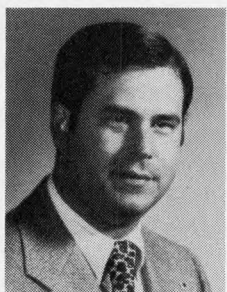
Mr. Koziol joined MGIC Indemnity in 1974 as a field sales specialist and was appointed sales manager of the North Central division sales region for the D&Q product line in 1977. In 1978 he was appointed vice president and regional sales manager of the Northwest Plain Region for the residential mortgage insurance lines and in 1980 he assumed the position for southern California.

Omaha Financial Life Insurance Company, Minneapolis, Minn.: Named assistant vice presidents were: James Carr, accounting; Linda E. Greenberg, claims; Cecilia H. Keenan, personnel, and Robert W. Stanger, underwriting.

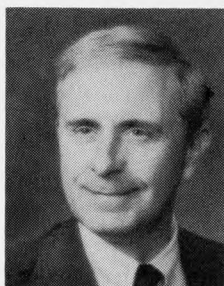
With the company since 1976, Mr. Carr has served as manager of accounting operations for two years. A 12-year associate, Ms. Greenberg was appointed assistant claims manager in 1979. Ms. Keenan joined Omaha Financial Life in 1976 and was named personnel manager in 1978. Mr. Stanger is a 12-year associate, who has served as administrative assistant for two years.

Fed OKs Acquisition of Buffalo Grove National

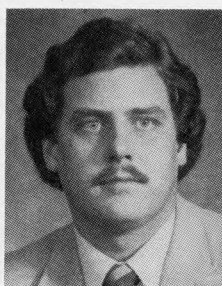
The Federal Reserve Board on March 9 announced approval of the application of Continental Illinois Corporation, Chicago, to acquire Buffalo Grove National Bank, Buffalo Grove, Cook County. The Buffalo Grove bank had mid-1981 deposits of \$27.4 million. Continental may acquire the bank April 9 or has until June to complete the transaction.



J. RUAN III



D.H. BLACK

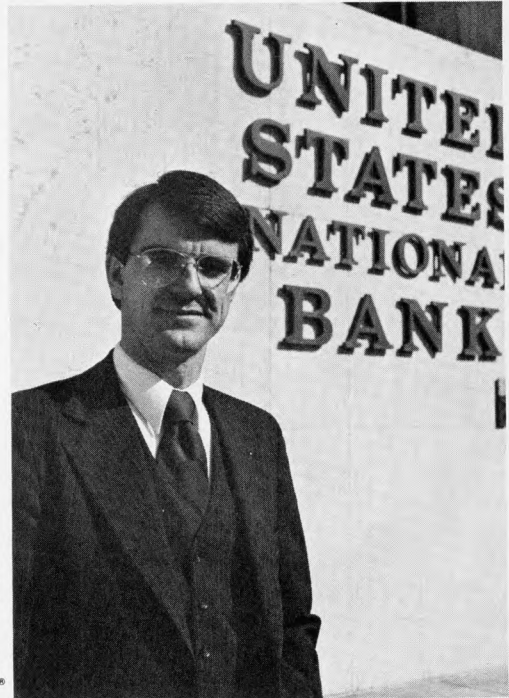


J. BURRITT

A BANKER SPEAKS . . .

ON IMPROVING EMPLOYEE PRODUCTIVITY

Kenneth H. Petersen
Vice President
Operations Manager
United States National Bank
Omaha, Nebraska



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Crop Hail Results Reported for 1981

CROP HAIL insurance premiums written nationwide in 1981 by private firms totaled \$502,502,528, according to preliminary statistics compiled by the Crop-Hail Insurance Actuarial Association and Crop Insurance Research Bureau, Inc. This was a 21% gain in premiums written over the 1980 total of \$415,368,000 reported last year. The most notable gain, however, was the marked drop in losses. In 1980, the companies reported losses totaling \$423,675,000, or a loss ratio of 102%. This compares with the 1981 loss ratio of 69.06% and a dollar figure loss of \$347,026,505. It is a loss ratio improvement of 33 points.

CIRB, however, reported that last year the highest severity of hail

damage to crops was experienced in Minnesota, Colorado and Iowa. Loss ratios for the 32-member CIRB companies in those states amounted to 166%, 107% and 101%.

The highest loss ratio prior to the 1980 disaster was 81.35% recorded in 1956. It topped 74% in only three other years — 1954, 1962 and the 75.81% of 1974.

Of the top hail insurance premium writing states, seven are in the area directly served by the NORTHWESTERN BANKER. The top 10 are listed below, with their 1980 premium ranking shown in parentheses, along with Colorado and Wyoming from the magazine's readership area, as well as Missouri and Wisconsin.

State	1981 Premiums	1981 Losses	Loss Ratio
1. Iowa (1)	\$87,113,000	\$90,573,000	103.97%
2. Illinois (2)	54,199,000	10,301,000	19.01%
3. Minnesota (4)	52,726,000	87,675,000	166.28%
4. Nebraska (3)	47,005,000	30,437,000	64.75%
5. North Dakota (7)	43,519,000	13,993,000	32.15%
6. Texas (5)	33,516,000	16,765,000	50.02%
7. Kansas (6)	24,217,000	16,588,000	68.60%
8. North Carolina (7)	19,899,000	8,127,000	40.84%
9. Montana (10)	18,097,000	12,520,000	69.18%
10. South Dakota (9)	14,471,000	11,867,000	82.00%
11. Missouri	12,866,000	7,434,000	57.78%
13. Wisconsin	9,707,000	2,834,000	29.19%
14. Colorado	8,499,000	5,675,000	66.77%
29. Wyoming	1,501,000	697,000	46.41%

Shared Regional EFT Systems Organize To Provide National Interchange

THE Regional Interchange Working Group, initiated in June, 1981, as a cooperative effort among independent electronic funds transfer networks seeking to provide national interchange between shared regional EFT systems, recently announced its formal organization as the Regional Interchange Association, Inc.

The announcement was made by the newly elected RIA president, James H. Martin, executive director of TYME Corporation, Milwaukee.

According to Mr. Martin, "eight regional switch organizations — with a presence in 13 states across the country — have approved RIA's goals and objectives and have agreed to become RIA participants."

Confirmed RIA participants and the states in which they operate are: Electronic Funds Illinois, Inc. (Ill.);

ITS, Inc., formerly Iowa Transfer Systems, Inc. (Ia., S.D.); Instant Teller (Cal., Ariz., Wash., Ore.); Mac-Link, Inc. (Minn.); Metroteller Systems, Inc. (N.Y., Md.); Nebraska Electronic Transfer Systems, Inc. (Nebr.); The Treasurer, Inc. (N.J., Pa. planned), and TYME Corp. (Wis., Minn.)

Responsibility for the management of RIA will rest with a board of directors of not more than 12 members. At a recent meeting in Chicago, the eight confirmed participants agreed to each place one representative on the RIA board. The remaining four board members may be selected from qualified regional switches which become RIA participants.

Officers of RIA elected at the Chicago meeting, in addition to President Martin, are: Vice President — Joseph E. Wolfson (presi-

dent, Metroteller Systems, Inc.); Treasurer — Dale A. Dooley (president, Iowa Transfer System, Inc.), and Secretary — Michael E. McEvoy, (director, Mac-Link, Inc.)

Mr. Martin expressed gratification regarding the strides made by RIA's original founding members over the past six months in coordinating support of the goals and objectives of RIA among other regional EFT systems. "The current eight regional switches that have agreed to become RIA participants," he said, "have 2,500 shared terminals in their systems. These are equivalent to more than a third of the 6,000 ATMs the American Bankers Association identified in a recent study as units shared on a local, statewide or regional basis at the end of 1981."

Mr. Martin further noted that "the eight RIA participants collectively represent 2,645 banks and thrift institutions, of which 743 banks and 117 thrifts are currently participating in their respective shared EFT systems. The remainder are in various stages of becoming sharing participants."

Participation in the Regional Interchange Association is open to all qualifying regional systems that service the terminals of participating depository institutions. According to RIA bylaw requirements for eligibility, a prospective shareholder-participant must:

- have the ability or the intent to provide routing or electronic funds transfer (EFT) messages to and from more than one proprietary EFT network
- plan to exchange EFT messages with other RIA participant regional switches
- receive messages from shared remote service units (RSUs) connected directly to it or from a data processing center servicing financial institutions participating in its network

To be eligible, a regional switch also must be owned or controlled by one or more insured financial/depository institution.

The Regional Interchange Association is currently actively soliciting participation from qualified regional switches. According to Mr. Martin, an application fee of \$1,000 is required of all certified RIA participants.

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ABA Plans Second Session of Its National Advanced Ag Banking School

THE SECOND annual National Advanced Agricultural Banking School, the "first-of-its-kind" resident agri-banking management program which last year exceeded its expected attendance, is scheduled for July 11-16 at Iowa State University in Ames.

Sponsored by the American Bankers Association's Agricultural Bankers Division, the two-year advanced program aims to provide attendants with the information and new and improved skills needed to understand the elements of a high performance bank; to establish a sound management approach to agricultural banking; to identify, develop and implement new products and services in their banks' agricultural departments; and to



C.N. FINSON

identify, develop and manage human resources.

"Last year's program was well received by the 162 bankers who attended," stated C.N. Finson, chairman of the school's planning committee and chairman, National Bank of Monticello, Ill. "Registration for students beginning the program this year is limited to 150, and we have every indication that the school will have a waiting list once again."

The week-long program is targeted for middle and upper management bankers responsible for the agricultural departments and/or overall management of their banks, as well as for experienced agricultural loan officers, correspondent banking and credit officers of larger banks, branch managers in agricultural areas, and bank regulatory personnel.

Graduates of the course must successfully complete two one-week resident sessions at the Iowa State University campus in Ames plus a between-session case extension problem.

The first-year NAABS program focuses on profitable management of the agricultural function or department within the bank. Defining high performance agricultural banking, structuring an agricultural banking program, financial management of the agricultural program and a series of timely electives form the core of courses for the beginning student.

The second year of the program expands into profitable management of the agricultural bank. Program topics include a review of the management process and planning components for high performance agricultural banking; the global setting for agricultural bank management; financial management in bank performance; the human function in bank performance; and electives such as financial futures, problem loans, advanced farm agribusiness analysis, leasing, and funding through the Cooperative Farm Credit System.

BankSim, the ABA's computer-run bank management simulation game, will be utilized to reinforce the concepts developed in the curriculum.

"The school faculty is a mix of leading agricultural bankers, agricultural finance economists and agricultural consultants," said Mr. Finson. "They are a dedicated, highly qualified group — the faculty is the school's greatest asset."

Serving as first-year class coordinator is Walter W. Minger, senior vice president of Bank of America, San Francisco. Leslie W. Peterson, president of Farmers State Bank, Trimont, Minn., is coordinator for the second year class. In these roles, Mr. Minger and Mr. Peterson assist in curriculum development and will serve as resident directors for their respective classes during the week of the program.

Tuition for each session is \$750 for ABA member banks and \$950 for nonmembers. The fee includes registration, room and board and all classroom and instructional materials.

BMA Plans Research And Planning Conference

"Marketing in a Deregulated Environment" is the forward-looking concept that will be explored at Bank Marketing Association's 1982 Research & Planning Conference April 18-21 at Colony Square Hotel in Atlanta, Ga.

James C. Montague, 1982 conference chairman, who is director of market research at Harris Trust & Savings Bank, Chicago, states that the program features dual-track concurrent sessions (skill builders and skill enhancements) and mini-clinics, as well as general sessions.

Skill builder sessions — topics include pricing, product development and market segmentation — introduce practical information that participants can take back on the job immediately.

Skill enhancement sessions, he states, develop a broader understanding of a particular subject and its application.

The mini-clinics provide conference attendees with a "free-structured" format in which to ask questions about a specific concept, process or technique. Topics to be covered include: focus groups, shopping studies, conjoint analysis, and cluster analysis. The mini-clinics will be repeated the second day.

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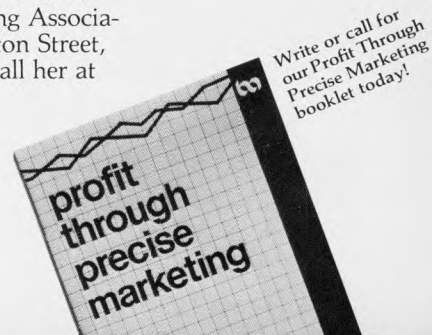
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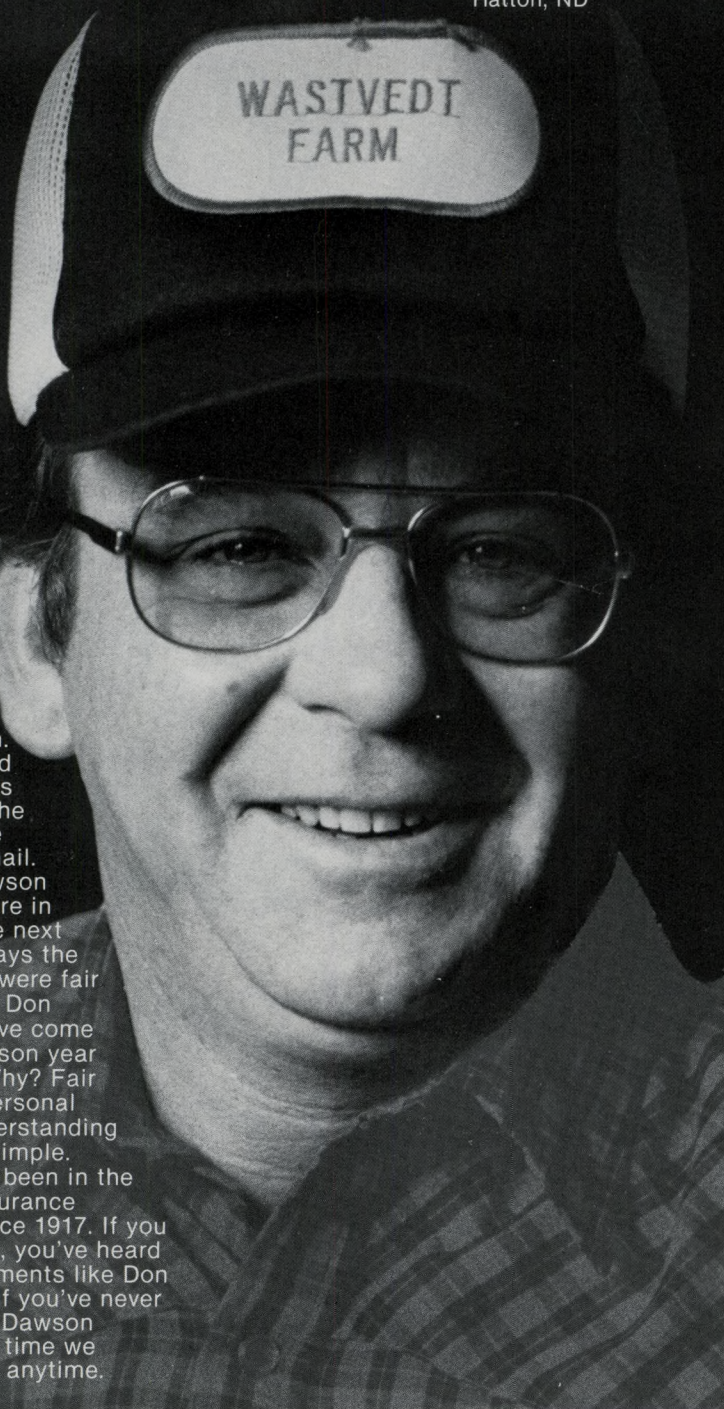
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Bankers Get 3-for-1 at ABA Combined Conferences

Critical issues and strategic choices for CEOs, bank marketers, planners and compliance officers will be presented in a unique mix during the first ABA National Conferences on Marketing, Compliance and Planning. The three-in-one conference will be held on May 23-26 at the Hyatt Regency Embarcadero, San Francisco.

The program will be presented in a unique format combining general sessions for the critical issues affecting all banking disciplines and specialty sessions on a range of marketing, planning and compliance topics.

Jerry Jordan, a member of the President's Council of Economic Advisors, will speak on "Reaganomics." Paul Nadler, professor of finance at Rutgers University, will be the keynote speaker, with remarks on "Banking in the Post-Peanut Era."

Two special pre-conference sessions have been added to the Sunday, May 23 program because of their interest to bank marketers and managers. "Understanding the Customer of the 80s," will be presented by Allan Paro, ABA's advertising manager, with recent findings from major market research studies participated in by the ABA. "The Employment Requirement for the 80s: A Competitive Sales Force," is a panel discussion on the importance of a bank's developing and maintaining a truly competitive sales force. Frank Oldham, Jr., Security Bank, Paragould, Ark.; Paul Diesel, Industrial National Bank of Rhode Island, Providence, and Ronald Phillips, United Bank of Denver, will be the panelists.

Other specialty sessions include: "Social and Consumer Trends" by Marie Spengler, a senior social economist with SRI, International; "Corporate Services Research" by Allan Munro, executive vice president of Greenwich Research Associates; "Bank Management's Role in Protecting Bank Interests in the Legislative/Regulatory Arena," by Mark Olson, vice chairman of ABA's Government Relations Council and president of Security State Bank, Fergus Falls, Minn., and "Environmental Checklist," by Peter Wallerich, president and CEO, North Pacific Bank, Tacoma, Wash.

Michael Mescon, chairman of Georgia State University's business management department, will deliver a general session address, "Closing the Gap Between Corporate Goals and Employee Needs." The final general session will feature a panel of major non-bank competitors, including a representative from Merrill Lynch.

1st St. Joseph Sponsoring Women's AAU Tournament

Grade school girls in St. Joseph, Mo., and the surrounding area are honing their free-throw skills for a special free-throw competition being held in conjunction with the National AAU Women's Basketball Championships in St. Joseph in April.

First National Bank of St. Joseph is sponsoring the women's AAU tournament, and recently donated \$5,000 to help support it.

The girls' free-throw contest is open to 5th through 8th grade girls throughout the Midland Empire.

Tournament tickets are available at First National Bank locations, First Midwest Bancorp member banks, and at the Civic Arena. Reduced-price ticket packages for the entire tournament also are available, as well as blocks of tickets for businesses and other groups.

Harris Bank Aids Drive to Protect Chicago Policemen

Harris Bank, Chicago, is a leader in a recently announced city-wide campaign to buy protective bullet-proof vests for Chicago policemen.

Contributions in the \$2-million drive are being sent to Citizens for Safety Vests, c/o Harris Bank Foundation, Box 755, Chicago 60690.

The need for safety vests to outfit Chicago's 12,000 policemen was highlighted in February by the fatal shooting of three officers, according to John L. Stephens, Harris executive vice president and a co-chairman of the fund-raising effort. He noted that similar voluntary drives have been conducted in New York, Philadelphia, Kansas City, and Hartford, Connecticut.

Chicago Mayor Jane M. Byrne is honorary chairman. The vests, costing about \$150 each, are individually fitted garments worn against the skin.

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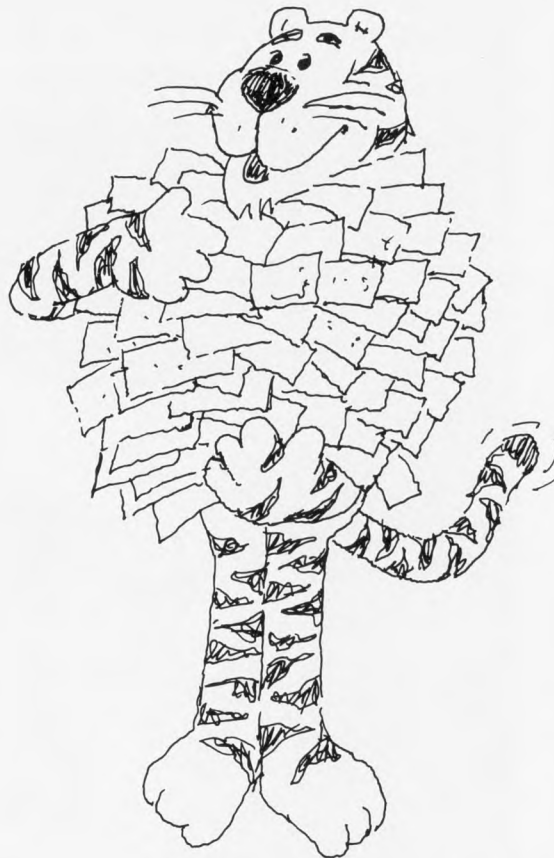


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Minnesota's largest independent broadens base with Mini-Bank

A NORTHWESTERN BANKER
interview with

TRUMAN W. PORTER

Vice Pres.-Retail Banking
Midway National Bank
St. Paul, Minn.

A NEW kind of bank building and a new twist on old banking service are being offered in St. Paul, Minn., by Midway National Bank of that city, now in its 55th year and billed as Minnesota's largest independent bank.

John A. Ritt, president and chief executive officer of Midway National, and his executive staff have pursued a well-planned program for growth and better service for the bank's customers in St. Paul. Based on the extensive, continuing research conducted by Truman W. Porter, vice president of retail banking, Mr. Ritt announced at year-end that Midway would open a "Mini-Bank," located inside the Superamerica gas station at Snelling Avenue and Ford Parkway.

"This is the first of several steps which the bank is taking to position itself for the major change in banking brought on by the deregulation of our industry," Mr. Ritt stated at the time. "To effectively meet competition, it is necessary for our bank to deliver its financial services at a more convenient time and place for our customers."

Mr. Porter said the Mini-Bank at the Superamerica gas station/convenience store is open seven days a week and offers, in a separate room, an automatic teller machine — with one major difference from most of the free-standing ATMs usually found apart from the bank itself. This one is staffed with a customer assistance teller, Lynn Slater.

Following an intensive campaign to acquaint prospective customers in the area with the proposed new Mini-Bank, an area where Midway National had practically no customers, Mr. Porter noted, the Mini-Bank was opened in late January. New customers were offered Midway's Money-mate checking account: no minimum balance required, 50 personalized checks, free Bank of America travelers cheques, and the Money-mate card which is issued immediately at the time the



MORE THAN 600 demonstrations of the Money-mate machine were given in February by **Terri Doohar** (left), Midway Natl. personal banker, and **Lynn Slater**, customer assistant.

account is opened — all for only \$3.00 per month. Heavy promotion preceded the opening. The results?

"In the first four weeks after opening in late January," Mr. Porter points out, "we opened 80 new accounts in this totally new geographic area for our bank. We have continued to have a very good response in the weeks following that first month. We got approximately 350 to 400 consumer transactions in February, and this total does *not* include the daily deposits of the store's receipts made in the ATM envelope slot by the store manager.

"It is unusual for a business to make banking transactions on an ATM. The store manager's card which accesses the machine to activate the deposit slot is coded for deposit only — it has no withdrawal function coded into it. Practically all the 350 to 400 transactions we are now experiencing are from these new customers, since our records show only a scattered use by current Midway cardholders."

A new twist was added to bring this continuing good response, Mr. Porter says. "The Mini-Bank is totally self-serve," he explains, "and self service has to be a better deal than when just dealing with the main bank where a teller handles the transaction. We must offer more than convenience. So, we are giving efficient service — *and cheaper!*"

He explained by describing the function of the customer assistant at the Mini-Bank and the operations of the ATM. "The girl there has no money," he emphasizes. "She opens the accounts, provides the new customer with a Money-mate card and demonstrates use of the machine. The customer's initial deposit is placed by the customer in the depository envelope slot by using the Money-mate card the first time.

"Each receipt obtained from the machine has a 50¢ tear-off coupon, for whatever transaction is made. That 50¢ coupon can be used in purchases at the Superamerica convenience store or gas pumps on the premises. That offer will continue indefinitely. We are paying people to use our Mini-Bank and encouraging

self-service. Consequently, if a customer uses the machine six times in one month and obtains \$3.00 in 50¢ coupons, the account becomes free. This 50¢ is paid even on savings deposits or withdrawals."

Mr. Porter points out this does not violate the interest ceiling, for the 50¢ is paid the customer for the transaction itself.

On another point, Mr. Porter says, "We're in a shared network of 135 ATMs with Twin City Federal Savings & Loan, so "the Money-mate card also can be used at these Passcard Financial Centers and Express Tellers located throughout the metropolitan area.

"However, this one at the Mini-Bank is proprietary and won't be shared for some time, if at all. State law precludes it from being shared if we have an attendant there and we plan to have Lynn there each day. Those new accounts are assigned for service to Terri Dooher of our staff, a personal banker. Lynn takes loan applications and drops them in the ATM receptacle and they are picked up daily when the machine is serviced, then transported to the main bank for processing.

"We expect soon to be selling Travelers Checks and savings certificates there. Again, all money or checks that change hands go directly into the ATM by the customer. Lynn assists in providing the forms needed. We are also considering cash advances by use of Travelers Checks through the Mini-Bank."

The early success of the Mini-Bank is evidenced by the 600 demonstrations that Lynn and Terri gave to new and prospective customers in February. To add more attraction and excitement to the opening period, the bank had extra \$5, \$10 and \$20 bills that came out of the machine at random when a customer used the card during the demonstration. The usage of the new ATM hasn't built yet to what is experienced at other ATM locations, Mr. Porter says, where free-standing shared units have 4,000 or more transactions per month.

However, the success with the Mini-Bank testing has encouraged the Midway National to proceed with the next step in its new concept of customer service. "On April 1," Mr. Porter related last month, "we will be opening in the lobby of our main bank two customer assistant windows right on the teller line. People coming into the bank may open a new account with that customer assistant right at the window and have the transaction completed in three minutes. This is a fast service operation where the customer who knows what service he or she wants can open the account and get out at their own speed. Those wishing traditional new account service, of course, will be taken care of at the regular new accounts desks.

"The reason for this is that we will have two new machines in the lobby April 1, using Burroughs equipment that will make us one of only two banks in the nation using it at this point. This will relieve routine transactions at teller windows. By combining two tellers with new account responsibility we can enrich their jobs and give them a much greater feeling of involvement." The quick service at these two special windows will be handled much the same as it is being done at the Mini-Bank just opened.

Mr. Porter said, "This entire program has been under development for the past three years with the support and assistance of Superamerica, a subsidiary of the Ashland Oil Company, Ashland, Ky." □

Modular "double-wide" bank designed for work-flow

WHILE a number of firms cater to the construction of large financial buildings, General Bank Equipment & Systems, Inc., of Omaha feels that little resources are available to the client wishing to construct small and moderate sized projects in its trade area. To meet this perceived need, Tom Sternberg, president of GBES, an independent equipment sales and service company and also a builder of financial institution projects, created a subsidiary, Financial Structures Incorporated, to fill this void in the market place.

To achieve its goal, FSI offers design/built, turnkey structures, providing design, site plan, obtaining of permits, construction, equipment, furnishing and finishing custom structures. Mr. Sternberg identifies several specific areas where FSI has worked with clients needing smaller and moderate sized structures:

1. Free-standing ATM buildings, walk-ups/drive-ups, and temporary as well as permanent facilities.
2. Private safe deposit vault projects for a number of investment groups. "The market place indicates a need for larger sized, secure storage for valuables," says Mr. Sternberg. "These facilities offer a high degree of security, convenient location and extended hours, as well as other valuable services."

FSI's free-standing ATM buildings have become well-known among banks in the midwest.



FREE-STANDING ATM building constructed by FSI for First National Bank of Columbus, Nebr.

Another of its innovative products is the modular "double-wide" temporary manned facility. This module is constructed off-site to the client's specifications and assembled quickly on the prepared location. The bank can operate from this building until its growth justifies a larger, permanent facility. The temporary building has been designed to be broken down into its modules and moved to another location. It may be sold and used effectively, for example, as a small professional office. These facilities are equipped to the needs of the client. In the instance of the building provided for the Bank of the Midlands, Papillion, Nebraska, it

MODULAR BANK...

(Turn to page 34, please)

Advance Planning!

...key for efficiency, future growth



By **GERALD L. GROSS**
President
Kirk Gross Co.
Waterloo, Ia.

NEW BANK buildings do not just appear overnight! For a functional banking facility to become reality, months and sometimes years of preliminary planning are required. The First National Bank of Waverly, Ia., case history that follows should graphically point out how advance planning plays an important role in creating a new facility.

On November 18, 1971, at an open house of a neighboring bank we had just finished, we were introduced to James Arens, executive vice president of the First National Bank in Waverly. At that time, he suggested I stay in touch as they "might be doing something in the future." *Their assets were then \$18,568,000.*

Visiting the bank's existing facilities, it became obvious that they were rapidly outgrowing their facility. The vault was full, officer space was limited, parking was limited and their detached drive-up (staffed by two employees during peak hours) caused fender-benders and was difficult for their customers to use.

First, we investigated possible expansion into the adjacent building which, if it became available, would solve the internal space problems but not the parking or drive-up problem. While a functional plan was developed, it soon became obvious the adjacent building could not be purchased. Since it would not solve all their problems, any attempt to expand the existing facility was abandoned.

Since land was not readily available, the project remained dormant until early in the spring of 1977 when it became obvious they had a real space problem. In



the brief years since we first met, *their assets had almost doubled to over \$34,000,000.* Something had to be done.

Rather than panic, the board retained the Kirk Gross Company to prepare an in-depth, analytical study to determine what their future needs and growth pattern would require. We completed the study in June, 1977, and included with our findings six site evaluations applicable to two possible locations that just might be available.

Using conservative calculations, it was determined that a facility to adequately take care of their needs un-

ADVANCE PLANNING...
(Turn to page 34, please)

Wyoming bank expands deposits and its building

Written especially for
THE NORTHWESTERN BANKER
By JOHN SPRINGER
Corporate Communications
Bank Building Corporation
St. Louis, Mo.

WHEN directors of Stockmen's Bank & Trust Company of Gillette, Wyo., were faced with the urgent need for expansion they had to make a decision as to whether they should relocate and construct a new building, or stay at their familiar, long-time location.

They opted to remain at the present location and it was natural to turn for this major surgery to the "doctor" who had given the bank a face lift ten years ago, by remodeling the second floor interior. So, Bank Building Corporation of St. Louis, the nation's largest designer and builder of financial institutions, was called upon again, this time to develop a plan and a building.

Stockmen's Bank, owned by the Powder River Resource Bancorporation, a holding company, is located in downtown Gillette in the heart of the nation's energy boom growth area, previously considered "cow country." At 1981 year-end, Stockmen's Bank reported \$149,500,000 in deposits, a one-year increase of \$35 million, making it the state's third largest bank. Ten years ago its deposits were less than \$30 million; five years ago they were \$70 million and now have doubled, reflecting the dramatic growth in the city from the energy boom. The population more than doubled in the same decade.

Bank Building's Rocky Mountain Division, Denver, developed a solution that will add extra floors to the existing structure to bring it up to seven stories, the highest building in Gillette. (The local hospital is currently the tallest structure in Gillette with four floors.)

The exterior of the existing building will be reskinned with iron spot brick. The iron reflects the mining that is growing in the area. All the glazing will consist of black anodized aluminum frames, once again using black to reflect the local coal and oil industries.

Ron Sholar, BB Rocky Mountain designer, says, "Black has a strong character and does have some reflective qualities in the glass we will be using. It will



"The decor has been tied to the building's exterior with teller counters and lobby furnishings reflecting the angular forms of the building."

give a jewel-like appearance where it is nestled in the brick."

Drive-up facilities will be expanded from seven to nine positions and two commercial lanes will be moved across the street along with an ATM that will be connected to the main structure with pneumatic tubes under the street.

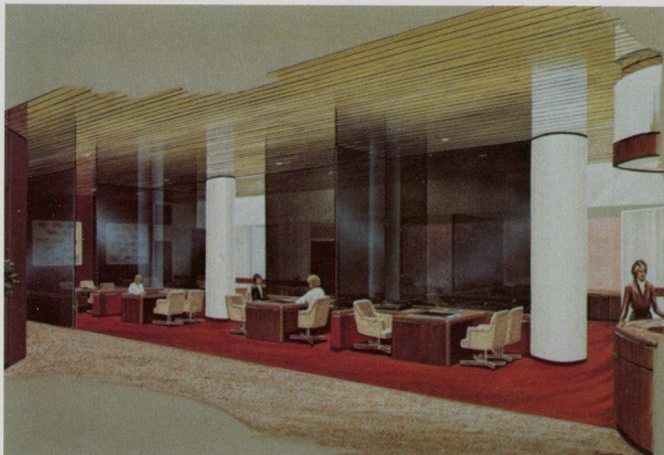
Major remodeling is planned for the interior of the building, too. For one, the building will be brought up to code standards in terms of fireproofing.

The entire HVAC system will be replaced. The first fifteen feet of the existing building will be taken off the front to provide easier access to people off the main street, along with a night depository.

Because of parking on the street and off the alley (where the drive-up facilities are located), BB Rocky Mountain has designed two vestibule entries, allowing a central access of circulation through the middle of the building.

The first floor of the project will include the reception area and guard station. It is easily accessible from either entrance and strangers will be able to get directions quickly.

There will be 14 teller positions on the first floor,



"Glass used on the outside has been carried into the building's interior for use as dividers for major area functions in the lobby." (Showing new accounts and special services area)

- along with a new accounts department and safety deposit.

- The second floor will house the loan department and executive offices plus a small waiting area and receptionist position.

- The other half of the second floor will be dedicated to bookkeeping, drive-ups and customer assistance.

- The third floor has, in a prominent position, lounge seating and a private telephone room. In addition, the real estate and trust departments will be housed there along with a conference room, proof department and computer room.

- The sophisticated computer room will have a raised platform and separate HVAC. The computer will be connected to the majority of work stations in the bank with CRTs and pneumatic tubes will be used for paper flow throughout the facility.

- The basement of the structure has large storage and shipping/receiving areas off the back elevator. The bank is dedicated to assisting the community and has committed a great deal of space in the basement for a community room. There is an employee lounge that connects to the community room and can be used for functions requiring even more space.

- Floors four through seven will be unfinished and suitable for tenant leasing and expansion space for the bank itself.

- "The decor of the overall facility," Bruce Lutz, interior designer, says, "has been tied to the building's exterior with teller counters and lobby furnishings reflecting the angular forms of the building. The lobby has a metal slatted ceiling...using brass...that is eleven feet high. Glass used on the outside has been carried into the building's interior for use as dividers for major functions in the lobby."

- In fact, Mr. Lutz adds, the major impact of the building will be the glass partitions in the lobby area. Tinted dark gray, they pick up reflections of the ceiling and areas around them creating a barrier of visual and physical beauty allowing strong visibility for the bank's customers and employees as well, giving each an unfettered view of what is going on in the bank.

- Major colors used in the interior include warm rusts. Some orange

- **WYOMING BANK...**
(Turn to page 78, please)

How to continue business while new building is constructed



ARCHITECT'S sketch for 22,000 square foot new building for Security State Bank of Sheldon shows two-story structure with sunken courtyard, entrances on two levels and drive-through facility.

MANY banks that wish to expand or build a completely new facility on the site of the present building are faced with the age-old dilemma:

"How do I proceed with construction, but at the same time keep my bank operating efficiently, with minimum inconvenience to my customers and staff?"

That problem is being solved by Security State Bank in Sheldon, Ia., as it embarks on construction of a uniquely styled, new 22,000 square foot facility in two phases. This will allow business to continue in the present bank facility until the major proportion of the new building is completed. Upon completion of phase one, the banking business will be moved to the new structure. Then, the old building will be removed and phase two will be completed to re-establish contact with 3rd Avenue, at which time the new facility will provide a direct physical link between Highway 60 and downtown Sheldon, a city of 5,000 population.

Richard A. Schneider, president of Security State Bank, says, "This link will help visually to attract potential shoppers passing through town to the downtown retail area."

Banking functions will be located on two levels with 3,000 square feet of lease space available facing 3rd Avenue adjoining a landscaped sunken courtyard. Planned completion of phase one is scheduled for December, 1982, with phase two to be completed by July, 1983.

The building's mechanical system will utilize the latest in energy conservation technology, a hydronic heat pump system. This closed water system is the medium of exchange for both heating and cooling. This system is adaptable to a low temperature solar energy input, allowing addition of low cost, high efficiency solar systems in the future.

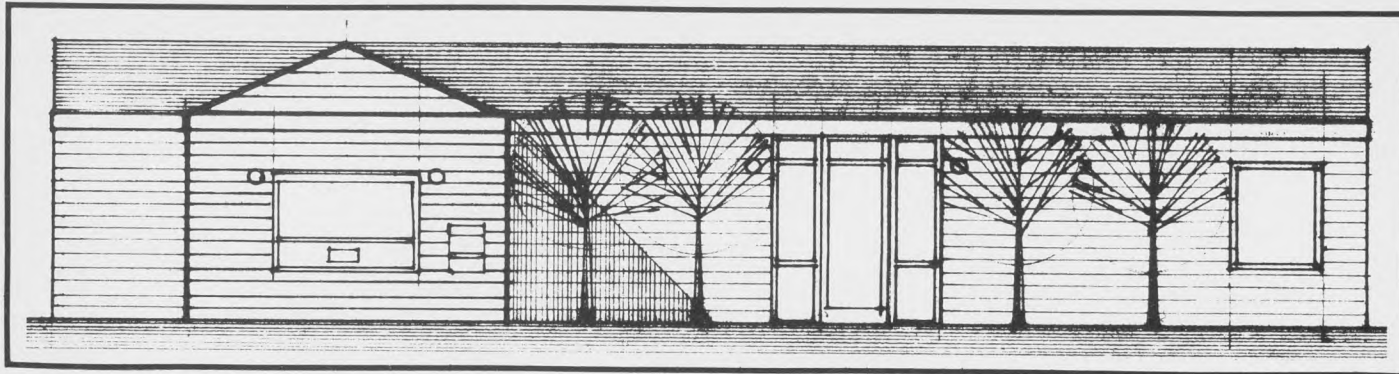
Customers may enter from 3rd Avenue on a bridge over the sunken courtyard, through a landscaped mall or from the new municipal parking lot at the drive-up level.

The two banking levels are linked by an elevator and a glass-railed open stairway.

Drive-up traffic may enter from either direction on 10th street.

Bank tellers will be available to serve customers on each level. A large safe deposit vault is located on the drive-up level and is accessible from both entrances. The "Security 24" automatic teller will be conveniently located at the drive-up level vestibule.

Architect for the project is FEH Associates Inc./Architects Engineers of Sioux City, Ia., and the contractor is Poppmea-Sikma Construction Company, Inc., of Sheldon. □



MODULAR BANK...

Continued from page 30)

was equipped with the revolutionary, belt driven, mechanical, "Bavis Autoveyor" remote drive-up system.

Another such project currently underway is the new Platte Valley National Bank to be located in Columbus, Nebraska. The FSI architect designed the facility to contain two private offices; lobby with waiting area, three teller stations, and one adjacent seated special purpose/new accounts desk; unit safe for safe deposit boxes and cash reserve; coupon booth; bookkeeping and proof/transit room; manual drive-up wing; two restrooms, and utility and coat room. The building is a nominal 24' x 55', exclusive of drive-up. It is being constructed in two modules plus drive-up wing and comprises 1440 square feet.

The modules will require about four or five weeks to construct. They will then be shipped to the site and tied to the prepared foundation. It will take about three weeks to complete the assembly, hook up wiring and plumbing, and install equipment, alarms, furniture and fixtures. It is scheduled to open about June 1.

Working closely with the architect is Fred B. Holbert, FSI systems coordinator. Mr. Sternberg states, "one of the important services provided by FSI is the consultation and planning of our systems coordinator.

Mr. Holbert has twelve years of banking experience as internal auditor, security officer, facility manager, vice president of operations, and administrator of bank branches and branch construction. He also has experience in architectural component sales."

Utilizing this extensive background in banking, the goal of FSI is to design a facility starting with the interior. The systems coordinator consults the bank's operating personnel, as well as suppliers of the bank's services in order to determine their individual operating systems. He then performs space planning of furnishings and equipment based upon the bank's work flow.

"Projects typical of this size present a challenge to the designer. As opposed to the large bank with specialized departments, the smaller operation requires consolidation and multipurpose work stations," stated Mr. Holbert. "Also, we strive to utilize furniture wherever feasible, instead of built-in millwork. If the building is sold later, the furniture can be retained for use by the bank."

The FSI concept allows the banker to construct a custom facility at the lowest cost. He need be concerned only about communications with one source. FSI experts will consult, plan and relieve him of the burden of hundreds of details. The banker's participation can be as great or as minimal as his or her construction expertise will allow. □

ADVANCE PLANNING...

Continued from page 31)

til 1991 would have to be between 14,000 and 17,000 square feet. So, while the project had moved rather slowly to this stage, the board wisely felt that the next move should and must meet their needs for many years, not just solve the immediate problems.

After the study was received and reviewed, an all-out, but lengthy, attempt to acquire needed land was started. Road blocks and problems continued to hamper acquisition until mid 1979 when three-fourths of a city block became available. Site data, including soil tests and overall site plans were prepared to determine how and if the building could properly function on this property. The results were positive, but to accomplish the best overall plan, a city alley had to be closed. Underground gas lines and overhead massive power lines had to be relocated, but both final obstacles were overcome.

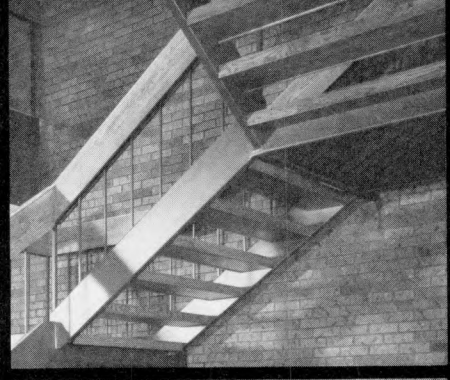
Finally, in March, 1980, architectural plans and specifications were started. Having obtained preliminary data on space requirements, functional needs and departmental relationships during the earlier

studies, the drawing phase proceeded at a good pace. With the site cleared, the ground breaking festivities took place on July 7, 1980, and we moved them into their new 17,140 square foot facility on August 30, 1981. *Their assets were now \$56,309,000.*

Designed to accommodate their space needs easily until 1991 and beyond, this unique structure contains all the major items one expects in a modern banking facility. Unusual and attractive focal points include 24' high brick arches as entrances and an open center stairway tying the two levels together. Ample growth and expansion capabilities are included in the officer areas, vaults and public areas. Parking for more than 70 cars and unlimited drive-up capabilities easily accessible also were included. The building is truly a study in providing flexibility for the future.

It was the years of planning (almost 10 to be exact from our first meeting) that led to this bank designed for the future. Granted, most projects do not require that amount of time. This one would not have either if property had been available, but the point to remember is that by ample preliminary planning, a bank building can be designed and built to last many years. □

ANOTHER TURNKEY BANK PROJECT BY KIRK GROSS CO.



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American Bank — Rockford Promotes Officers

American National Bank and Trust Co. of Rockford recently announced a number of promotions among their top management. Charles P.A. Frankenthal, Robert J. Meuleman, Roger A. Reese and Glen W. Wilson, all formerly vice presidents, have each been promoted to the position of senior vice president. Alexander A. Rybicki, Jr. was promoted to vice president and controller. James F. Stewart joined the staff in January as auditor.

Mr. Frankenthal has been with American Bank since 1979, when he joined the staff as director of marketing. Mr. Meuleman joined the

bank in 1981 as vice president-investments after holding a similar position with St. Joseph Bank & Trust Co. of South Bend, Indiana. Mr. Reese, formerly vice president and controller until his promotion to senior vice president, has been with American since 1976. Mr. Wilson, who joined the bank in 1977, served as senior trust officer prior to his advancement. Mr. Rybicki joined the organization in 1979 as auditor. Mr. Stewart served in the auditing department at Commercial National Bank of Peoria before moving to Rockford.

Lansing Bank Names Two

At First National Bank of Lansing, Annette Jordan and June C. Mikulich have both been promoted to assistant cashier.

Mrs. Jordan has been with the bank 11 years, presently serving as manager of the bank's Lynwood branch. Ms. Mikulich, who has also been with the bank 11 years, will now be assigned to the operations division.

Cornland Director Elected

Allen C. Drake, vice president of the Woodford County Bank at El Paso, has been elected a director of the State Bank of Cornland, replacing Dan Volle, who did not stand for reelection.

Mr. Drake is the grandson of M.B. Drake, one of the founders of the State Bank of Cornland in 1920, who served for many years as its cashier.

Two Named in Deerfield

Helen Niforos has been elected as operations and security officer and Carl V. Heine, Jr. to the bank's board, at Deerbrook State Bank, Deerfield.

Ms. Niforos joined the Deerbrook Bank in 1980. Mr. Heine was elected vice president and cashier in 1977, his most recent position.

Applications Approved

The Federal Deposit Insurance Corporation has recently approved the following applications by banks to establish a facility:

The State Bank of Allerton, Allerton, at the southwest corner of Lincoln and Diller, Broadlands; Lakeside Bank, Chicago, at 2215-17 South Wentworth Ave., Chicago; State Bank of Countryside, Countryside, at 6000 West 79th Street, Burbank, and Community Trust Bank, Irvington, at 1427 East Second Street, Centralia.

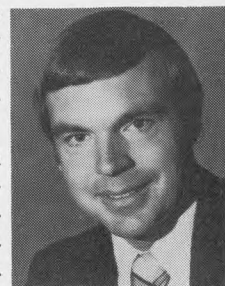
Prairie State Bank, Bloomington, has received approval to establish a remote service facility at 408 Four Seasons Road, Bloomington.

President Elected at Local Chapter of BAI

David O. Franzen, vice president, Roselle State Bank and Trust Company, Roselle, has been elected president of the Dupage Chapter of The Bank Administration Institute.

The BAI is a specialized professional organization dedicated to research, analytical studies, education, technical assistance and communications for the national banking industry.

Mr. Franzen has been active in BAI since 1963.



D.O. FRANZEN

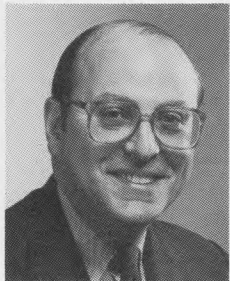
Two Named in Batavia

Two employees have recently been promoted by The First National Bank of Batavia. Janis Rogers was named consumer loan officer and Rosemarie Dillon was named administrative assistant.

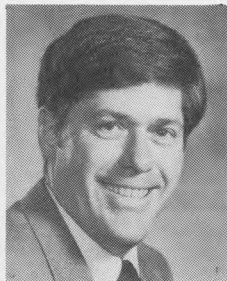
Ms. Rogers has been with the bank since 1978 and has worked on both proof and general book machines.

Ms. Dillon has also been with the bank since 1978. She has been at the new accounts desk and has worked with both advertising and marketing.

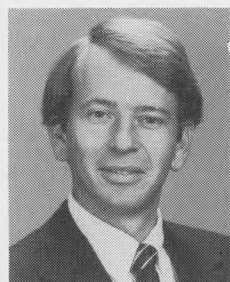
Service recognitions were given to Elsie Magnuson for 30 years and Elaine Sampson for 20 years with the bank.



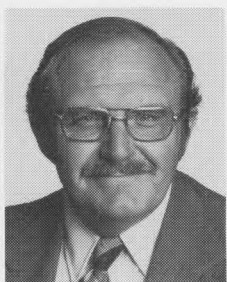
C.P.A. FRANKENTHAL



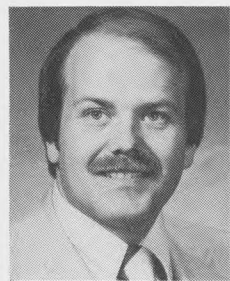
R.J. MEULEMAN



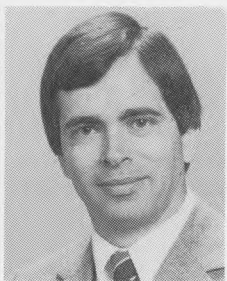
R.A. REESE



G.W. WILSON



A.A. RYBICKI, JR.



J.F. STEWART

ICBI Holds Annual Conv. — May 11-12

THE Independent Community Banks of Illinois will be holding their 8th Annual Convention, May 11-12 at the Springfield Hilton. Rolland F. Tipsword, ICBI consultant, will be the master of ceremonies for the two day convention. The program schedule follows:

Tuesday, May 11

A.M.

11:00 Annual Golf Tournament, Rail Golf Club, Springfield.

P.M.

7:00 Buffet Dinner Dance featuring Dave Major and the Minors.

Wednesday, May 12

A.M.

8:30 Dr. Steve Falken, Economist and Financial Consultant.

9:15 Michael Braude, executive vice president, American Bank & Trust of Kansas City,

Mo., and author.

10:00 Coffee Break.

10:15 Introduction of ICBI Service Corporation and its services.

P.M.

12:00 Grand Luncheon — featuring Art Holst, nationally known humorist and motivater.

1:30 Robert L. McCormick, president, Stillwater National Bank and Trust, Okla., and president of Independent Bankers Association of America, discusses Congressional banking issues.

2:15 Joel McConnell, IBAA Legislative consultant.

2:30 Coffee Break.

2:45 Annual Meeting.

5:30 Grand Reception and Dinner. Morley Safer, coeditor of CBS 60 minutes.

Illinois State Legislators invited guests.

9:00 Adjourn.



Herbert A. Dolowy, president and chief executive officer, Lincoln National Bank, recently announced the election of **Patrick Mulhern**, a 12-year veteran with Lincoln National, as vice president and E.D.P. manager. He will be in charge of all computer operations, including systems and programming.

Mildred Wilson, who has been with the bank for 21 years, has been

Poster Child Meets Banker and Telethon Chairman



Danielle Newman, 1982 Chicago Easter Seal Poster Child, met with **Ken Skopec**, (left) president of Mid-City National Bank and Easter Seal board president and **W. Clement Stone**, founder of Combined Insurance Companies of America and Telethon Chairman for 1982. The Chicago Telethon will be broadcast March 27 & 28 on WGN-TV, Channel 9.

Deerfield Bank Promotes One

Anne Bonk has been named customer service officer by First National Bank of Deerfield, according to Alan M. Meyer, president.

Mrs. Bonk joined the bank six years ago as a teller and was promoted to various customer service department assignments prior to assuming her newly titled position.

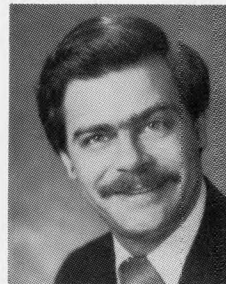


A. BONK

Oak Brook Bank Names One

The First Security Bank of Oak Brook recently named Robert V. Polenzani vice president and loan officer. His responsibilities will include supervision of all lending activities at the bank.

Mr. Polenzani joined the bank after serving as vice president and loan officer of the First National Bank of Marengo. His 20 years of banking include service with Continental Bank of Chicago, Citicorp Financial Services and The Associates Financial Services.



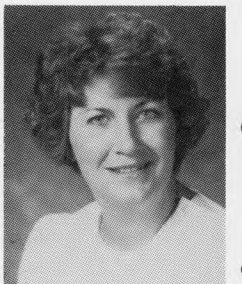
P. MULHERN



M. WILSON



M. KLEHM



L. STAWYCHNY

elected an assistant vice president, in the E.D.P. department. Other officers elected were, **Marilyn Klehm**, comptroller, and **Linda Stawychny**, operating officer. Mrs. Klehm has been with Lincoln National over nine years and Ms. Stawychny, five and a half years.

* * *

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Federal Reserve Bank of St. Louis

Northwestern Banker, April, 1982

Sears Bank and Trust Company has announced the following promotions:

Wayne D. Hillock, senior vice president, Joseph A. Wemhoff, second vice president and Daniel B. Matthews and Deborah L. Cleverdon, assistant vice president in the commercial division, and Lawrence



W.D. HILLOCK



J.A. WEMHOFF



D.B. MATTHEWS



D.L. CLEVERDON



B.A. GRAVER



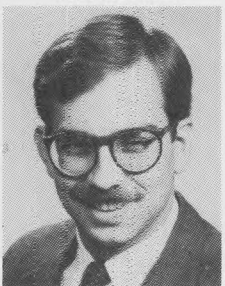
D.F. HUBBARD



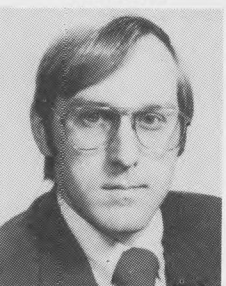
V.D. ADAMS



R.L. LANE



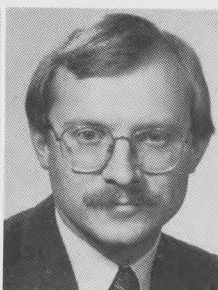
C.M. BRAND



R.F. PREROST



R.K. BRODIE



D.R. BARRON

L. Harb, assistant vice president in investment division.

Promoted to officer status were: Bruce A. Graver and Denise F. Hubbard, trust operations; Vincent D. Adams, financial services; Robert L. Lane, international banking; Charles M. Brand and Robert F. Prerost, investments; R. Kirkwood Brodie, trust investment, and Daniel R. Barron, trust.

CSI Initiates Shared ATMs in Five States

Introduction of a system of shared automatic teller machines that would be available to all banks in a five-state midwestern area has been announced by Credit Systems Incorporated, the bank card operating center for the region. CSI revealed that the new ATM network will go into service throughout Missouri, Kansas, Iowa, Illinois, and western Kentucky late this summer.

The decision by the CSI board of directors to develop the system was based in great part on the positive reaction of member banks to preliminary information meetings on the project.

CSI will operate as the central "switch" for the shared system, with all of the ATMs supplied and serviced by the participating banks. Even banks that do not have their own ATMs would be eligible to join the system and issue ATM cards to their customers.

Development of the new system was the joint effort during 1981 by a group of banks participating in the CSI bank card program. It is anticipated that a separate ATM operating company will be formed to distinguish the ATM network from the area's current bank card services.

It is projected that about 45 banks throughout the area will be participating members when the service is introduced, with the member-

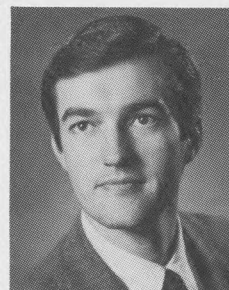
ship increasing to more than 100 banks within the first full year of operation.

The network will allow ATM card-holders of each participating bank to use their card in the ATMs of all other participating banks.

AMBI Expands, Appoints Chapter Services Director

The Association for Modern Banking in Illinois has announced an expansion of its membership services and the appointment of its first director of chapter services.

Managing the new AMBI chapter program will be Patrick B. Hayes of Champaign, formerly director for the Bank Marketing Association's national chapter



P. HAYES

services and community bank departments, headquartered in Chicago.

AMBI is a statewide trade association with over 285 members, representing over 80% of the total bank assets in Illinois.

Commenting on the Association's expanding membership program, AMBI president, James B. Watt, said, "AMBI continually strives to meet and effectively serve the needs of its membership. We view the establishment of a statewide chapter network as a major step forward in that continuing effort."

Offers Free Desk-Top Programmer With Sign

Federal Sign is now offering a free personal executive desk-top programmer for new purchases of its FED 1000 electronic time and temperature displays.

The programmer displays the same time and temperature shown on the outdoor FED 1000. It provides fingertip control of display duration timing and sign on/off times. Also, selection of information to be displayed on the exterior sign including time, temperature (in degrees Fahrenheit or Celsius) or any combination of time and temperature.

For further information, write Marketing Director, Federal Sign, 140 East Tower Drive, Burr Ridge, Illinois 60521, phone 800/323-7431.

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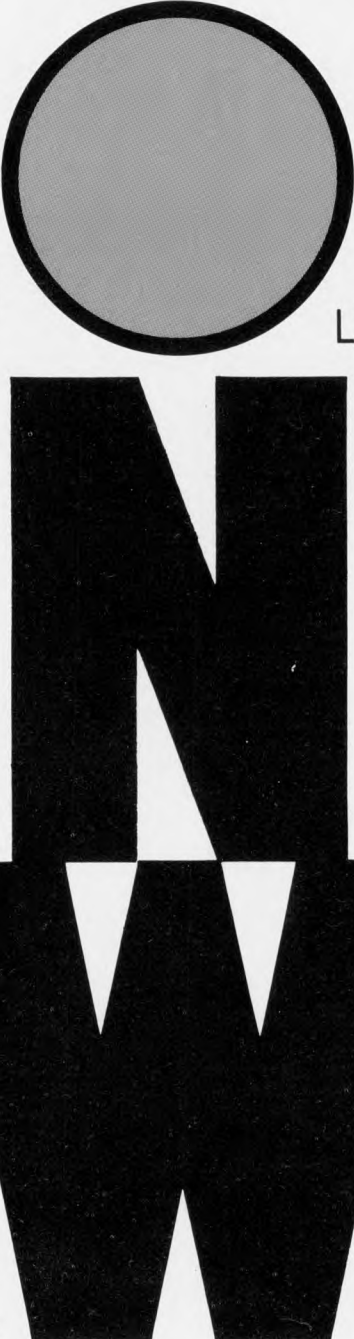
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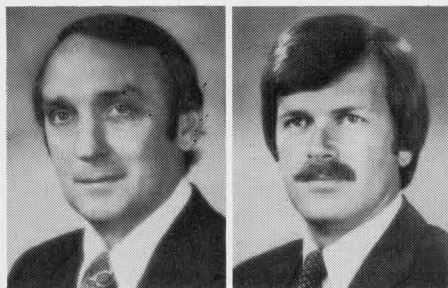
Minnesota

R. J. Welle, pres., Bemidji
T. L. Jeffers, exec. v.p., Minneapolis



Four Promoted in Wayzata

At Wayzata Bank & Trust, Casey Rosen has been promoted to executive vice president and chief operating officer, David Berg to assistant vice president and manager of the commercial loan department, Bill Rieke to assistant vice president and manager of the installment loan department and Teresa Tembreull to assistant cashier, installment loans.



C. ROSEN

D. BERG



B. RIEKE

T. TEMBREULL

In addition to his operational responsibilities, Mr. Rosen will concentrate on developing new products, electronic banking, detached facility expansion and training and overseeing the new building recently opened. Mr. Berg joined the bank in 1980 with 12 years of banking experience. Mr. Rieke, who has been with the bank since 1956, has served in both the operational and lending areas. Ms. Tembreull has worked exclusively in the installment lending area since joining the bank in 1969.

Five Promoted in St. Cloud

The First American National Bank of St. Cloud recently announced the promotion of five staff

members. They are:

Carol Mickelson to assistant vice president for accounting; Naomi Erdmann, trust operations officer; Jerome H. Johnson, trust officer, and Mary Sue Parker and David Shay, installment loan officers.

Elected to the Board

At the annual shareholders meeting of the First National Bank of Bemidji, Dr. Frank Goodell was elected to the board to replace Dr. A.C. Gilmer who retired recently.

Mr. Goodell is currently associated with Stubbins, Goodell, Wellner Dental Group.



F.A. GOODELL

New Renville Bank Opens

A new state charter was recently issued for the Renville County State Bank located at 106 Fifth Street, S.E., Renville, with the bank having officially opened March 2.

Wilbert B. Varpness has been named president, Edsel Bernstrom, executive vice president and Roger P. Rieger, cashier.

The board will include Wilbert B. Varpness, Kenneth Potter, U.T. Licklider, Harry C. Post and Edsel Bernstrom, all Renville area residents.

Little Falls Bank Names New Chairman and President

The First Bank Little Falls has recently elected Glenn G. Howes, chairman and David A. Lee, president and managing officer as of March 8.

Mr. Howes, who has served as president since 1962, will retire on June 1. He began his career with First Bank System in 1938 at First Bank of South Dakota in Sioux Falls.

Mr. Lee has held his most recent position as vice president of First Bank Rochester since 1979 and has been with the First Bank System since 1966.

Two A.V.P.s Named

Patrick T. Stallman and Michael J. Bissen have been named assistant vice president at Citizens Bank and Trust Company, Hutchinson.



P.T. STALLMAN

M.J. BISSEN

Mr. Stallman joined the bank in 1980 in the agricultural loan department. Mr. Bissen joined the bank as personnel and operations officer in December, 1980.

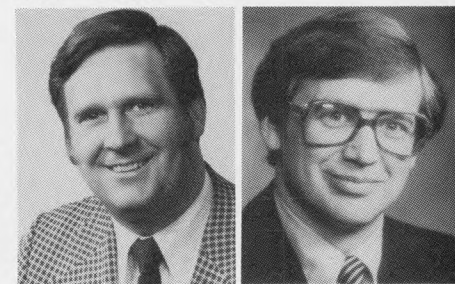
Duluth Changes Told

At First Bank Duluth West Duluth, Earl Olson has retired as vice president and second officer, Dennis Telega has been promoted to vice president and Dan Wallin has recently joined the staff as vice president and credit manager.

Mr. Olson retires after almost 47 years of service, most recently in the commercial loan department. Having started his career with the bank in



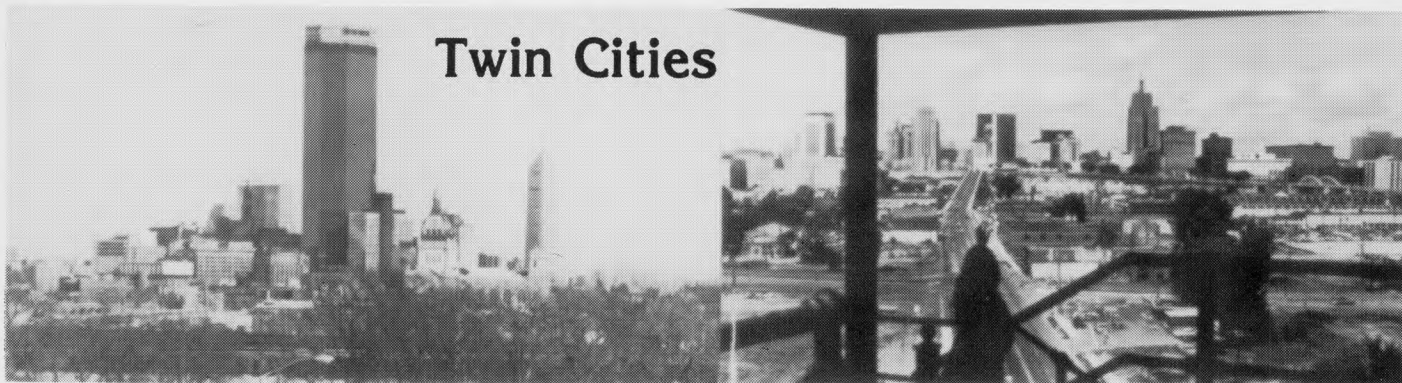
E. OLSON



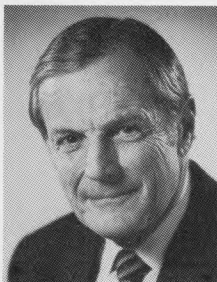
D. TELEGA

D. WALLIN

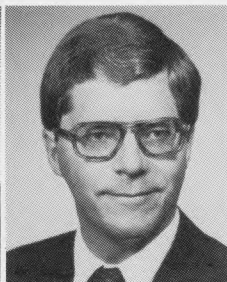
1958, Mr. Telega is currently working in the commercial and real estate lending department. Mr. Wallin was previously with First Bank Duluth where he has served 12 years in the credit department.



Willis F. Rich, Jr., has been elected vice chairman, Peter A. Heegaard, James W. Johnson and Richard D. Schneider have been elected executive vice president and 22 others received new appointments at Northwestern National Bank of Minneapolis.



W.F. RICH, JR.



P.A. HEEGARD



J.W. JOHNSON



R.D. SCHNEIDER

Mr. Rich joined the bank in 1947 and was elected executive vice president in 1973. He will continue as the bank's chief credit officer, member of the management policy committee and chairman of the loan committee of the board.

Mr. Heegaard, who joined the bank in 1960, was named senior vice president in 1974. Mr. Johnson, who heads up the bank's international banking group, started at Northwestern in 1970. Mr. Schneider joined the bank in 1963 and was named head of the domestic banking group in 1981.

The following people were promoted to assistant vice president status in their respective areas: **John L. Matyi**, domestic banking; **Richard P. Ferris** and **Jon P. Peter-**

son, national department; **Stephen R. Sefton**, Midwest II department; **James J. Urbanek**, natural resources; **Kenneth J. Vegors** and **Thomas P. Wiklund**, correspondent banking; **Kenneth R. Spelman**, bond group; **Michael J. Dailey**, systems; **Gary W. Elsesser**, loan operations; **John T. Lenertz**, office services; **Donn Thorvilson**, central operations; **Galen G. Blomster**, investment services, and **Charles M. Kelley** and **Deborah Maschoff**, institutional services.

Also at the bank, **Jill G. Feist** was elected operations officer, loan operations; **Daniel J. Richter**, operations officer, operations administrative support; **Kay L. Blaeser** and **Daniel A. Ley**, trust operations officer, and **Richard A. Lyngen**, trust investment officer.

Colin T. Kagel, senior vice president, has been appointed to head up the newly established administrative group encompassing human resources, economic development, property management, economics and



C.T. KAGEL



J.R. JOHNSON

planning and the communications and social policy functions. In a related move, **Jeannette R. Johnson**, vice president, was named head of the bank's human resources department, which was Mr. Kagel's previous position.

* * *

A. William Sands, Jr., president of Western State Bank of St. Paul, has announced the following promotions:

Stephen Erdall was promoted to

vice president in charge of real estate, retail and business sales and development. He joined Western State Bank in 1978 as a real estate officer.

Dennis Prchal was elected vice president and branch manager of Western State Bank's McCarron's Lake office. He joined Western State Bank in 1978 as an installment loan officer.

James Kuhn joined Western State Bank in 1981 as controller and was recently promoted to vice president/controller.

Kirk Duholm began his employment at the bank as a commercial loan officer in 1980 and has been promoted to assistant vice president in charge of the commercial area.

Terry Ann Saber, a former communications instructor and coach at Rosemount Senior High School, joined Western State Bank in 1980 as its human resources manager. Ms. Saber was promoted to human resources officer.

Julia Reitan joined Western State Bank in 1980 as its marketing coordinator and has been promoted to marketing officer.

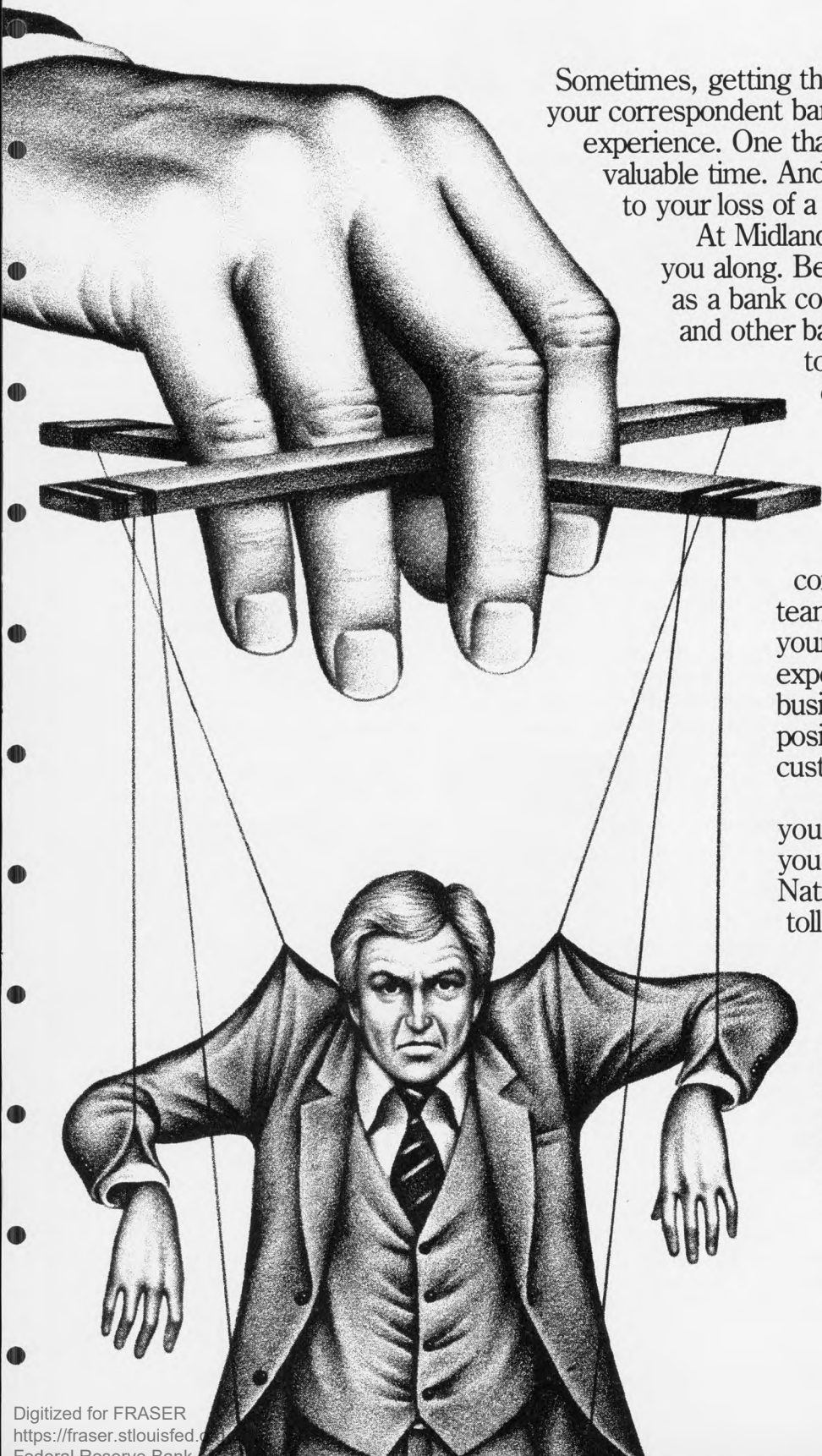
* * *

First System Services, Inc., the service subsidiary of First Bank System, Inc., has announced the appointment of **Janet Boswinkel Dahlen** and **Donald K. Tait** to assistant vice president; **George C. Deer** to bank card center officer and manager of collections, and **Karen L. Haug** to bank card center officer and manager of credit.

Ms. Dahlen, who has been with First System since 1972, will serve in operations support. Mr. Tait will serve in bank card center operations and joined First System in 1976. Mr. Deer joined the bank card center in 1978. Ms. Haug has served as a credit supervisor since 1980.

* * *

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At Midland National Bank, we won't string you along. Because most of our business as a bank comes from dealing with businesses and other banks. So, frankly, we're willing to put a lot of effort into making our relationship with you work.

We've organized our bank in a way that allows you to deal directly with a decision maker, rather than having to go through several review committees. Our correspondent team is dedicated to responding to your needs quickly. And, our expertise with small and mid-sized businesses puts us in a unique position to understand your customers' needs.

So the next time you feel like your correspondent bank is giving you the business, call the Midland National Bank correspondent team, toll free at 1-800-752-4200.* And see how the bank for business can go to work to improve yours.

*In North and South Dakota, call 1-800-328-8678.

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BANCO

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We're big enough to know how and small enough to know you.

American National Bank and Trust Company recently announced the following promotions to officer status:

John A. McClurg, trust; **Jack P. Hoehl**, **Patrick C. Joyce** and **Dale J. Liberty**, data processing; **Ross A. Clements**, operations; **James G. Plewacki**, assistant controller, and **Mahmoud S. Shirif** and **Allen J. Snyder**, accounting.

* * *

Byron B. Holman has been elected vice president and corporate risk manager and **Lyle C. Sorum**, vice president and manager of training of First Bank System, Inc.

Mr. Holman has been associated with the insurance activities of First

**B.B. HOLMAN****L.C. SORUM**

Bank System since 1965 and has held his most recent position as vice president since 1978.

Mr. Sorum, who joined First Bank System in 1979, was promoted to assistant vice president in 1980.

* * *

The Independent State Bank of Minnesota, at its annual meeting, elected **Maynard A. Lawrence** as senior vice president, marketing and credit services, and to the board as secretary. **Darla Sorenson** has also been promoted to assistant vice

**M.A. LAWRENCE****D. SORENSON**

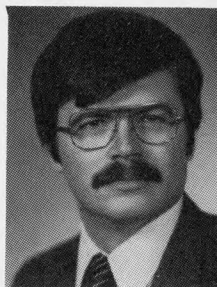
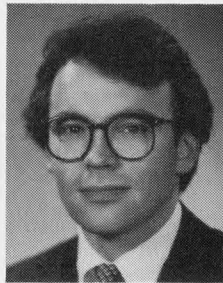
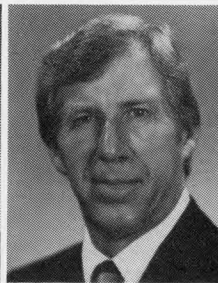
president of investment and trading services.

Mr. Lawrence, who has served as vice president of the bank since 1977, has been in banking in Minnesota since 1947. Ms. Sorenson has also been with the bank since 1977, providing investment services to banks.

* * *

Northwestern National Bank of Saint Paul recently announced the promotion of **John W. Hall** to assistant vice president and manager of its North Suburban Office; **Martin W. Leren** to personal trust officer, and **Philip T. Perkins** to the board.

Mr. Hall joined Northwestern

**J.W. HALL****M.W. LEREN****P.T. PERKINS**

in 1974 as a collector and serves as a manager of the downtown main office personal banking department. Mr. Leren joined the bank in 1981 from the law firm of Tuzinski & Marofsky. Mr. Perkins is president and chief operating officer of Economics Laboratory, Inc. in St. Paul.

* * *

Lyle W. Anderson has retired after 45 years of service to First Bank System. His retirement was recognized in February according to **Stanton M. Jorgens**, president, First Bank LaCrosse, Wis.

Mr. Anderson is past president of First Bank LaCrosse and is retiring as vice chairman, First Bank (N.A.).

**L.W. ANDERSON**

He began his banking career at Red River National Bank, Grand Forks, North Dakota in 1937. He was senior vice president there for 28 years and in 1965 he joined the present First Bank LaCrosse.

* * *

A Short Course in Central Banking, put on by the Federal Reserve Bank of Minneapolis, offered 204 members of financial institutions from the Ninth District an opportunity to become more familiar with the functions and services provided

by the Fed. Throughout the course of the five, three-day sessions participants heard from staff in the accounting, consumer affairs, discount, money, payment services, public information, research and securities departments regarding their respective roles and the services they provide to financial institutions.

Fed participants were led by President **Jerry Corrigan**, First Vice President **Tom Gainor**, Senior Vice President **Gary Stern**, and Vice Presidents **Shel Azine**, **Clarence Nelson** and **Colleen Strand**.

* * *

Robert Reardon, chairman of Bremer Service Company, Inc., has announced the election of **Valerie Dahlman** as assistant vice president-investments, **Don Espersen**, assistant vice president/director—corporate auditing and **Allan Puffer**, assistant vice president—EDP planning. **James Lee** was also promoted to assistant controller and **Richard Thurley** to insurance agency accounting supervisor. Both joined Bremer initially as bank examiners.

* * *

Frederick L. Deming, president and chief executive officer of National City Bancorporation, will retire April 30. **C. Bernard Jacobs**, chairman and chief executive officer of National City Bank of Minneapolis, has been elected to succeed Mr. Deming as president and chief executive officer.

Mr. Deming has served as president since 1971 and will remain a

**F.L. DEMING****C.B. JACOBS**

director of both National City Bancorporation and its subsidiary, National City Bank of Minneapolis.

Mr. Jacobs served as executive vice president at National City Bank before becoming president in 1965, and was named chairman and chief executive officer in 1968. Prior to this most recent appointment, he served as vice president of the Bancorporation.

* * *



WHEN A GROWING BUSINESS NEEDS A PARTNER, FBS BUSINESS CREDIT CAN MAKE YOUR BANK A HERO.

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FBS Business Credit

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When McNally Industries needed a loan, we moved into high gear

Our overline participation has been instrumental in their success.

When a customer looks to you for a loan, he doesn't want to hear that your loan committee meets once a week. He wants a fast response. And, when the loan requires participation, you expect the same kind of response from your correspondent.

At First Bank Saint Paul, we provide comprehensive credit services to our correspondents. Each of our calling officers is trained to be as responsive as you are in meeting and understanding your customers' borrowing needs.

For example, when McNally Industries, a precision gear manufacturer, decided to acquire a new product line, they needed a decisive loan response from First Bank of Grantsburg—not a "wait and see" approach. That's why their bank came to the Correspondent Banking Division of First Bank Saint Paul. They knew they would get prompt and total support.

Our correspondent banking team is headed by Dale Hanson. Since 1968, Dale has been the head of a commercial loan division and a member of the senior loan committee. His experience has taught him the value of total support for you and your customer. And if that means joining you and the calling officer in the field, to better understand their needs, he'll do it.

It is this kind of concern from Dale Hanson and our calling officers that sets First Bank Saint Paul apart. We have the resources and lending capabilities to help your customers grow. And when your customers grow, we all benefit.

If you are interested in a correspondent banking relationship that is committed to your customers as you are, call our Correspondent Banking Division at 291-5585.



First Bank Saint Paul

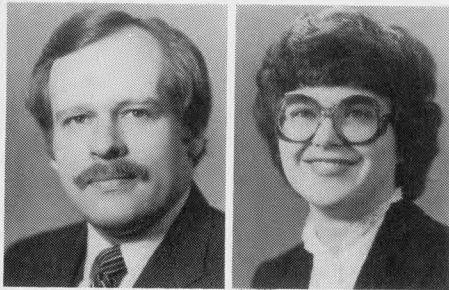
Member First Bank System

Correspondent Banking Division
332 Minnesota Street
Saint Paul, Minnesota 55101

Left to right Correspondent Bankers Dale Hanson and Michael Mishou of First Bank Saint Paul, discuss the needs of McNally Industries with its President, Al Sorensen, and Glen Johnson, President, First Bank of Grantsburg.



The Capital City Bank of Saint Paul has announced the appointment of **Thomas J. Eklo** as vice president and cashier. Mr. Eklo joined the Capital City Bank in 1976 and is



T.J. EKLO

S.L. KISSNER

currently responsible for all the bank's operating departments.

Sandra L. Kissner has been promoted to personal banking officer. She joined the bank in 1979 and has been actively involved in the bank's customer service area since 1980.

* * *

Patricia M. Lenhardt has been elected marketing officer of First Bank Minnehaha, and **Kathleen M. Johnson** has been elected assistant vice president and manager of First Bank Eagan Office, an office of First Bank Minnehaha.



P.M. LENHARDT

K.M. JOHNSON

Prior to joining the bank in 1980, Ms. Lenhardt was employed by Farmers & Mechanics Savings Bank. Ms. Johnson was previously assistant manager and commercial officer at the Plymouth Office of First Bank Minneapolis.

* * *

Judith A. Vener has joined First Bank System, Inc., as human resources officer-training, according to a recent announcement. She was previously associated with Videolog in St. Paul, and served as a graduate assistant in television production at St. Cloud State University.

* * *

Mark Dubovoy has been named an investment officer for Northwest Growth Fund, Inc., a small business investment company and a sub-

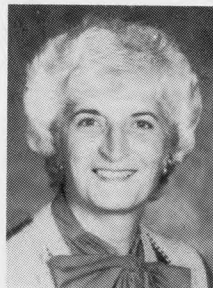
siary of Northwest Bancorporation.

Mr. Dubovoy was previously with Vought Corp., a Dallas aerospace products company, as manager of analysis and development.

* * *

Catherine Piccolo has recently retired from the board of First Bank Merchants, announced **David Waddington**, president.

Ms. Piccolo is currently employed by Hill-Murray High School as business manager/purchasing agent and has served on the board six years.



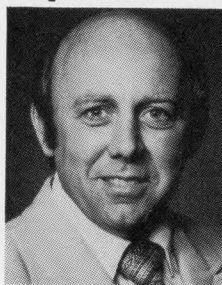
C. PICCOLO

Four Promotions Announced At First National - Wayzata

L.G. Wakefield, president of First National Bank of Wayzata, recently announced the following promotions in connection with the opening of First National's Plymouth office at 37th Avenue North and Vicksburg Lane.

Gerald G. Larson was elected vice president and branch manager of the Plymouth office; Lizabeth Nagel, assistant cashier; Mary Ellen Scholl, vice president/real estate, and Pamela Trongard, instalment loan officer.

Mr. Larson was previously employed for 10 years with Northwestern State Bank Northwest in Maple Grove. Ms. Nagel, who joined



G.G. LARSON



L. NAGEL



M.E. SCHOLL



P. TRONGARD

the bank in 1978, will assist Mr. Larson at the Plymouth office. Ms. Scholl started in 1979 as instalment loan officer. Ms. Trongard has been serving as commercial loan secretary since joining the bank in 1981.

Promotion Announced in Buhl

The First National Bank of Buhl recently announced the promotion of LuAnn Orton to assistant cashier, at its annual reorganizational meeting.

Miss Orton was employed by the bank after receiving an associate in science degree and an associate in arts degree from Hibbing Community College in 1978.



L. ORTON

Bloomington A.V.P. Named

Kay Pedersen was named assistant vice president of the American State Bank of Bloomington, announced Patrick W. Colbert, Jr., president.

Ms. Pedersen has been with American State Bank since 1971, most recently as administrative officer. Currently, as assistant vice president, she also serves as corporate secretary to the board.



K. PEDERSEN

Acquisitions Approved

The Federal Reserve System recently announced its approval for TRAXSHARES, INC., Le Center, to acquire First National Bank of Le Center, Crookston Financial Services, Inc., to acquire Crookston National Bank, Crookston and Flag, Inc., Cambridge, to acquire People's State Bank of Cambridge.

Named A.V.P. in Duluth

Bruce Potter has been promoted to assistant vice president and senior trust officer for First National Bank of Duluth, according to Dennis W. Dunne, president.

Mr. Potter, who has been with the trust department of the bank since 1966, has served the past eight years as assistant vice president and trust officer.

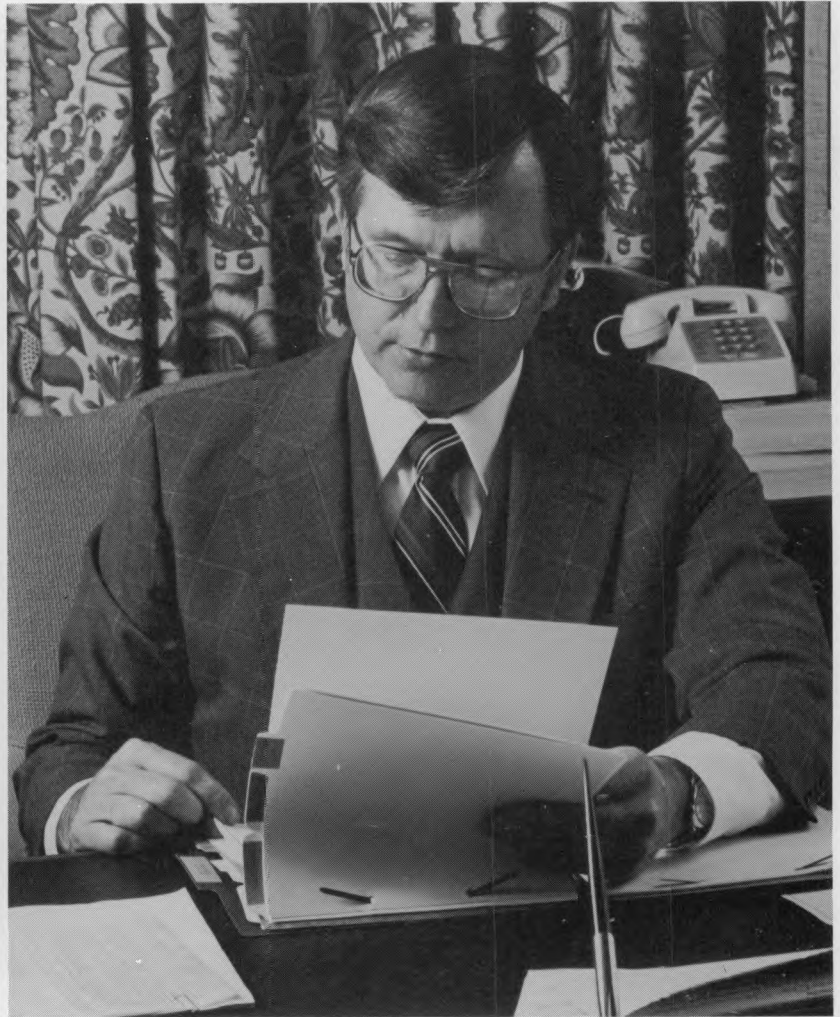
Bob Jacobson Speaks Agri-Banking

Today, high-velocity interest rates and economic changes impact agri-business as much as the weather.

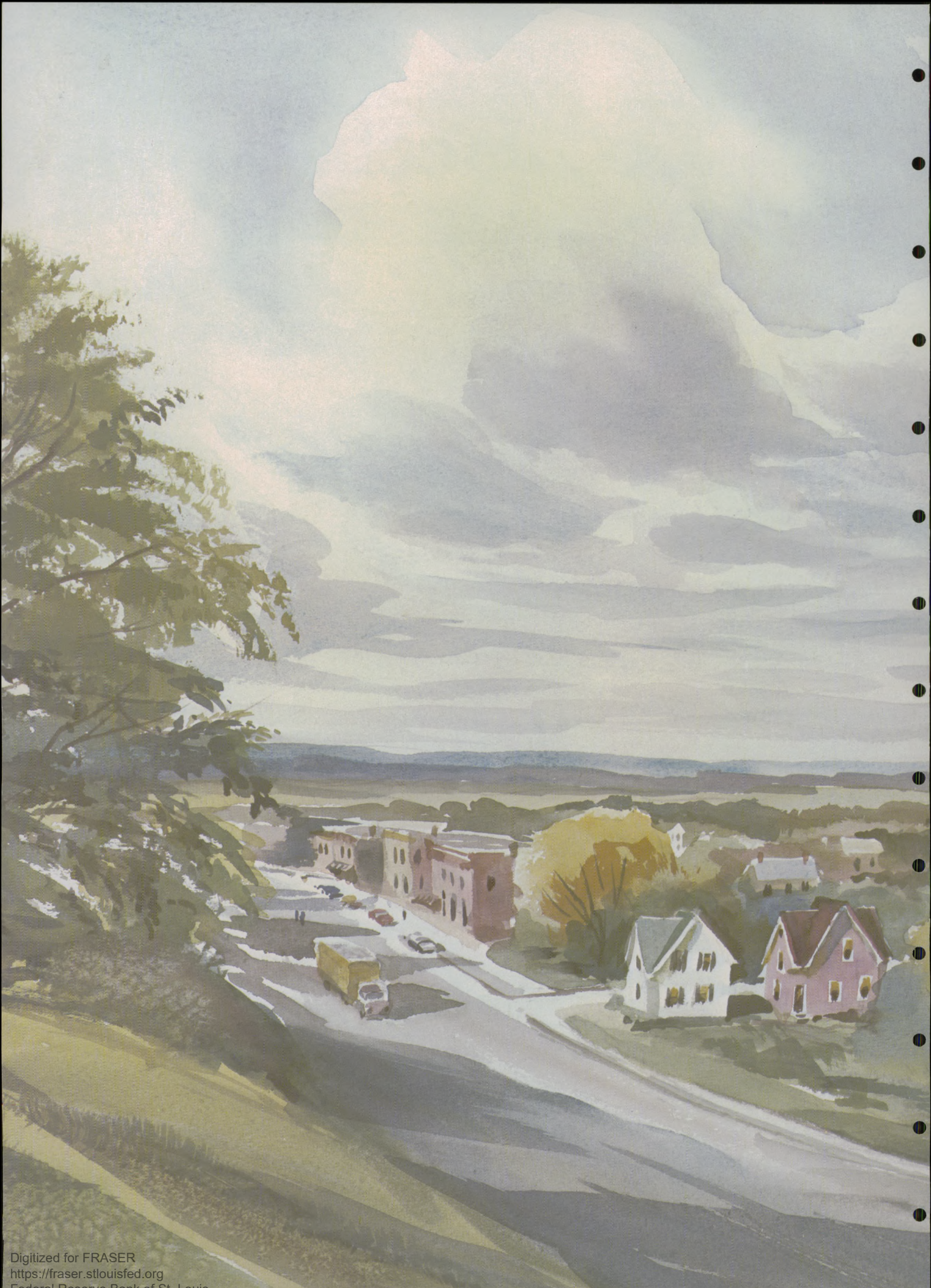
To prosper in this new climate you need access to someone who understands agri-banking and who cares about community banks. That's Bob Jacobson, and that's American.

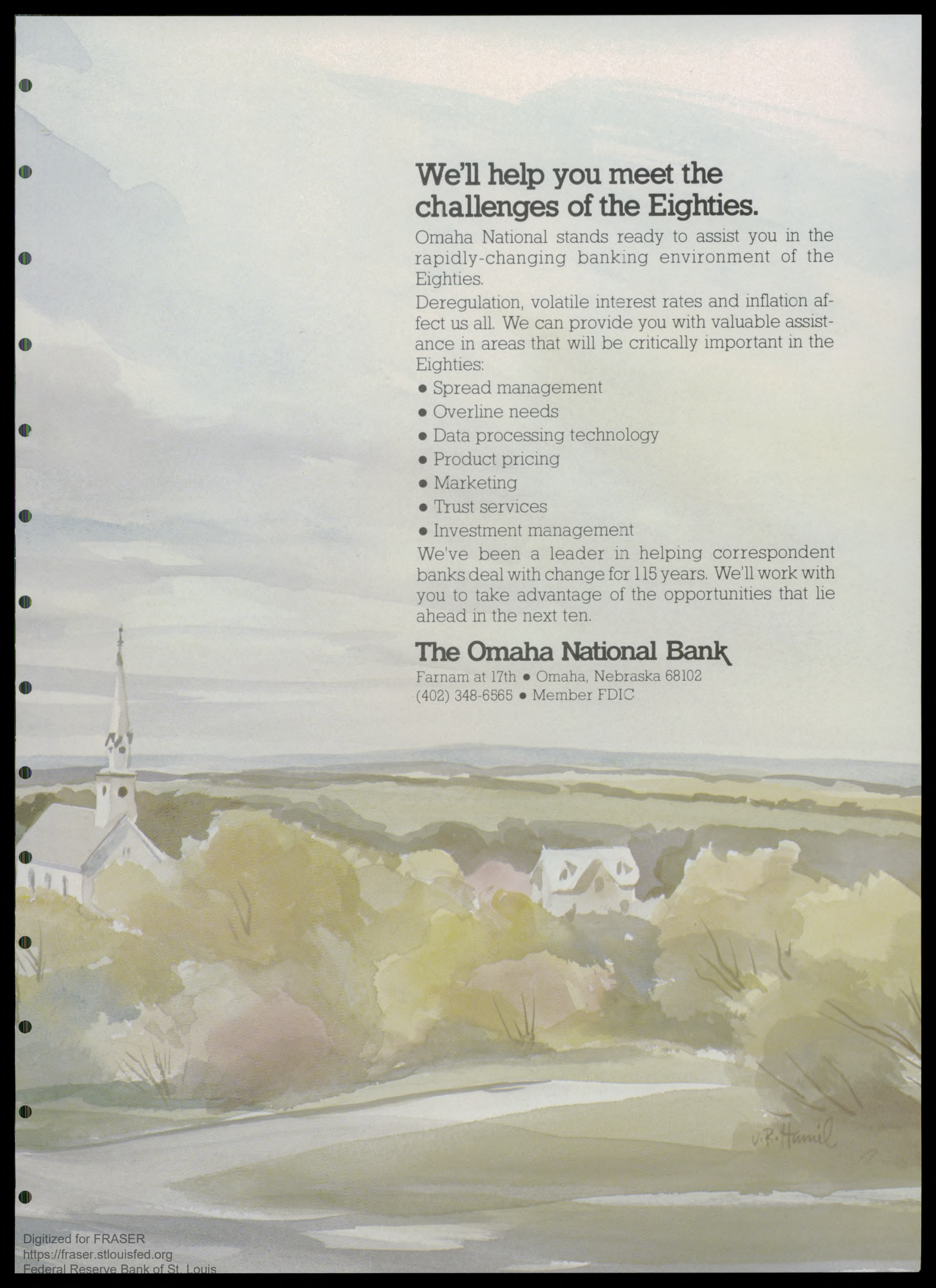
We are particularly sensitive to the needs and pressures faced by independent community banks. We believe in cooperation, not competition for your customers.

We want to be your partner and help you solve your problems. It's easy to put an American correspondent banker to work for your bank. Just call (612) 298-6331.



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We'll help you meet the challenges of the Eighties.

Omaha National stands ready to assist you in the rapidly-changing banking environment of the Eighties.

Deregulation, volatile interest rates and inflation affect us all. We can provide you with valuable assistance in areas that will be critically important in the Eighties:

- Spread management
- Overline needs
- Data processing technology
- Product pricing
- Marketing
- Trust services
- Investment management

We've been a leader in helping correspondent banks deal with change for 115 years. We'll work with you to take advantage of the opportunities that lie ahead in the next ten.

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OUTSIDE: Wayzata Bank and Trust Co.'s new building offers customers a spectacular view of downtown Wayzata and Lake Minnetonka through a southwest exposure consisting of a huge angled glass wall. Inside this view is enhanced by a 40 piece glass mobile designed by Bill Saltman, prof. of art at Macalester College.



Wayzata Bank Opens New Main Office

AT THE grand opening ceremonies of the new main office of Wayzata Bank and Trust Co., a ribbon of dollar bills was cut by Wayzata Mayor Bill Humphrey to mark the first day of business at the 900 East Wayzata Blvd. location.

The new three story, 46,000 square foot building, began almost 20 months ago, was designed to provide a view of Lake Minnetonka and also preserve the integrity of the site and the character of the intersection on which the building is located. The architects also had the task of integrating the new structure with the existing drive-in bank which had been designed and built nine years ago by other companies.

Outside, the bank's southwest exposure consists of a huge, angled glass wall which provides a spectacular view. Inside, the building consists of three stories built in a loft design, with banks of windows allowing light to focus on all floors. The main banking floor consists of working areas highlighted by wood and glass panels. From the ceiling hangs a giant mobile made up of 40 pieces of glass.

The new bank location will also be known as "Easy Place," according to Dawn Minnick, marketing manager. The nickname was originally given the main office location at Lake Street and Easy Place, which will now serve as the bank's com-

puter headquarters. The bank also has a branch location at Highway 101 and Minnetonka Blvd.

Elected to Brainerd Board

Harry Nysather, director of the Brainerd Area Vocational Technical Institute, has been elected to the board of directors of Citizens State Bank, Brainerd.

Mr. Nysather moved to Brainerd in 1964 to establish the BAVTI, under the supervision of the Brainerd School District, and was previously a teacher and trade and industrial coordinator for the Janesville Vocational and Adult School in Wisconsin.



H. NYSATHER

Houston County Banks Merger Approved

Approval has just been announced by Michael J. Pint, Commissioner of Banks, for the merger of two Houston County banks: Caledonia State Bank and the Americana State Bank of Hokah. The consolidated bank will be the largest bank in Houston County.

Neil Morey, president of Caledon-

ia State Bank, the successor bank, will be chief executive officer of the new Minnesota State Bank of Caledonia, which will have operation of the Hokah location as a full service branch and will be controlled by Houston County Agency, Inc., a one bank holding company. All depositors and loan customers from both banks will become customers of the combined bank and deposits will continue to be insured by the FDIC up to \$100,000.

The board of directors for the merged institution will include: E.E. "Ray" Bentsdahl, Wilbur Bernstorf, Richard Clymer, Robert Keyes, LeRoy Kohlmeyer, Bernard Lorenz, Neil Morey, and Norbert Staggemeyer.

Promoted in Slayton

The Peoples State Bank of Slayton has announced the promotion of JoAnn Ruppert to the position of assistant cashier.

Ms. Ruppert began her service with the bank when the institution opened its doors on September 30, 1975. She has worked in both the teller and bookkeeping areas of the bank, having most recently served as department supervisor.



J. RUPPERT

St. Cloud Names Six

Tim V. Stern, president of Northwestern Bank & Trust Company of St. Cloud, has announced the promotion of three officers and the appointment of three new officers.

Mary Ellen Nelson, assistant vice president in charge of personal banking, started with the bank in 1952 as a teller.

Phil Schimnich, assistant vice president in operations, joined the bank in 1957 as a bookkeeper.

Bob Simon, assistant vice presi-

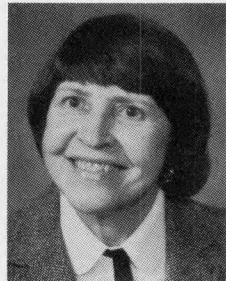
dent and assistant manager/Westwood office, began his banking career in 1969.



B. SIMON



J. ANTONY



M.E. NELSON



P. SCHIMNICH



S. CARSTENS



D. GRETZ

Jeanne Antony, personal banking officer, has worked in this department the past four-and-a-half years, and began with the bank in 1974.

Sharon Carstens, who has worked in many areas since starting in 1972, was named administrative assistant.

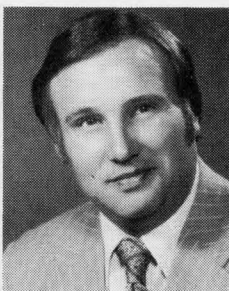
Debbie Gretz, manager, Northwestern Insurance Agency, started as agency management trainee in 1980.

Applications Approved

The Federal Deposit Insurance Corporation recently approved application by Farmers State Bank of Hamel, Hamel, to establish a detached facility at the southwest corner of County Roads 116 and 10, Corcoran, and for Minnetonka State Bank, Excelsior, to change the location of its branch office from 23660 to 23780 State Highway 7, Shorewood.

South Dakota

N. E. Turnquist, chmn., Sioux Falls
J. M. Schwartz, exec. mgr., Pierre



Sioux Falls, in its trust department. Carol Rysavy was also promoted to trust operations officer and Dennis Holzwarth to investment officer.

South Dakota Figures Told

On December 31, 1981, loans were \$1,127,471,000 for the 119 state banks in South Dakota. Total deposits were \$2,050,382,000. The percent of total loans to total deposits was 54.99% and the percent of capital accounts to deposits was 9.66%.

SDBA Reveals Advance Program Plans

The 90th annual convention of the South Dakota Bankers Association at Rushmore Plaza Civic Center in Rapid City, May 17-18, will be another exciting one, based on advance program information.

A Western Show and Buffalo Barbeque have been added as a special attraction on Sunday, May 16, from 6 to 8 p.m. at the Civic Center. The Circle "B" cowboys will be on hand to provide entertainment. Casual western attire is encouraged for this special event.

Other special convention features include a Ladies' Card Party, the usual golf, tennis and bowling tournaments on Monday, and special events for the Hospitality Center at Howard Johnson's Motor Lodge. This will include a style show and make-up demonstration. There will be a tour of the famous Ellsworth Air Force Base on Monday.

Entertainment features will include the associate members' joint social hour for all registrants on Monday evening, the Fellowship Breakfast Tuesday, and The Serendipity Singers Tuesday evening.

Appointed in Pierre

Jennie Weingart has recently been appointed assistant cashier, Sue Downs to manager of customer service and Linda Severson to manager of electronic data processing and bookkeeping at First National Bank in Pierre, according to Gene Hawk, president.

Named in Sioux Falls

Terry Seierstad was recently promoted to assistant vice president at National bank of South Dakota,

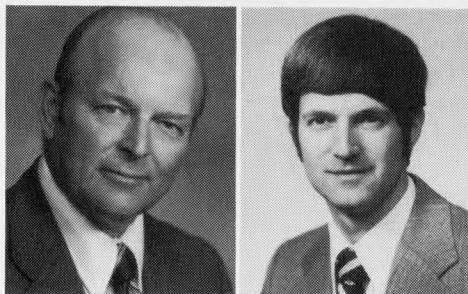
Employee Honored At First National — Watertown



LEFT — Elden Swenson, controller of First National Bank of Watertown, is congratulated by Burdette Solum, pres., for 40 years of service to the bank. Mr. Swenson joined the bank on Feb. 17, 1942, as gen. bookkeeper and was elected to his present position in 1979.

North Dakota

T. A. Roney, pres., Carrington
H. J. Argue, exec. dir., Bismarck



Two Appointed in Fargo

Jerry Just has been appointed as executive vice president and Joe Lempe as senior vice president at The Fargo National Bank & Trust Company, according to David D. Gordon, president.

Mr. Just has been affiliated with Northwest Bancorporation for the past 21 years and has been with Northwestern National Bank of Sioux City, Iowa, the past nine.

Mr. Lempe joined Fargo National in 1978 as controller.

Joins Bank Staff in Oakes

Keith Brugger has recently joined the staff of First National Bank of Oakes, as assistant vice president and loan officer.

Mr. Brugger began his banking career in 1967 working part-time while attending the University of South Dakota. He was previously with First Fidelity Bank, Glendive, Montana, working in the instalment and commercial lending departments.



K. BRUGGER

Changes Told in Bowman

At Dakota Western Bank, Bowman, Ron Palczewski has been promoted to assistant vice president and director of data processing and Lorraine Bowman has been elected to the bank's board.

Mr. Palczewski started with the bank in 1980 as a loan officer trainee. Mrs. Bowman was previously serving as bookkeeper for the Bank of Rhame.

Elected to Board in Fargo

Dr. Paul J. Dovre, president of Concordia College, Moorhead, has been elected a director of First Bank of North Dakota, Fargo, announced Oliver H. Hagen, president.

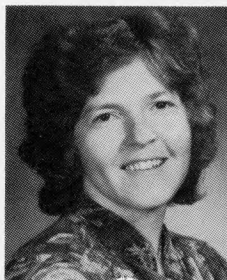
Three Promoted in Bismarck

H.L. Thorndal, president of Bank of North Dakota, Bismarck, recently announced the promotion of Cecilia Wanner to accountant I, Betty Renz to assistant auditor and Debby Barth to assistant cashier.

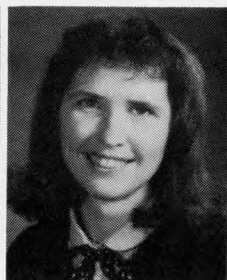
Ms. Wanner, who joined the bank in 1970, will be working in the commer-



C. WANNER



B. RENZ



D. BARTH

cial and correspondent banking department. Ms. Renz joined the operations department in 1967. Ms. Barth started with the bank in 1971 also in operations.

Grand Forks Bank Promotes

At First National Bank in Grand Forks, the following promotions were recently announced by Richard O. Wold, president.

Robert Burris and Thomas Mark to vice president; Pat McCue and Dale Bjerke to assistant vice president; Paul Arnason, auditor; Gary Williams, assistant trust operations officer; Carla Lewis, commercial loan officer, and Beverly Langley, credit and compliance officer.

Mr. Burris joined the staff in 1945 and is in charge of security and purchasing.

Mr. Mark, who joined the bank in 1975, works in the trust department of the bank.

Mr. McCue started with the bank in 1964 and is currently assistant manager in instalment loans.

Mr. Bjerke has worked in several departments since joining the bank in 1963.

Mr. Arnason joined in 1980 and was working in the auditing department, prior to his promotion.

Mr. Williams and Mr. Lewis both began their employment with the bank in 1980.

Ms. Langley, previously auditor for the bank, is a CPA and joined the bank in 1976.

Capital Increases Told

The Department of Banking and Financial Institutions has announced the following banks have increased their capital by stock dividend: Elk Valley State Bank, Larimore, \$300,000 to \$600,000, and Peoples State Bank of Velva, \$200,000 to \$300,000.

NABW Announces Plans For State Conference

North Dakota chapters of the National Association of Bank women will conduct their 1982 State Conference at the Kirkwood Motor Inn, Bismarck, on April 28, 29 and 30. Theme for this year's meeting will be "Accent on Management," and registration is open to all male and female bank officers.

Registration for the conference begins at 6:00 p.m. on Wednesday, April 28, followed by an evening of bingo. Business sessions will be held all day Thursday with a social hour and banquet that evening, and the conference will adjourn following lunch on Friday.

Registration fees are \$80 for NABW members and \$90 for non-members. For further information, please contact Evelyn Zelmer at the Bank of North Dakota, Bismarck, (224-5638), or Phyllis Heier at the State Bank of Burleigh County Trust Company, Bismarck (223-3442).

Acquires Minto Bank

Minto Bancorporation, Inc., Minto, has received approval from the Federal Reserve Bank of Minneapolis, to become a bank holding company through the acquisition of the Bank of Minto.

Montana

R. L. Reiquam, pres., Miles City
J. T. Cadby, exec. v.p., Helena



New Sculptural Fountain Unveiled At First National Bank at Glendive



THE First National Bank of Glendive recently unveiled a new addition to the center of its lobby. The sculptural fountain, created by Mike Flanagan, Western Wildlife Art Gallery in Dayton, Wyo., consists of a pond area four ft. in diameter with a flowing water fountain and three nearly life-size ducks with their wings set coming in for a landing over cattails, shrubs and grasses.

Fort Benton Bank Elects McSweeney as New President

First Bank Fort Benton has announced the election of Joseph H. Moorse as chairman and Stephen E. McSweeney as president, managing officer and a director effective April 1.

Mr. Moorse, who joined First Bank Fort Benton in 1951 and has served as president since 1965, will retire June 1.

Mr. McSweeney has been with the bank since 1953, serving most recently as vice president, a position he was elected to in 1978.



J.H. MOORSE

Lewiston President Named

Donald H. Davison, senior vice president at First National Bank of Watertown, South Dakota, has been elected president and chief executive officer at Northwestern Bank of Lewistown. He succeeds Warren H. Hill, who recently retired from active management of the bank, but remains as chairman.

Mr. Davison started with Banco

in 1966 at the First National Bank in Minot, South Dakota, and transferred to First National Bank of Watertown in 1978.

Mr. Will started his banking career at the Bank of Sheridan in 1938. He started with the Lewistown bank in 1954, named executive vice president in 1962 and elected president in 1966.

V.P. Elected in Great Falls

Joseph J. Friend has been elected vice president and senior credit officer of Bank of Montana System, Great Falls, according to Charles W. Rubie, president and chief executive officer.

Mr. Friend, who began his banking career in 1961 in Minnesota, replaces Kenneth I. Heen, who recently resigned for medical reasons.



J.J. FRIEND

Trust Corp. Elects Two

Karen Gilbert and Penny L. Schultz have been elected assistant trust officers of Trust Corporation of Montana, an affiliate of Bank of Montana System headquartered in Great Falls.

MBA Promotes Bank Robbery Reward Program

In an effort to curtail successful bank robberies in the state of Montana, the Montana Bankers Association has stepped-up its promotion of the Bank Robbery Reward Program by increasing the maximum reward for information leading to the arrest and indictment of robbery suspects from \$4,000 to \$5,000.

Also part of the promotion is the distribution of door window decals that tout the \$5,000 reward to all member banks. Many local banks participated in a March advertising campaign to inform the public about the Reward Program.

1982 Montana Group Meetings

Group	Date	City
1	May 6	Conrad
5A, 5B, 6	May 7	Butte
3A, 3B	May 8	Polson
4	May 13	Wolf Point
2	May 14	Glendive
7A, 7B	May 15	Billings

Wyoming

D. R. Wassenburg, pres., Big Piney
M. C. Mundell, exec. dir., Laramie



Laramie Promotions Told

E.J. Haines, president of First Interstate Bank, Laramie, recently announced the promotion of Gordon Jenkins to senior vice president and cashier; Norm Brown, assistant vice president and instalment loan manager; Marge Barrus, controller; Germaine St. John, assistant cashier, and Nan Newman, customer accounting officer.

Mr. Jenkins joined the First Interstate Bank, Kalispell, Mont., in 1975, transferring later to the Laramie bank, where he has served as operations officer, vice president and cashier.

Mr. Brown has been with First Interstate Bank since 1976. Ms. Barrus joined the bank eight years ago. Ms.

St. John has been with the bank 10 years. Ms. Newman joined in 1972.

Figures Released For Wyoming Banks

The Office of the State Examiner recently released its abstract report for the 59 state and 49 national banks in Wyoming for December 31, 1981. All dollar figures are listed in thousands.

Net loans for the combined 108 total banks in Wyoming were \$1,963,440, with a break down of \$686,675 as state and \$1,276,765 as national.

Total deposits for the combined group were \$3,278,504; state, \$1,169,545, and national, \$2,108,959.

The percent of loans for the combined group was 59.9%; for state, 58.7%, and for national, 60.5%. Percent of total equity capital to deposits for the combined group was 9.8%; for state, 10.4%, and for national, 9.4%.

Two Named in Casper

First Interstate Bank of Casper has recently promoted Billy McCracken to credit card officer and Dottie Neeley to assistant vice president.

Ms. McCracken has been with the bank since 1975 as a teller, receptionist/clerk in instalment loans and a marketing rep.

Ms. Neeley has served as a clearing teller, teller training supervisor and has worked in return items and the operations department.

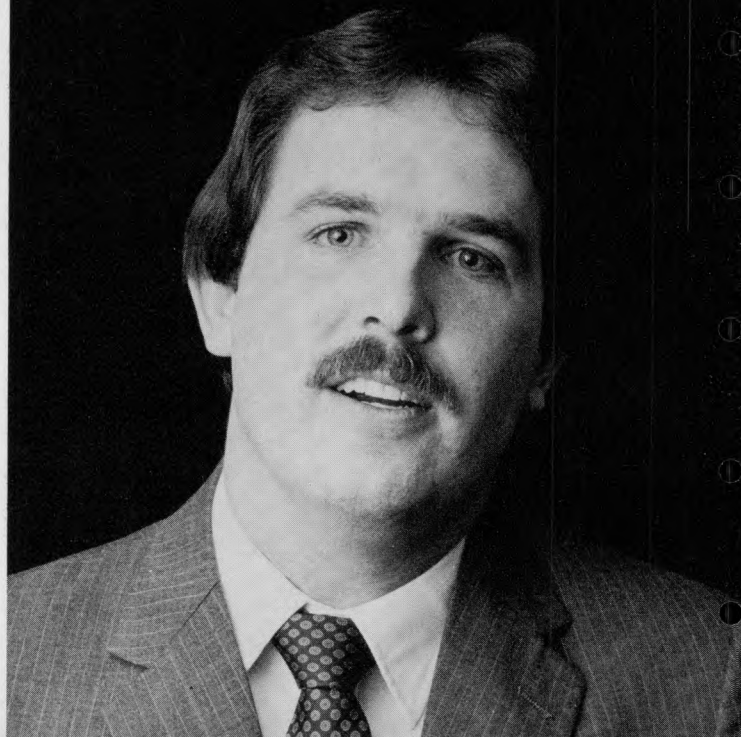
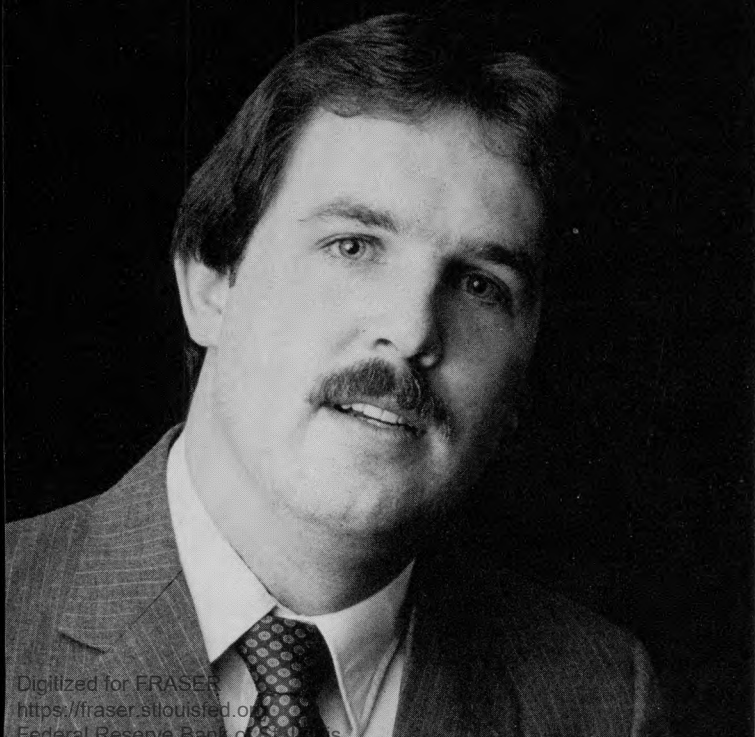
Two Named in Laramie

At Citizens Banks, Laramie, Barbara DuBard has been promoted to assistant cashier - loan officer and Pam Wilson was named operations supervisor.

Ms. DuBard previously held the position of operations supervisor. Ms. Wilson formerly was a teller at the bank.

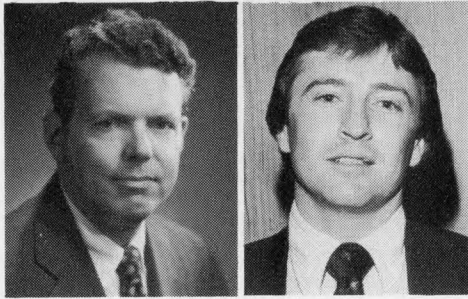
As a correspondent banker, I cover a lot of territory. Recently, I helped a banker in Nebraska establish better availability for checks and drafts drawn on Colorado banks.

A little closer to home, I visited a northeastern Colorado bank to finalize the details on a bank stock loan.



Colorado

W. W. Grant, pres., Denver
D. A. Childears, exec. mgr., Denver



Senior V.P. Named

First National Bancorporation, Inc., Denver, has named Clayton G. Mammel senior vice president, according to Theodore D. Brown, chairman and chief executive officer. Mr. Mammel joined Bancorporation in 1974 as president and economist.

Also at First National, Jack O. Grace was elected financial planning officer.

Five Promoted in Greeley

Five officers were promoted at the First National Bank of Greeley, according to Royce B. Clark, chairman and president. They were:

Thomas K. Scheel to senior vice president, operations; Terry K. Crest

to vice president and cashier; M. Max Ellis to vice president, commercial loans; Joseph F. Musolino to assistant vice president, personnel, and Douglas J. Taub to assistant vice president, commercial loans.

First National — Denver Names Six to V.P. Status

The First National Bank of Denver has named the following six people to vice president status, according to Robert E. Lee, president and chief executive officer.

Bruce M. Basham, correspondent banking; Lola M. Brin and Edward M. Loughry, computer services; Colin C. Johnston, corporate banking; Elias J. Nunez, international banking, and Ed N. Rodewald, trust banking.

Named President at New Bank

John M. Stafford, executive vice president and director of Central Bank of Colorado Springs since 1968, has been chosen as president of Central Bank of Chapel Hills, N.A., Colorado Springs, a new subsidiary of Central Bancorporation, Inc., which is in formation and pending regulatory approval.

The new bank, expected to open in the spring, will be located in the new Chapel Hills shopping complex in northeast Colorado Springs.

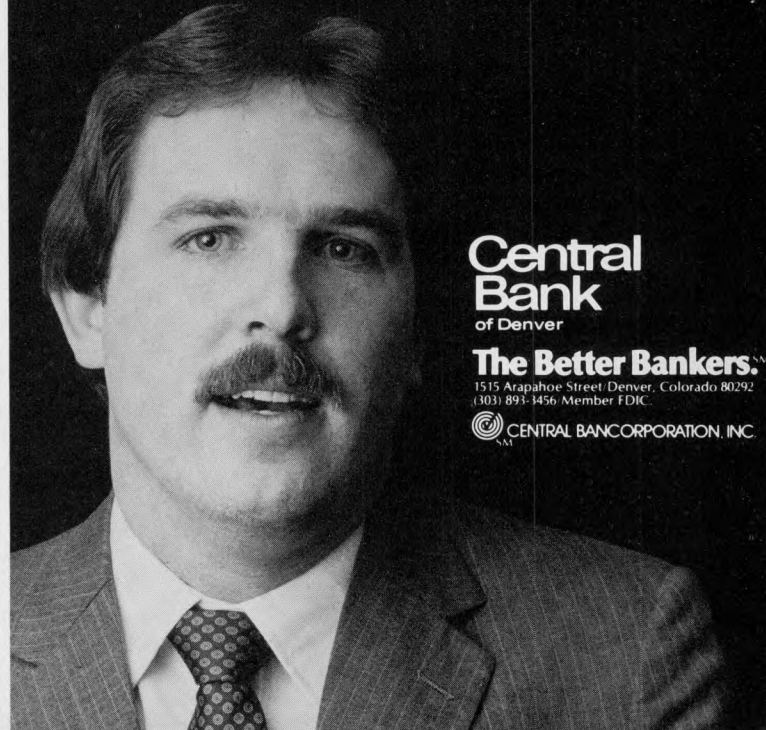
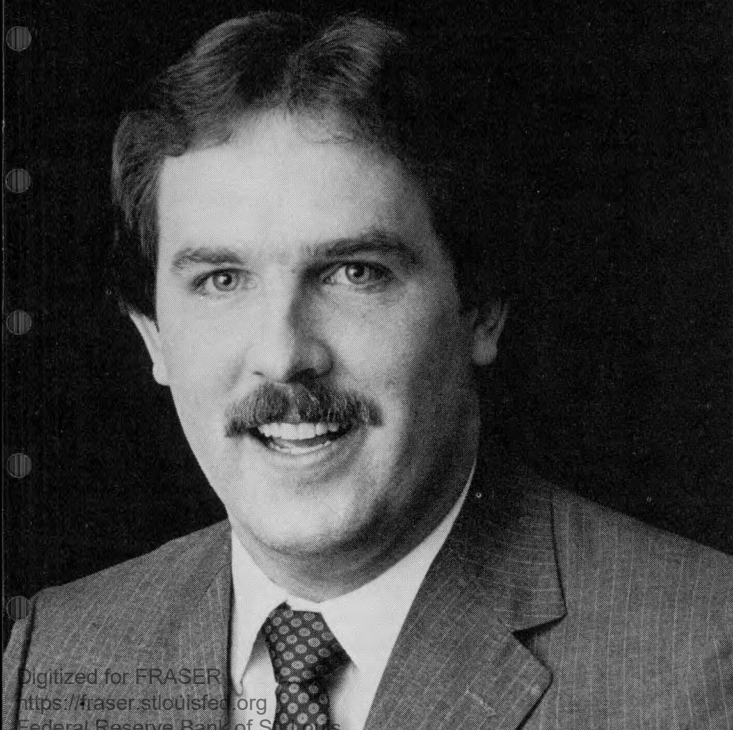
United Bank Appoints Ten

John A. Green has been appointed vice president and nine others to the position of assistant vice president at the United Bank of Denver. Mr. Green joined United Bank in 1980 and was previously associated with Harris Trust and Savings Bank in Chicago, Ill.

Appointed to assistant vice president status were: Clare R. Trout, Cheryl M. Anatalek, Linda M. Bedinger, Michael T. Fowler, Gregory L. Glissman, Alan C. Gregory, Kathalynn Hardisty, John C. Lyng and Kirby D. Martin.

And there are times when I help banking people find each other by matching potential bank personnel with customer banks seeking certain areas of expertise.


Respondent banks look to us for a variety of helpful services. These are only a few. I'm Phil Randell. Call me, anytime, and find out how we, The Better Bankers,SM can serve you.



Central Bank
of Denver

The Better Bankers.SM

1515 Arapahoe Street, Denver, Colorado 80292
(303) 891-1456 Member FDIC

 CENTRAL BANCORPORATION, INC.

1982 Ag Credit Conference Planned

THE Colorado Bankers Association has set April 25-27 as the dates for its 1982 Agricultural Credit Conference to be held at the Broadmoor Hotel, Colorado Springs. Registration will begin at 5:30 p.m. on Sunday, April 25. The program schedule follows:

Monday, April 26

A.M.

- 9:00 Business Sessions.
Keynote Speaker — Walter Minger, sr. v.p., Bank of America, San Francisco, Calif.
Legislative Overview, speaker still being decided.
11:00 "Cattle Outlook" — Topper Thorpe, gen. mgr. of Cattle Fax, Denver.

P.M.

- 12:00 Luncheon Break. Attendees responsible for own lunch.
2:00 "The Cattleman of 1987" — William Foxley, pres. Foxley & Co., Englewood.
3:00 Bull Sessions.

6:30 Reception.

7:30 Dinner.

Evening entertainment provided by Baxter Black, D.V.M., comedian.

Tuesday, April 27

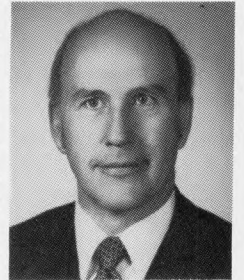
A.M.

- 9:00 Federal Crop Insurance — Forrest Boerner, U.S. Dept. of Agriculture, Manhattan, Kansas, and Jerome Alanko, U.S. Dept. of Agriculture, Ft. Collins.
9:30 Water — Felix Sparks, former dir. of Colorado Water Conservation Board.
10:15 Break.
10:30 Panel — "Colorado Farmland Prices" Keith Kreycik, Hall & Hall Mortgage Corp., Denver; Joe Forney, John Hancock Insurance Co., Denver, and Barry Payant, former Canadian farmer, recently moved to Ft. Morgan, Colo.
12:00 Luncheon Buffet and Adjournment.

development and human resources, Kay Schrenk to executive assistant to the president and Donald H. Schurr, Jr., senior vice president, has been elected to the board of National City Bank of Denver.

Named Sr. V.P. in Littleton

Donald E. Bell has been appointed senior vice president of United Bank of Littleton, announced Keith R. Osborne, president. A 19 year banking veteran, Mr. Bell is responsible for administering the bank's loan portfolio and overseeing asset liability management.



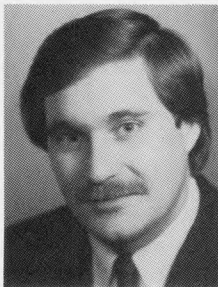
D.E. BELL

Prior to joining United Bank of Littleton in January, Mr. Bell was employed by First Interstate Bank of Fort Collins as senior vice president and commercial loan manager, and Bank of America as an assistant vice president.

Denver Nat'l Promotes Three

Denver National Bank recently announced the promotion of David S. Mazar to correspondent banking officer, C. Jerome Chandler to consumer loan officer and the appointment of Rebecca S. Trautvetter as assistant vice president.

Mr. Mazar joined Denver National in 1980 as senior credit analyst. Mr. Chandler also joined in 1980 as a credit analyst and is now in retail banking. Ms. Trautvetter was previously with Citizens National Bank of Downer's Grove in Illinois and will be working in loan administration.



D.S. MAZER

New President Named at Dominion Natl., Denver

Dominion National Bank, Denver, has announced the promotion of Thomas J. Flanagan, Jr., formerly executive vice president, to president. He succeeds Daniel G. Hunter, who has been named chairman and chief executive officer.

Karen C. Woolhiser has been

named vice president and cashier of the bank, in charge of customer service, new accounts and retail lending and teller operations.

New Name Proposed

Directors of the Denver-based First National Bancorporation recently approved a plan to change the holding company's identity to IntraWest Financial Corporation, according to Theodore D. Brown, board chairman and chief executive officer.

The change is expected to occur before year-end, with specific timing predicated on completion of necessary legal procedures.

Charter Approved

The Comptroller of the Currency has approved an application by The First National Bancorporation, Inc., for a national bank charter at Highlands Ranch, a new community under development in Douglas County.

First National Bank of Highlands Ranch will be located near the intersection of South Broadway and Plaza Drive in a 79-acre community activity center, and will operate as a full-service bank.

Natl. City Elections Told

James A. Beck has been promoted to vice president of corporate

Promoted in Boulder

Walter A. Browning, president and chief executive officer of Affiliated First National Bank in Boulder, has announced the promotion of Dorothy M. Deterding from vice president of bookkeeping to vice president consumer compliance and manager internal control. Kay Solberg, formerly assistant cashier has been appointed assistant vice president and bookkeeping department manager.



D.M. DETERDING

Acquisition Approved

United Banks of Colorado, Inc., recently received approval from the Federal Reserve Board to acquire the First Bank & Trust Co. of Brighton.

Norman M. Dean, in addition to his responsibilities as president of the United Bank of Greeley, will serve as chairman and chief executive officer of the Brighton bank. Charles S. Sayre, president of First Bank of Brighton, will continue as president at the new United Bank of Brighton.

"Our profession is banking but our business is people."



Joe Sylvan, Senior Vice President, Financial Institutions and Agri-Business, First of Denver

Correspondent banking at First of Denver serves many banks in many places. Small banks. Large banks. Banks geared to agriculture. To cattle feeding. To many other ventures.

Staff members new to First of Denver but skilled in their own right have joined forces with a veteran, knowledgeable staff already in place. Together, they provide new approaches to new and old problems.

In banking, those dealing with agricultural and financial institutions may well be the last of the generalists—the last general practitioners—tackling a variety of tasks, the results of which directly affect individual farmers, ranchers, feeders, small business operators, and their bankers.

It's a rewarding job. But tough. First of Denver is bringing new enthusiasm and know-how to that job.

Elbert, First of Denver's Bighorn, says: "The combined strengths of our customers make us that much stronger."

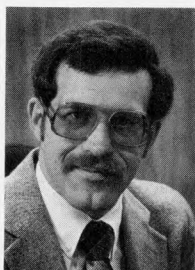


First of Denver

17th and California
Denver, Colorado 80202
(303) 893-2211
Member FDIC
Member First National Bancorporation

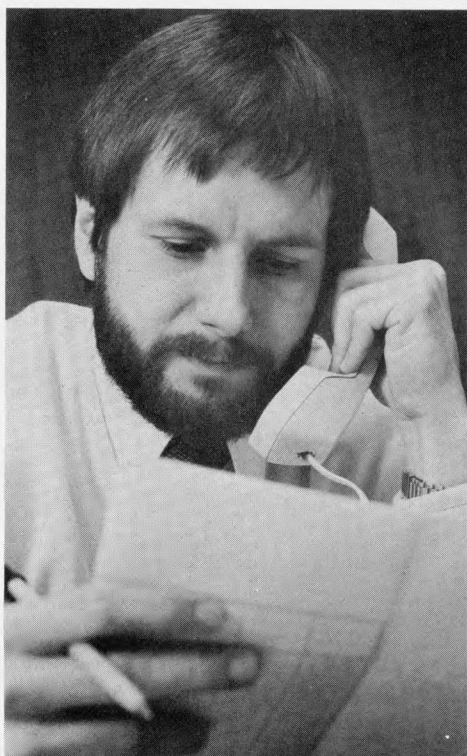


New banking...new friends...new spirit.



*"It's not uncommon
for us to handle over
\$300 million in
investment
transactions
each day."*

*Bob Billmeyer
U.S. National/
Investment Division*



Good investment advice— from one banker to another. Another reason to depend on us.

The Investment Division of the U.S. National Bank speaks the same language as the correspondent banker. And since we're in the same business, we understand the pressures and challenges bankers are facing day after day.

The U.S. National has been by the side of correspondent banks for years, helping maximize excess funds with aggressive investment services. And this commitment will continue for many years to come.

By teaming up with the full-service capabilities of the U.S. National, and the enormous resources of our BANCO affiliates, correspondent banks can reach deeply into investment opportunities not available by working alone. Aggressive and productive investment advice. A good reason for correspondent banks to depend on us.

For more information, call Bob Billmeyer.
Toll free, Nebraska—1-800-642-8270
Bordering States—1-800-228-9225

Main Bank
20th & Farnam
536-2000

Regency Office
10010 Regency Circle
536-2400

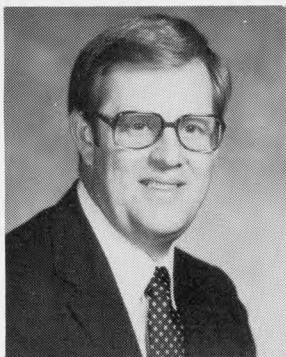
Central Park Plaza Office
One Central Park Plaza
536-2600

Member FDIC
Affiliate of Northwest
Bancorporation

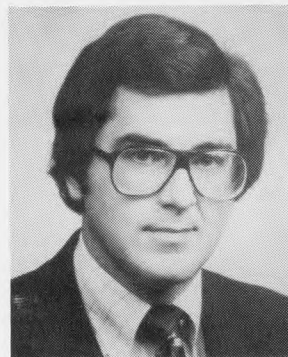
US NATIONAL BANK of Omaha



W.W. COOK, JR.
President



HAROLD P. STUCKEY
President-Elect



ROGER M. BEVERAGE
Exec. Vice Pres.

85th Annual

Nebraska Bankers Association Convention

May 6-8

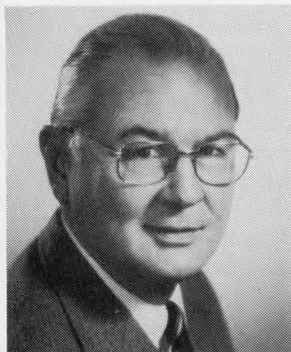
Holiday Inn

Omaha

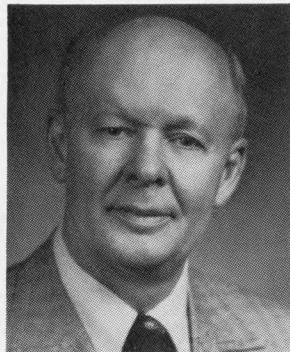
A NEW HOME for the Nebraska Bankers Association's annual convention will be used for the 85th convention May 6-8. It will be the Holiday Inn at 3321 So. 72nd Street in west Omaha, located just off the I-80 interchange at 72nd Street. A greatly expanded convention facility was completed recently by Holiday Inn and will provide ample space for the more than 1,000 persons usually attending the Nebraska convention.

NBA President William W. Cook, Jr., president of Beatrice National Bank and Trust Company, and Executive Vice President Roger M. Beverage have announced an exciting program under the theme, "NBA Derby." This ties in with the Ak-Sar-Ben race track, just a few blocks north of the Holiday Inn, which convention registrants will have the opportunity to visit the last afternoon of the convention. That will be the "Eighth Race" of the convention program and will be followed by the concluding "Winners Circle" dinner/dance at the hotel.

Scheduled for advancement to the NBA presidency is Harold P. Stuckey, president-elect the past year. He is president of Lexington State Bank & Trust Co., Lexington. Featured speakers include ABA President Lew Jenkins, vice chairman of Manufacturers Hanover Trust Company, New York.



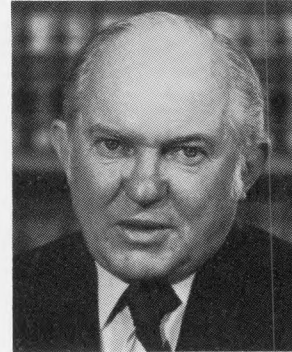
L. JENKINS



PAUL J. AMEN



ROGER GUFFEY



J.J. KILPATRICK

The post-dinner entertainment on Friday will feature the Serendipity Singers. Entertainment for the Saturday dinner, followed by music for dancing, will offer Les Brown and his Band of Renown. The program follows:

Wednesday, May 5

P.M.

- 1:00 Executive Council Meeting
- 3:00 NETS Board Meeting
- 4:00 Past Presidents Meeting
- 12:00 - 6:00 Trade Show Registration & Set-Up

Thursday, May 6

A.M.

- 8:30 Registration Desk Opens
- 8:00 - 12:00 Trade Registration & Set-Up
- 9:30 Golf & Tennis Tournaments
 - Men's tournaments: Platteview Country Club (120); Valley Country Club (60)
 - Women's tournament: Applewood (40 women)
 - Tennis: Omaha Racquet Club (75th & Interstate 80)
- 10:00 Ladies Program, including Joslyn Art Museum Tour, Lunch and Style Show

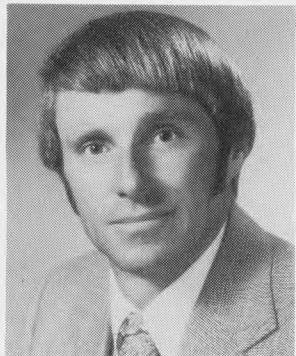
P.M.

- 1:30 General Workshop Sessions — Speakers: John & Lynda Boyd, Omaha
 1. "Strengthening Relationships"

An innovative way for couples to organize their relationship.
 2. "Assertive Style to Communication"

A demonstration of three styles of communication, with emphasis on assertiveness.
 3. "Non-Verbal Persuasion"

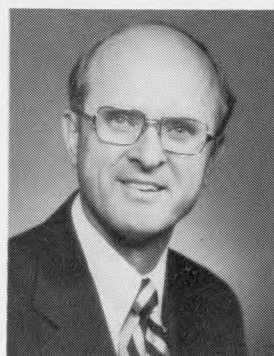
Concepts and methods for persuading people without language.



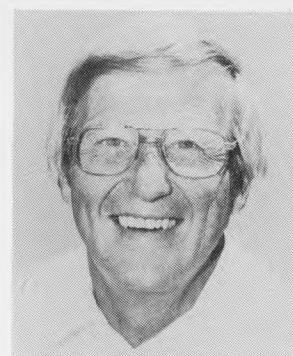
M. FITCH



W. FRUEND



G. LEMON



L. HOLTZ

4. "Business Attire for the Professional"
Enhancing self-image through proper clothing selection.

Adjourn at 4:30

- 1:30 Trade Show (Exhibit Hall)
6:00 Opening Night Reception (Exhibit Hall)
7:30 Dinner (Four themes - Holiday Hall)
Informal Entertainment (Duane Schultz & his five-piece band)

Friday, May 7

A.M.

- 8:00 Continental Breakfast in Exhibit Hall
8:00 Breakfast for ABA Representatives
8:00 Registration
8:00 Trade Show
9:00 General Session Opens. Call to Order - W.W. Cook, Jr., President
9:10 SAC Patriotic Opening with Honor Guard
9:20 Welcome by Omaha Mayor Mike Boyle
9:30 James J. Kilpatrick, Columnist & Commentator
10:30 Break
10:45 Lew Jenkins, President, ABA
11:45 Adjourn for Lunch
12:00 Awards Luncheon (Holiday Hall)
•50 Year Banker Awards
•Committee Chairmen
•Outgoing Executive Committee
•100-Year Bank Awards
Speaker: Lou Holtz, Head football coach, University of Arkansas

P.M.

- 2:45 NBA ANNUAL MEETING
•Treasurer's Report
•President's Report
•Executive Council Elections

•President Elect Nominations

- 3:30 Break
3:45 Paul J. Amen, Director, Nebraska Department of Banking & Finance
4:00 Roger Guffey, President, Federal Reserve Bank of Kansas City
4:30 Adjournment
4:30 Cash Bar Reception in Exhibit Hall
6:00 Correspondent Bank Reception (Holidome Area)
7:30 Dinner (Holiday Hall)
9:00 Entertainment: "Serendipity Singers"
10:30 Correspondent Bank Hospitality Areas

Saturday, May 8

A.M.

- 8:00 Continental Breakfast in Exhibit Hall
8:30 General Session
•Mike Fitch, Vice President, Wells Fargo Bank, San Francisco
•Glen Lemon, President, First Bank & Trust, Booker, Tex.
10:00 Break
10:15 NETS Annual Meeting
10:30 State ABA Report — Jim McBride, President, First National Bank, Aurora.
11:15 William Freund, Senior Vice President and Chief Economist, New York Stock Exchange, New York.
12:00 NETS & Executive Council (Lunch)

P.M.

- 1:30 AkSarBen Races (Optional)
6:30 Cocktail Reception (Holidome Area)
7:30 Dinner (Holidome Area)
9:00 Entertainment (Show and Dance) Holiday Hall — Les Brown & Band of Renown — "Loose Change." □

You Will See Them at the 85th Annual Nebraska Bankers Convention May 6-8

THE FOLLOWING metropolitan bankers, investment people and service equipment dealers have indicated they will be attending the 85th annual Nebraska Bankers Association Convention May 6-8 in Omaha.

Chicago

First National Bank: David J. Varnerin and Jerome R. Wagner.
Northern Trust Company: Ernie

P. Waud, vice president, and Frank M. Lockhart, commercial banking officer.

Denver

Central Bank: Don Echtermeyer, senior vice president; Bill Tumelty, vice president, and Phil Randell, correspondent bank officer.

First National Bank: Terrance J. Tangen and Harry J. Devereaux, vice presidents.

United Bank of Denver: Darcy L. Meyers, assistant vice president.

Kansas City

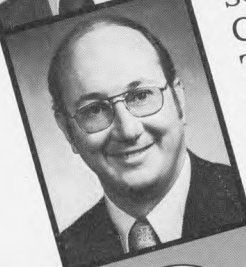
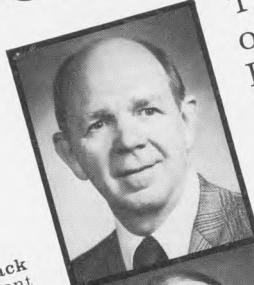
Commerce Bank of Kansas City: William J. Sprenger, vice president; David L. Scott, assistant vice president, and Tom R. Jennings, correspondent banking officer.

United Missouri Bank of Kansas City, N.A.: Richard C. King, president; E.L. Burch, Phillip D. Straight, Richard H. Muir and Steve Panknin, vice presidents; Jean Ann Nesselrode, bond investment officer.

Meet the Bankers with the Plus...

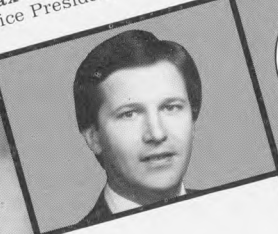
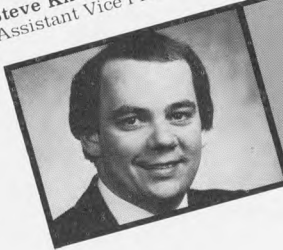
These are the members of NBC's Correspondent Banking Division. They're the reason NBC maintains a leadership role in professional correspondent banking services in the region. Call on them anytime. They share a dedication to high performance banking in every service NBC offers.

Wilbur Baack
Senior Vice President
Duane Nelson
Vice President



Steve Kness
Assistant Vice President

Max Callen
Vice President



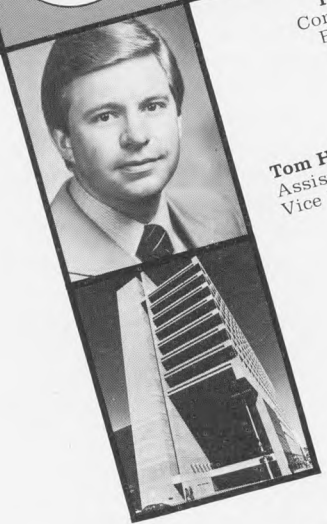
Irene Rezac
Correspondent
Bank Officer



Donna Bieck
Correspondent
Bank Officer



Tom Henning
Assistant
Vice President



NBC National Bank of Commerce
The Bank with the Plus Member FDIC
NBC Center, 13th & O St., Lincoln, Nebraska 68508
Telephone (402) 472-4321, WATS 800-742-7317



LES BROWN and his BAND OF RENOWN

Lincoln

First National Bank: Gary L. Bieck, vice president/manager; Steve L. Anderson, vice president; P. Marv Hefti, Mark Zaback, R. Mark Hahn, Curt Denker and Kathy Votaw, correspondent bank officers; Charles Ellis, operations officer.

National Bank of Commerce: James Nissen, president; Wilbur H. Baack, senior vice president; Thomas D. Potter, senior executive vice president; Dana L. Henriksen, Robert L. Hans and Loren Anderson, executive vice presidents; Roy Otte, Dan Anderson, Duane L. Nelson and Max Callen, vice presidents; Thomas Henning and Steve Kness, assistant vice presidents.

Minneapolis

First National Bank: Wm. W. Hamilton, assistant vice president.

New York

The Chase Manhattan Bank: Jesse W. Starr, senior vice president.

St. Joseph

First National Bank: Benton O'Neal, senior vice president; Bill Manring, vice president, and Stan Hulett, assistant vice president.

Sioux City

First National Bank: R.C. Taylor, president, and Gary W. Stevenson, vice president.

Northwestern National Bank: Tom Pohlman, correspondent banking officer.

Security National Bank: Steve Hatz, vice president; Ken Roeder, correspondent bank officer; Stan Carlson and Mike Hefner, correspondent bank representatives.

Toy National Bank: Richard Breyfogle and Stan Fredericks, vice presidents.

Bank Equipment and Other Firms Bank Building Corporation, St. Louis: Chet Krouse, senior consultant.

Benchmark Computer System, Omaha: Mark J. Vanderloo, Rich Grzywa, Joe Soltis, Joe Scott, Jerry Klug, Kerrie Maffett and Jarrett Knoll.

Brandt Systems, Omaha: Jim Grimes, Dave Grimes, Herb Duysen and Mark Grimes.

Chiles, Heider & Company, Omaha: Bill Beavers, executive vice president; Dave Van Metre and Jim Foley, senior vice presidents; James Bullock, Jon Narmi, Fred Douglas and Ken Ferrarini, vice presidents; Tad Dunham, Jeff Moran, Jim Fox and Bill Carver.

Chilton Corporation, Minneapolis: Don Wilson, general manager — Credit Bureau Services of Omaha.

Financial Institution Services, Nashville: Lorne Newhouse.

First Mid America, Inc.: Charles Burmeister, president; Robert Northrop, executive vice president; Tom Poggemeyer, vice president, and Jim Van Horn, institutional sales, all of Lincoln. John Frenking, senior vice president; Ray Sharpe, vice president; John Foley and Gary Fenster, senior account executives—institutional sales; Mike Callahan, representative, all of Omaha.

General Bank Equipment & Systems, Inc., Omaha: Thomas C. Sternberg, president; Roger W. Fos-

bender, Fred. B. Holbert, systems specialists, and B.J. Gehrki, architectural coordinator.

Kirkpatrick, Pettis, Smith, Polian, Inc., Omaha: Joe Soshnik, chairman executive committee; Paul Wertz, senior vice president.

LeFebure Corporation, Cedar Rapids: Finley Jackson, regional sales manager; Rich Collins and Jim Gerhart, sales engineers — all from Omaha office.

Lincoln Benefit Life Company, Lincoln: Steve Sutton, vice president.

Modern Banking Systems, Inc., Omaha: Bob Friend, president, and Bill Pierce, sales representative.

Mortgage Guaranty Insurance Corporation, Milwaukee: Bob Heisler, vice president/regional manager — Minneapolis; Ron Van Buren, senior account executive — Lincoln, and Harry Mitchell, account executive — Kearney.

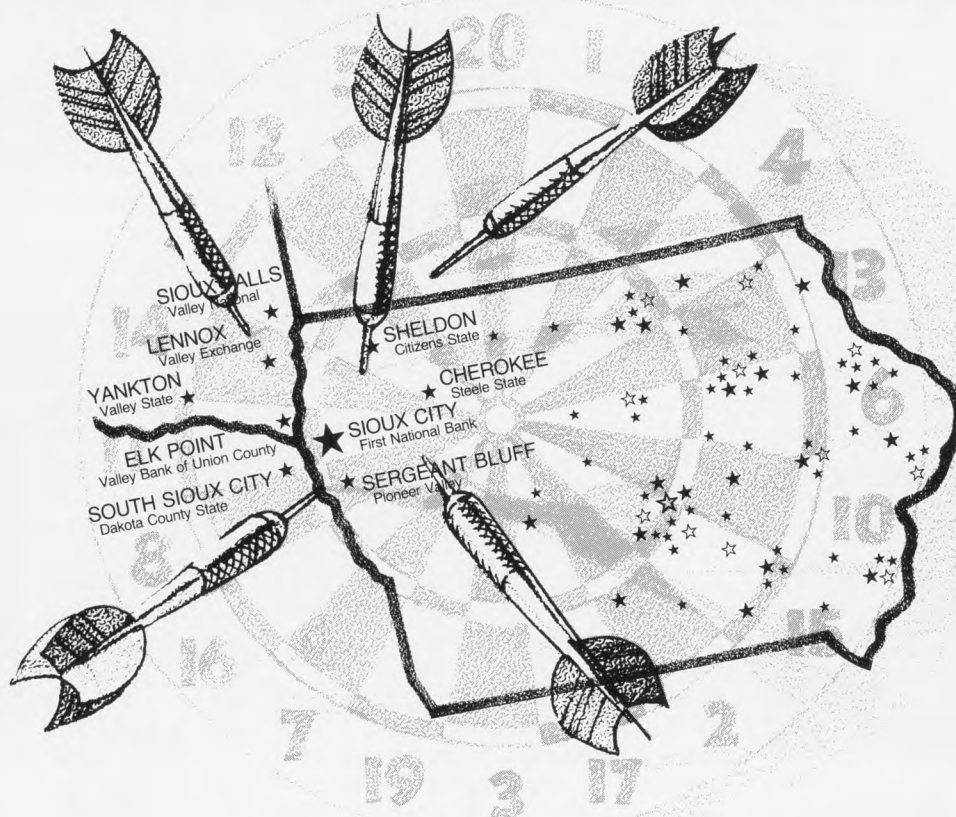
Mosler Safe Company, Hamilton, Ohio: Lindsay Michalski, account executive, and Doug Moore, regional sales manager.

Robert E. Schweser Company, Inc., Omaha: William March, president; Pat Rensch and Bob Roh, vice presidents; Charles Poore, Jr., secretary-treasurer.

United States Check Book Company, Omaha: Edward S. Batchelder, vice president; Richard A. Clabaugh II, Kent Miller, John Kohring, Ronald Skartvedt and Robert Ellis, sales representatives.

Universal Assurors, Inc., Omaha: R.D. Beatty, Sr., Don Hoffman, Don Drews, Jack Flynn and Dave Holenbeck.

We're Siouxland's recognized leader in electronic banking.



**Let us put you on the map...with
Instant Access convenience for your customers.**

Our respondent banks in the four-state area surrounding Sioux City can now assume banking leadership in their communities with 24-hour electronic banking services for their customers. In conjunction with Banks of Iowa Computer Services (BICS), we were recently one of the first in the nation to provide across-state-line EFT processing for respondent banks: Valley Bank in Sioux Falls and Yankton, South Dakota; and Dakota County State Bank in South Sioux City, Nebraska.

Their customers can now use an Instant Access card in either Nebraska, South Dakota, or Iowa at more than 200 locations to perform account withdrawals,



Gary Stevenson
Vice President
Correspondent Banking
712-277-0618



Joe Broders
Correspondent Banking
Representative
712-277-0613

Give us a call to find out how
our complete correspondent
services can benefit your bank.

transfers and balance inquiries (only account deposits are excluded by law between states or non-contiguous counties). A transaction initiated in Sioux Falls, South Sioux City or Yankton takes just 11 seconds to be routed through the Iowa Transfer System (ITS), confirmed with BICS and sent back to the originating ATM!

You too can become the dominant EFT financial institution in your area by actively establishing terminal locations and issuing your own Instant Access cards. Give us a call soon to find out how we can put your bank on the map with electronic convenience for your customers.

First National Bank 

Member FDIC • P.O. Box 3248, Sioux City, Iowa 51102 • A 'BANKS OF IOWA' BANK

Bankers Report Ag, Business Economy

SEVERAL members of the Nebraska Bankers Association executive council were asked to give a brief report on business and agricultural conditions in their areas of the state for this convention issue. Following are their comments:

G.W. O'KEEFE
Exec. Vice Pres.
United States National
Bank of Omaha

COMING out of one of the most severe winters in recent history, the general outlook is one of cautious optimism.

Two of Omaha's key economic indicators, construction and services, are experiencing their share of employment problems in the current recession.

Downtown development is a focal point in the community. The twin of-



fice buildings, Central Park Plaza Towers, is scheduled for completion this spring. A connecting parking ramp will be completed this fall. The Central Park Mall continues to move forward. The entire effort is geared to spur additional investor interest in downtown Omaha.

Relatively flat sales have caused retailers to emphasize special promotions and sales, to increase volume. Marginal operators continue to go out of business, although small businesses overall are a strength for the community.

Regionally, the livestock market continues to be unsettled. While farm cash receipts are expected to increase moderately this year, they may not be sufficient to offset increased costs for the producer — creating a more serious cash flow problem than now exists.

One bright spot is the moisture levels, which appear to be improved over recent years.

If business conditions improve nationally, and agricultural products get new life in international markets, Omaha could capitalize

quickly on a growth economy. Its diverse base, and the basic stability of its population, keep the city poised for new opportunities.

J.H. OLIVER
Chairman
Commercial Natl.
Bank & Trust Co.
Grand Island

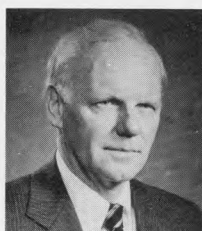
RURAL America is faced with the same old tune as last year; that is, high production costs vs low prices. To put it mildly, serious problems are arising among our farmers and agri-related small businesses. Several automobile and implement agencies have closed in the smaller communities. We have also seen some casualties among our farmers and ranchers, especially the younger ones trying to get started or who have increased their debt for land acquisition.



Jon Narmi



Ken Ferrarini



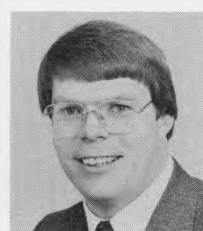
Jim Bullock



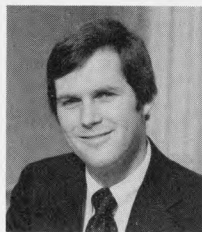
Jim Fox



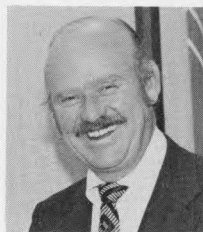
Tad Dunham



Jeff Moran



Bill Carver



Fred Douglas



Bill Beavers



Jim Foley



Dave Van Metre

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The availability of outside funds is almost nil. Farmers Home Administration is trying to help their existing customers survive, and no money has been allocated for new customers. This could leave a group of good, young farmers caught in this economic squeeze without a home. They could be the basis for our future bank customers; therefore, we will have a very trying and critical decision to make, DO WE GO ANOTHER YEAR?? Most of us have customers with whom we have already gone this one year, and now is decision time. The projections for fall prices being at present levels or lower don't make these decisions easy.

We do have a few encouraging conditions prevailing in our area. One is adequate moisture, and the other is money supply. Due to lower loan demand, most banks are reporting adequate money for this operating season. The conversation coming from the Administration and the Federal Reserve gives us some hope for lower interest rates. Another encouraging factor is lower crude and prices which should result in lower gasoline, diesel fuel and fertilizer prices. One of our directors, who is a large truck stop operator and fuel distributor, feels gasoline prices could be in the 90-cent area and diesel fuel in the 80-cent range.

Livestock prices have shown some improvement in the last 60 days putting the hog producers in the black for the first time in many months; however, our cattle feeders inform us their cost of gain has increased, due to weather, to the point they are just breaking even or are still in the red. As usual, the price increase is coming at the season when feeders are purchasing grass cattle and could be setting the scene for another big loss.

At the time of this writing we are approaching the 1982 planting season. Cash prices are under loan prices, and producers are scrambling for details on the new Reduced Acres program. Wheat carryover amount was greater than anticipated, and our grain bin program was cancelled. These factors, piled on an old bumper crop with good prospects for a 1982 crop, point to very bearish fall prices; however, some feel corn may rise enough to trigger some movement from the Reserve. Farmers should watch this carefully and possibly forward sell



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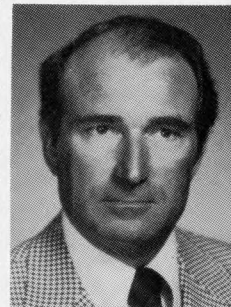
their 1982 crop.

Indications are we will have less government in agriculture resulting in a return to the theory of supply and demand. There will be no gov-

ernment subsidies, bailouts or second chances to enter programs; therefore, we will be in a free market again and will have to adjust accordingly to survive.

HAROLD M. WALTON
President
Center Bank
Omaha

AGRICULTURE in our region is basically an unregulated industry, except for the whimsical regulations dealing with price support, storage and production limits that are politically sensitive. Thus, the ag economy will swing in a free market place influenced by basic economic principles of supply and demand.



An abundant supply of grain and livestock, coupled with higher operating costs including interest rates, has created a severe problem that extends beyond just the producer. Machinery dealers, suppliers and main street merchants are feeling the pinch and will continue to experience lower sales in 1982.

Even our bank, as a shopping center bank in Omaha, will be affected by the spending levels of the ag sector of our economy. We are not a direct lender to agriculture, but shopping center activity in Omaha does reflect the health of the agriculture economy quite dramatically.

Unless there is a break in interest rates and a subsequent foreign exchange rate that will stimulate more export of our ag products, the outlook for the near term in the midwest is cloudy. Our bank will be directly affected by our customers' employment and any reduced level of regional business activity.

WINTON W. BUCKLEY
Chairman
Nebraska State Bank
South Sioux City

FARMERS in this area have had a difficult time of it this past year. They have been faced with high interest rates, rising costs, and low commodity prices. As a result of these conditions, farmers have taken a pessimistic view of the future. They are reacting to these conditions by curtailing their purchases of capital items and cutting back on expenses wherever possible.

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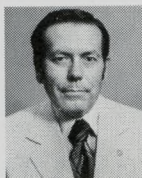
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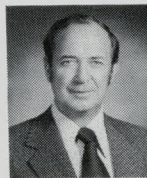
We will be presenting orchids to the ladies at the convention again this year, as we have for the past 21 years. Some traditions never change. Like the professional service you receive from the Schweser Company. We have specialized in tax-free municipal bonds for more than 40 years, handling $\frac{1}{3}$ of all municipal issues in Nebraska last year. When it comes to tax-free income you can put your trust in the Schweser tradition.



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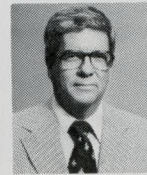
THOMAS B. MEHL
Assistant V.P.



C. W. POORE, JR.
Sec.-Treas.



WAYNE A. RASMUSS
Assistant Sec.



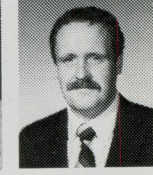
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Representative



MICKEY KRUPINSKY
Representative



JOHN H. CRAVENS
Representative



JOHN FLEMING
Representative

ROBERT E.

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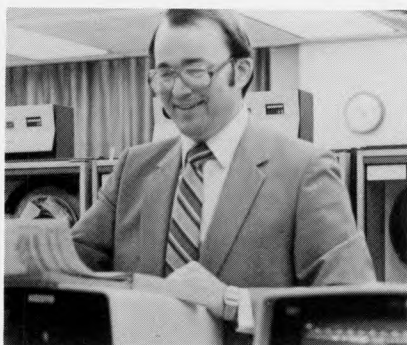
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Many farmers in our area are planning to plant more acres of alternative crops such as oats and soybeans rather than corn as a means of reducing their expenses. Also, in recent weeks, farmers in our area have been backing away from the high cash rents, and we think there has been a definite decrease in the rents negotiated for this crop year.

On the brighter side, we are entering the 1982 crop year with adequate moisture, which should improve the farmers' outlook as they begin their spring planting. A number of farmers in our area have indicated they will participate in the government set-aside program. If this materializes, along with the increased planting of oats and soybeans, we could definitely see reduced corn acreage in our area.

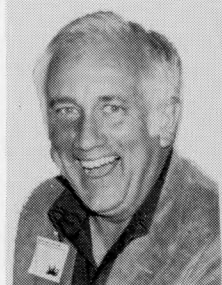
The prevailing attitude in the retail sector seems to be one of waiting to hear some good news. Retailers feel there is a backlog of demand for durable goods, automobiles, and housing, but the gloom and doom the consumers hear daily keeps them from making these purchases.

We do see spurts of activity when selected automobile dealers lower their advertised interest rate on new automobiles. Recent factory rebates on 1982 and 1981 models has also added some incentive for purchases.

H. JACK MOORS

Chairman
Citizens State Bank
Lincoln

CITIZENS State Bank is considered a retail suburban bank, and as such, we have seen a dramatic slowdown in consumer loans. Our outstandings in this area are down 30% from where they were at their high. Further, we see little growth in the near term in this sector. Unfortunately, the uncertainties of 1981 are becoming the realities for 1982. A large percentage of our customers are primarily blue collar workers, who are being faced with reductions in working hours and layoffs. Obviously, this is a great concern, since we are see-



ing an erosion in our core deposits.

We have seen a dramatic shift from savings accounts and the Reg. Q C.D.'s into the six month Money Market Certificates, with our bank having 1/12 of all certificate balances maturing each month. We are now seeing in the last two to three months a slight increase in our transaction savings accounts, which appears to be a shift from the savings and loan industry.

Even though we do not have many agricultural credits, the ones that we do have are experiencing serious problems, which are reflected in their balance sheets. The weakness in the agricultural sector obviously has a ripple effect upon all of our customers. As a state which depends heavily on agricultural production, it is difficult to see any relief for the balance of 1982 and perhaps well into 1983.

● Six Promoted in Columbus

John M. Peck, president of First National Bank and Trust Co., Columbus, has announced the following promotions:

James M. Bator, senior vice presi-



J.M. BATOR

L.D. MARIK



G.B. MICEK

L.L. REDEL



E. HASKINS

R. BRAITHWAIT

dent; Larry D. Marik, vice president, personnel/marketing and affirmative action; Gerald B. Micek, vice president; Larry L. Redel, assistant vice president; Elizabeth Haskins, trust operations officer, and Rachel Braithwait, administrative officer.

Holbrook Bank is Sold

The Security State Bank in Holbrook has been sold by Mr. and Mrs. D.L. Holbein to Charles R. Leffler, Jr., Charles R. Leffler, Sr., and James D. Krantz.

D.L. Holbein has resigned as chairman and president and Barbara Holbein has resigned as assistant cashier. They plan to move to California where they will be involved in banking, Mr. Holbein stated.

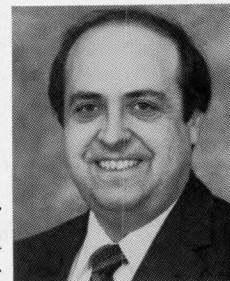
Charles Leffler, Jr., succeeds Mr. Holbein as president. Mr. Leffler previously was with Leffler Investment Company, Lincoln, and prior to being in the headquarters of that firm he had been president of one of its subsidiary banks, Bank of Swanton, Nebr.

Charles Leffler, Sr., is president of Leffler Investment Co. In addition to the banks at Swanton and Holbrook, it owns Sioux National Bank

of Harrison, where Mr. Leffler is chairman. He is also a director of First National Bank in Bayard, where Mr. Krantz is president.

Hastings Ag Rep Named

Wesley R. Keebler has been elected agricultural representative at the City National Bank and Trust Company, Hastings, according to O.J. McDougal, Jr., president.



W.R. KEEBLER

Mr. Keebler was associated with the Southeast Nebraska PCA since 1975, most recently as PCA branch manager in Beatrice.

Named in Scottsbluff

Christine Lawson Hartman, Associate National Bank Examiner with the Office of the Comptroller of the Currency since 1977, has received her commission as a National Bank Examiner. She will remain headquartered at Scottsbluff.

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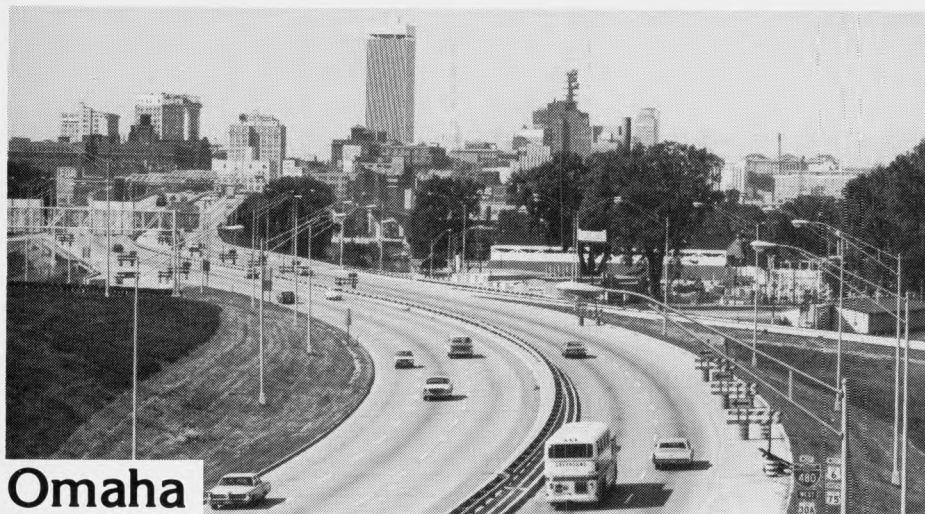


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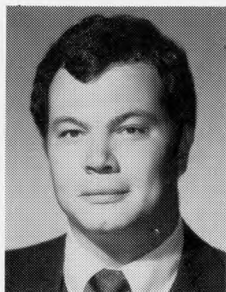
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Omaha

William J. Dewhurst, 29, has been appointed correspondent banking officer at United States National Bank of Omaha, it was announced last month by James Campbell, president. Mr. Dewhurst will work with Lee Bachand, vice president and head of the correspondent bank division, and other correspondent staff officers in serving upper midwest banks.



W.J. DEWHURST

Mr. Dewhurst joined United States National in April, 1979, as a marketing representative in the bank card division and in November, 1979, was named marketing manager. After the bank card division was relocated in the Iowa-Des Moines National Bank (another Banco affiliate) in Des Moines, Ia., just one year ago, he remained in Omaha as card services officer and manager of the Omaha sales office.

A native of Omaha, Mr. Dewhurst was graduated from Creighton University with a Bachelor's degree in marketing.

* * *

First Westroads Bank has announced the election of **Peter Zandbergen** as senior vice president, **Jan Laurinat** as personal banking officer and **Cindy M. Stone** as assistant operations officer.

Mr. Zandbergen joined the bank in 1978 and is responsible for management of the commercial lending area and bank marketing. Ms. Laurinat, who joined the bank in 1981, was formerly a personal banker with American National Bank in

St. Joseph, Mo. Ms. Stone started with the bank in 1978 as a teller and facility manager.

* * *

The First National Bank of Omaha has announced the appointment of **Bruce Van Kooten** as investment officer in the trust department.

Mr. Van Kooten received a BS degree from Iowa State University in 1976, and his previous experience includes trust department investments and operations at an Iowa bank since 1977.

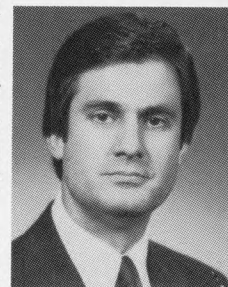
* * *

Delwyn K. Bowden has been elected to the board of Realbanc, Inc., an Omaha-based mortgage banking firm, according to **Keith L. Morphew**, chairman and president.

Mr. Bowden, senior vice president in charge of Realbanc's loan production division, joined Omaha National Bank's Mortgage Loan Department in 1972 as a second vice president. He moved to Realbanc later that year when the bank's holding company, Omaha National Corporation, formed the mortgage banking subsidiary. Mr. Bowden was promoted to vice president in 1973 and senior vice president in 1979.

* * *

The appointment of **John R. Miller**, vice president, to manager of the commercial banking division has been announced by **Donald J. Murphy**, chairman and chief executive officer of the United States Bank of Omaha.



J.R. MILLER

Mr. Miller joined the bank in 1980 as second vice president — commercial banking, following six years with Northwestern National Bank of Omaha. He was promoted to vice president in 1981.

* * *

In the competitive IRA market, to create a point of difference for Omaha National Bank's IRA program, the bank borrowed a technique from non-bank competitors and challenged the public to bring in any IRA ad that had run in the last week for a Nebraska or Iowa bank, savings and loan or credit union. Omaha National agreed to beat the competitor's yield by $\frac{1}{2}\%$ on an 18-month certificate.

In a departure from its usual advertising strategy, the bank concentrated its advertising dollars in television and direct mail, using for the television message a professional actress who has become well-identified with the bank in the promotional name of Ann Connors.

"We felt it was particularly important to have a spokesperson who would deliver our story with credibility," said Donald R. Peterson, vice president of marketing for the bank. "Television was chosen as our prime medium because we wanted the campaign to be intrusive."



OMAHA National's Ann Connors tells television audiences that Omaha National will pay $\frac{1}{2}\%$ more.



Jim Flodine, Fred Kuehl, Don Ostrand, Ralph Peterson, Charles Leffler.

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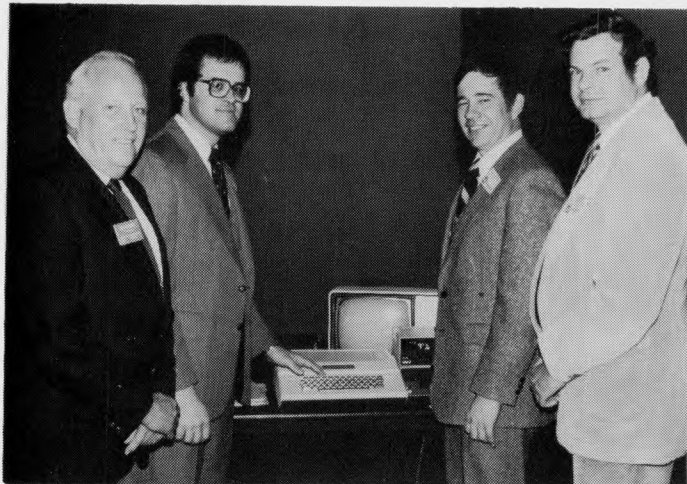
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LEFT—Don Ostrand (left), v.p. of First National of Omaha's correspondent bank dept. and host of the Chuck Wagon Roundup, is pictured with speakers (from left): Neil Stadlman, v.p. & ag rep., Sac City State Bank, Sac City, Ia.; Harold Peyton, Sac City farmer, and Dr. Jim McGrann, ag economist from Texas A&M University. **RIGHT**—Dr. Mike Boehlje, prof. of econ., Iowa State Univ., Ames; John Jokerst, assoc. ed., Professional Farmers of America, and Fred Kuehl, mktg. off., Ralph Peterson, v.p., and Jim Flodine, 2nd v.p., all with First National Bank of Omaha.



Bankers and Farm Customers Look at "Microcomputers in Agriculture"

by **BEN HALLER, JR.**
Editor and Publisher

TYPICAL, unpredictable Nebraska March weather slashed attendance at First National Bank of

Omaha's 16th Annual Chuck Wagon Roundup in Omaha last month, but those who attended were treated to an outstanding conference on "Microcomputers in Agriculture." Approximately 500 correspondent

bankers and their farm customers were able to make it into Omaha within hours after a wet, six-inch snowfall blanketed the midwest the evening prior to the meeting. Considering the weather difficulties, that was an above average turnout from the 871 persons pre-registered.

Don Ostrand, vice president and head of First National Bank's correspondent bank division, extended the welcome and introduced the speakers, as well as the members of his department. First National President Phil Giltner added his welcome and brief comments on current banking legislation after the noon break. That noon break continued the tradition of First National's previous Roundups that had been held for many years at the Ak-Sar-Ben Sale Barn — the noontime Chuck Wagon meal of barbecued beef, baked beans and all the trimmings, complete with a western band to liven the proceedings.

Dr. Jim McGrann, an ag economist and farm management specialist from Texas A&M University, was the first speaker, reviewing the basics of computer use — terminology, software applications, role of the computer, abilities of a computer and its limitations. Although the payoff is difficult to measure, he said, the real payoff actually depends on the software used. He pointed out that all the hardware and software combined only provide an additional tool for sound management procedures in farming, banking and other ventures. Consequently, he said, "computer tools should be evaluated on how they can contribute to improved management deci-

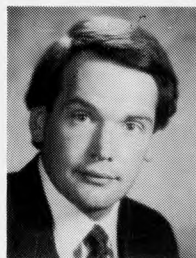
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sions compared to the present tools available to the decision-maker."

Neil Stadlman, vice president and ag rep of Sac City State Bank in Sac City, Ia., gave a banker's practical view of computer applications he has developed to serve his bank's customers. Mr. Stadlman made use of the Apple computer on stage so that information typical of a farm situation could be accessed and displayed on the Apple screen. During breaks, guests were encouraged to view this procedure up close and take part in a hands-on demonstration. Mr. Stadlman went through the various kinds of applications to which the computer is committed at his bank and by its farm customers. These include financial (balance sheet, ratio analysis, cash flow, repayment evaluation, etc.), farm decision analysis (livestock break-even points, e.g.), records (general ledger, herd management, etc.), marketing, bank management and mainframe access.

Mr. Stadlman was followed later on the program by one of his farm customers, Harold Peyton, who operates a substantial cattle and grain operation with his father near Sac City. He said the change when farmers convert their farming business to machinery from animal power was a major one, but the conversion to computer assisted management, in his opinion, will be an even greater change — "farmers must develop totally new skills."

Mr. Peyton gave a detailed account to show how the family farm enterprise has been improved by use of the detailed record-keeping, analysis, and comparisons that are available with the family computer on the farm.

John Jokerst, an associate editor at the Professional Farmers of America in Cedar Rapids, Ia., and director of Professional Farm Software, assisted First National in arranging the program, and in setting up the excellent computer-related visuals available to those attending. In addition to a large overhead screen on the platform, there were seven television sets scattered throughout the audience acting as monitors on which the Apple computer output was displayed just as it appeared on the small Apple screen on-stage.

Mr. Jokerst also devoted a major portion of his platform time to ex-

hibiting working computer programs for farm usage on the Apple computer.

Dr. Michael Boehlje, professor of economics at Iowa State University, Ames, was the final speaker on computers and their farm application. He gave an analysis of current economic conditions and how ISU prepared programs can assist farmers in analyzing those trends and comparing them with their own farm operations.

Following the Chuck Wagon luncheon was a humorous presentation by Dr. Charles Jarvis, a well-

known speaker from Texas who had been a guest speaker at the Chuck Wagon meeting just four years ago.

The First National's Chuck Wagon conference was held in the new convention facilities of the Holiday Inn at 72nd and Grover near the I-80 and 72nd Street intersection. This provided a good test of the convention facilities for Nebraska bankers since their 1982 convention of the NBA will be held there May 6-8. The facilities proved to be excellent, and the noon food service got a top rating from the hosts and guests alike. □

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Lincoln

Karl E. Dickinson, president of Gateway Bank and Trust Company has announced the promotion of **Helen Adams**, operations officer; **Mark Carson**, loan officer; **Robert Kment**, assistant cashier, and **Karla Burbach**, administrative assistant.

* * *

Greg L. Bakewell has received his commission as a National Bank Examiner. Mr. Bakewell, who will remain headquartered in Lincoln, has been employed by the Office of the Comptroller of the Currency since 1977, most recently as an Assistant National Bank Examiner.

* * *

Roland H. Tornblom, 65, and vice chairman of the board of City Bank & Trust Co., died recently of emphysema.

Mr. Tornblom joined City Bank, then known as City National, in 1965 as president, and was previously senior vice president at First National Bank in Council Bluffs, Iowa. He was named vice chairman at City Bank in 1978.

Doniphan Promotion Told

At Bank of Doniphan, Carleen M. White was recently promoted to assistant vice president in charge of personnel and customer relations.

Appointed Ass't. V.P.

C. Garey Heider has recently been appointed assistant vice president in the commercial loan division of Commercial National Bank & Trust Co., Grand Island.

Mr. Heider, a graduate of the Uni-

versity of Nebraska, was assistant vice president in instalment loans at North Platte State Bank before joining the Commerical Savings Company as vice president in 1981.

Joins Kearney State Bank

Ron L Canfield has joined the Kearney State Bank and Trust Company as cashier, according to Larry Wangrud, president. Mr. Canfield was previously serving as cashier and assistant vice president at First Federal State Bank of Des Moines, Iowa.



R.L. CANFIELD

Mr. Canfield succeeds Murray Anderson, who is currently on medical leave from the bank, and has served as cashier since 1979.

Two Named in Stanton

Recent promotions at the First National Bank of Stanton include Jeffrey Johnson to assistant vice president and Arllys Hansen to assistant cashier.

WYOMING BANK...

Continued from page 33)

rust marble with white veining will also be used for accent.

Several major woods are interspersed throughout the bank, including mahogany to bring out the warmth in the building.

Furniture is in the traditional sense with a modern look to complement the colors of the exterior. Some of the furnishings in the lobby will be more traditional with lots of warm, natural materials, including wool upholstery for rich appearance and long life.

The third floor is an exception to the rest of the building because a traditional banking color — green — will be used, including a pastel green for carpeting. By using the green shades, the entire floor has a more traditional banking look, a desired factor since the board room is situated there.

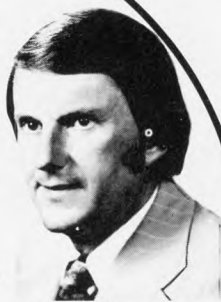
The executive floor area has live plants to make it more interesting.

Construction is underway and the project is expected to be completed in mid-1983.

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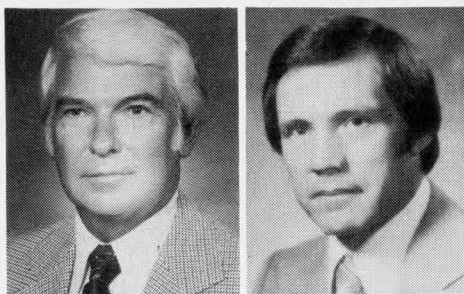
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Iowa

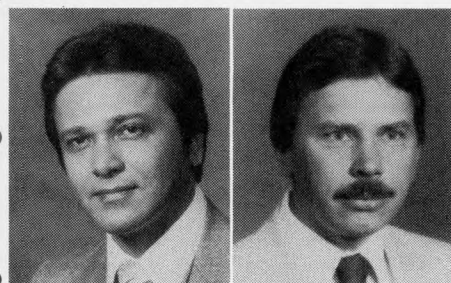
T. C. Dunlap, chmn., Slater
N. Milner, exec. v.p., Des Moines



Davenport Bank Promotes Six

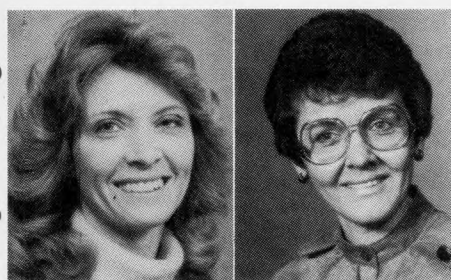
David A. Shern, President of First Trust and Savings Bank, Davenport, Iowa has announced the following promotions:

Kenneth R. Koupal from cashier to vice president and cashier in charge of operations; Robert E. Young from financial control officer to controller; Neva Washam from assistant cashier to assistant vice president and office coordinator; Carol Goodyear from assistant cashier to assistant vice president; Carol Reed from supervisor of loan processing to assistant cashier, and Karen Bonis to manager of Cumberland Square Office.



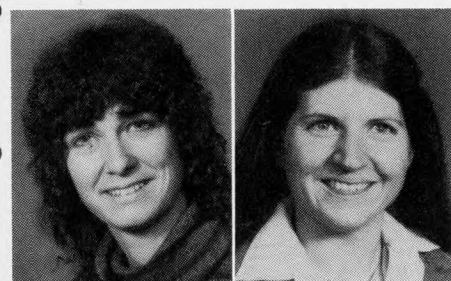
K.R. KOUPAL

R.E. YOUNG



N. WASHAM

C. GOODYEAR



C. REED

K. BONIS

First Natl. - Mason City Holds Lincoln's Day Stag

The 44th Annual Lincoln's Day Stag, hosted by the First National Bank of Mason City started with a banker's seminar featuring as speakers: Jack W. Nielsen, president, David L. Kingland, senior vice president, Dan Brady, assistant vice president and Gary Koos, trust officer.

Mr. Koos talked about the effect the Economic Recovery Act of 1981 has on personal financial planning. Mr. Koos said, "In Iowa at least one-third of the estates opened are without a will. This is unfortunate in a highly agricultural area because of the increase in land values in the last ten years. The additional estate taxes resulting from the lack of planning can be tremendous."

Mr. Koos went on to say, "area bankers have daily contact with people who need estate planning assistance. Because of the recent estate tax revisions, even those people who have done extensive planning in the past should review their estate plan."

One hundred fifty area bankers from North Iowa and Southern Minnesota were in attendance.

The evening concluded with dinner and entertainment.

President Resigns

Gene L. Johnson, who joined United Central Bank & Trust Company in Estherville on September 1,

1981, as president and chief executive officer, has resigned for health reasons. He has also resigned as a director of the bank.

David W. Wood, executive vice president and agricultural representative of the bank was appointed as acting chief executive officer.

Pioneer Valley Names Five

At the annual meeting of Pioneer Valley Savings Bank in Sergeant Bluff, Richard L. Aadland was promoted to executive vice president; Patricia J. Roberts, vice president; Steven E. McLagan, cashier; Patti Miller, bookkeeping supervisor, and Mary Ann Langley, teller supervisor.

Mr. Aadland joined the bank in 1966, serving most recently as vice president and cashier. Ms. Roberts started her banking career in 1965 as a teller and insurance secretary. Mr. McLagan began working for Pioneer Valley in 1973 as a bookkeeper.

Waterloo Businessman Elected to the Board

R. Scott Fetner, President of The National Bank of Waterloo, announces the addition of a prominent Waterloo businessman to the bank's board of directors. Harold C. Andrews attended the University of Northern Iowa, joined Warren Transport, Inc., in 1957 and has served as secretary/treasurer since 1976.



H.C. ANDREWS

Ralph Andrews, father of Harold Andrews, was a long time member of the staff of The National Bank of Waterloo serving in the capacity of Auditor at his retirement in 1967.

1982 Iowa Group Meetings

Group	Date	Location
6	May 3	Hyperion Field Club, Des Moines
8	May 4	Highlander Inn, Iowa City
7	May 5	Conway Civic Center, Waterloo
4	May 6	Five Flags Civic Center, Dubuque
5	May 17	Club 64, Council Bluffs
12	May 18	The Lodge, Okoboji
2	May 19	Starlite, Fort Dodge
3	May 20	Surf Ballroom, Clear Lake



LEFT—Participants in the Ag Credit Conference at Ames last month included from left: **Dan Boehle**, v.p., Omaha Natl., Omaha, who moderated the "Managing a Portfolio" workshop; **Neal Conover**, v.p. adm., Hayesville Savings and member of IBA ag comm.; **Dean Hicks**, chmn. IBA ag division and exec. v.p., Community Natl., Knoxville, and **Robert Anderson**, dir. of crop mgmt., Iowa-Des Moines Natl., Des Moines. RIGHT—50 ISU ag finance seniors were guests at the noon luncheon and were introduced individually, as shown here.



Iowa Bankers Get Tips on How to Handle Stress in a Crisis Situation

SERIOUS problems in the agricultural business apparently will continue this year, but community bankers also will continue aggressively to support financially the nation's largest single industry. This was the thrust of talks given at the Iowa Bankers Association's Annual Ag Credit Conference last month at Iowa State University in Ames. The conference was aptly titled, "The Ag Banker's Challenge: Management for Survival," and was attended by 330 bankers, participating speakers, media and 50 Iowa State ag finance seniors, who were guests.

"Management for Survival" directly addressed the problems associated with the frustrations of both farmers and bankers in this economic climate. Moderating the opening portion of the first day's seminar was **Neal Conover**, vice president, Hayesville State Bank. Taking part to offer the perspective of their professional expertise were **Marie C. Wilson**, IBA director of human re-

By **BEN HALLER, JR.**
Editor and Publisher
and
STEVE BURCH
Associate Publisher

sources; **Judy M. Winkelpleck** of Iowa State, who discussed "Managing Your Own Stress"; then a panel on "How to Talk with Customers," made up of **Rick Miller** of the Small Business Administration, and **James Reese** and **Robert Wray** of SCORE, all three of Cedar Rapids. A second panel followed on "Handling Tough Issues," composed of Ms. Wilson, Ms. Winkelpleck and Mr. Miller.

The second day got off to a sober start with the keynote address, "Agriculture — Where We Are, Where We're Going, How We're Going to Get There," given by **Mike Yanney**, president of Agriculture Corp. of America, Omaha. Mr. Yanney, a lifelong banker, related in the first part of his address the financial status of farmers, noting the "deter-

ioration in two years of net worth that took years to build up." He said the future economic condition is gloomy because of high cost inputs and low prices — forced there by collusive elements of a controlled market place; e.g., government purchases and government use of food as a bargaining tool or weapon via embargoes — a weapon he said will not work. He cited the grain markets lost in the ill-fated embargo of grain to Soviet Russia, with Argentina and other countries as the selling beneficiaries.

Looking ahead to a pullout from the present ag tailspin, Mr. Yanney said "I'm bullish about the long-term outlook of American agriculture, but it will take the cooperation of all segments to make an honest return on farm investment."

A dual presentation on "Management of Livestock Enterprises in a Crisis Situation" was given by **Palmer Holden** and **Eugene Rouse**, ISU Extension Livestock specialists.

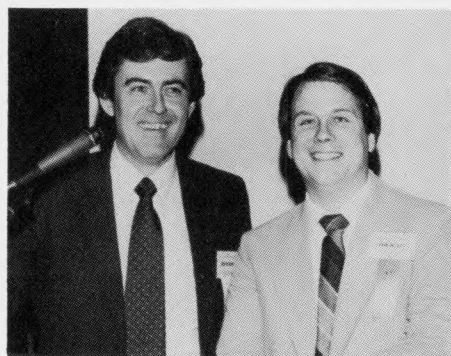
Mr. Holden used a series of slides to show cost and production comparisons for swine, based on ISU's 1981 Swine Enterprise Study. This



"Marketing Your Ag Loans & Deposits" workshop leaders were **Pam Merritt**, a.v.p.-mktg., Peoples T&S, Indianola, and **Ron Milbach**, v.p., Brenton State, Eagle Grove.



"Identify the Red Flags in Business" workshop participants were **Jan Reese**, SBA, Des Moines, and **Dick Collins**, pres., Brenton Natl., Perry.



"Work Out Loans" workshop was handled by **Dennis Roach** (left), FHA, Sigourney, and **Dwight Conover**, exec. v.p., Lytton Savings.

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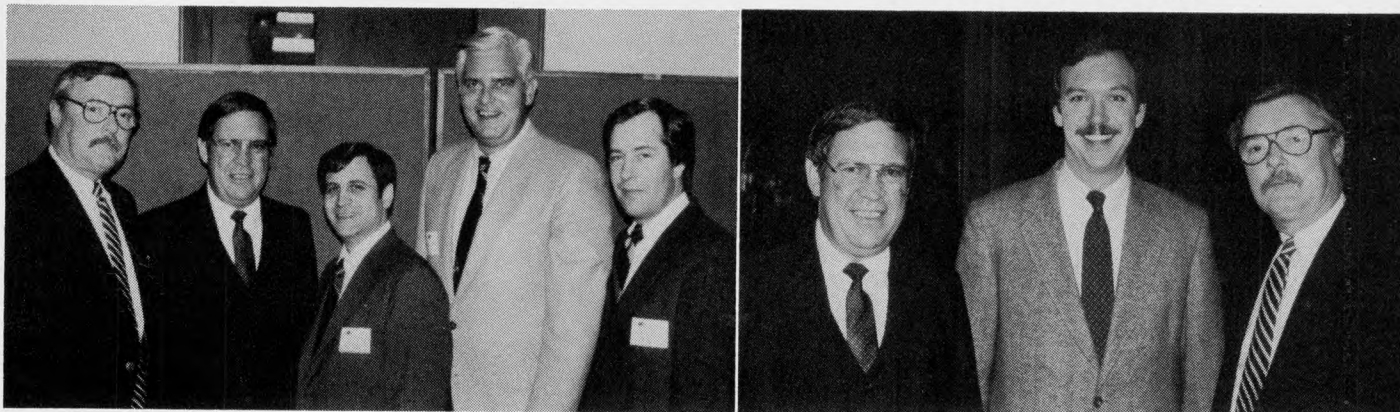
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Investment Bankers Hold Annual Meeting



AT THEIR annual meeting early last month in Des Moines, members of the Iowa Investment Bankers Association elected new officers, shown in photo at left. From left to right, they are: Immed. Past Pres. — **James E. Weiser**, v.p., United Central Bank of Des Moines; Pres. — **Robert J. Kirkendall**, E.F. Hutton & Co.; 1st Vice Pres. — **Ralph E. Marasco**, branch mgr., E.F. Hutton & Co., Inc.; 2nd Vice Pres. — **Paul Bartlett**, v.p., Dain, Bosworth, Inc., and Secy.-Treas. — **Michael Reilly**, Shearson American Express, all of Des Moines. RIGHT — Guest speaker **Bud Callahan**, (center), dir. of the University of Iowa Foundation, is pictured with **Bob Kirkendall** (left) and **Jim Weiser**. Mr. Kirkendall said tentative plans are for the IIBA's Annual Field Day to be held May 19-20 in Des Moines. Detailed information and registration forms will be mailed at a later date.

study of 87 farms compared all types of costs and other data for all 87 farms, as well as the top one-third and the bottom one-third. More efficiency in use of sows, control of various costs and other production methods left a noticeable gap between the top and bottom thirds. "One of the most rapidly increasing costs of production in swine is energy," Mr. Holden pointed out, then showed how studies proved that when swine were allowed to select heat at will by a simple device, they used less than 40% of the same energy used by human control of heat kept at a constant 80 degrees.

Mr. Rouse also made extensive use of slides to shore up his appeal for better record keeping and more precise management expertise on the farm. He cited the extensive amount of roughage available in Iowa and said "marketing (in livestock) will be a very key element in the next few years."

"Management of a Crop Enterprise in a Crisis Situation" was handled by **Robert Anderson**, director of crop management at Iowa-Des Moines National Bank, Des Moines. "Each farmer needs to be on a five-year plan," he stated. "He can't control *all* factors, but he *can* plan, he *can* tighten up his farm operation to meet the unforeseens." His remarks then encompassed the growing use of computers to track total farm management and aid in decision-making. He gave special attention to the "four M's" of farming — Money, Marketing, Management and Machinery. He also declared the

future of agriculture to be bright, "but we have to plan for it and follow our plan."

The need for a distinct plan was stressed also by the following speaker, **Tom Wright**, who is president of COM-PAC. Speaking on "Marketing Commodities for the Price Objectives," Mr. Wright stated emphatically, "We have to bury the negative, bearish talk and talk positive. The issue is not what the market will do, but what the farmer will do about it. It's not what the price is, but at what level of profit do you remove a designated percentage of your risk."

He said, "You can ask one of two things of the market — price or profit — but not both. Pick your points at which to sell your commodities."

Another ISU team reviewed "Changes of Federal Ag Programs." They were **Mike Boehlje**, professor of economics, and **Dennis Starleaf**, also professor of economics. Dr. Boehlje reviewed the recently announced "Reduced Acreage Program" and the 1981 tax law on changes. Dr. Starleaf concentrated on the financial management of a farming enterprise.

A special feature of the IBA Ag Conference was a series of four workshops covering these topics: Work Out Loans, Identify the Red Flags in Business, Managing a Portfolio, and Marketing Your Ag Loans & Deposits. Five bankers and a representative from the SBA and one from the FHA were panelists. The workshops were held one afternoon, then repeated the following morn-

ing.

A look at the "Role of the Ag Banker in the '80s" and "What Types of Training Necessary to Aid Better Management" was the job of **Gib Stanek**, a bank director/farmer from Ft. Dodge, and **Dave Nichols** of Nichols Farms Ltd., Anita.

The Market Outlook was given by **Chet Randolph**, host of "Market to Market" on WHO Radio, and the final talk, a fast moving management talk on "Expect the Best" was given in his usual expert professional style by the nationally known **Joe Batten**, president of Batten, Batten, Hudson and Swab consulting firm, Des Moines. □

Clinton Elections Told

J.L. Menges, president of First National Bank, Clinton, has announced the promotion of **Vickie A. Mohr** to assistant cashier and bookkeeping department manager, **Bruce M. Dunlap** to trust officer and **Douglas A. Gibson**, loan officer, has been assigned to the Grand Mound office.

K.S. Armstrong has retired as a director after 13 years. He is succeeded by his son **Charles A. Armstrong**.

Burlington Correction Noted

In the March Northwestern Banker it was incorrectly reported that **Richard Reid** was elected as executive vice president of Hawkeye Bank & Trust Co., Burlington. Mr. Reid was elected to the board. **Doyle V. Ruble, Jr.**, was elected executive vice president and also to the board.

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With Banks of Iowa Computer Services' CIF, complete information on your customers can be obtained in moments, either on a display terminal or as hard copy.

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Don't kid yourself. There aren't many new customers around. What you need to do is expand the ways your existing customers use your bank.

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CONTINENTAL Illinois Banking Officer **Hannah Duncan**, center, welcomes Forum participants (from left): **Dave Walthall**, **Brent Rahn** and **Ken Keniston**, St. Bk. & Tr., Council Bluffs and **Joe Daly**, Farley St. Bk. RIGHT—**Jim McClamroch**, Cont. Ill. v.p., **Scott Fetner**, pres., Nat'l Bk. Waterloo and **Del Rogers** 2nd v.p. Cont. Ill., visit during break.



Continental Presents Executive Forum

CONTINENTAL Illinois National Bank welcomed Iowa bankers to their annual executive

forum held in Des Moines on March 2nd. In his greeting, Larry Frowick, vice president, referred to the bank-

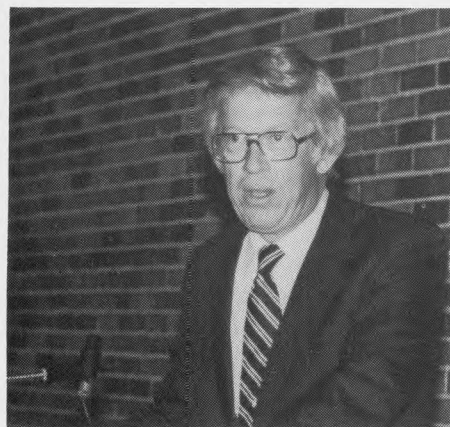
ing industries current state of flux and emphasized the values of a correspondent banking relationship in managing these changes. Citing Continental's experience in correspondent banking, he included that the bank is currently celebrating its 125th year.

Predicting that economic recovery is "just around the corner," Terry Francel, vice president, Economic Research Div., offered some

By **STEVE BURCH**
Associate Publisher

optimistic forecasting. Referring to recent adjustments in inventory/sales ratios, continued labor union cooperation, anticipated industrial expansion and single digit inflation, he predicts a controlled recovery during 1982 resulting in a 2% GNP growth, 7% CPI and 7½-8% unemployment. Interest rate predictions also reflected Mr. Francel's optimism. Taking into account current monetary policy and the Reaganomic's factors of tax cuts, business incentives and deregulations, reductions in government spending and a slow money supply growth, he looks for an 18% mid-year prime rate lowering to 15% by year end. Forecasts for the agriculture sector were not as favorable. Focusing on a record 2 billion bushel corn supply carry-over, a lack of growth in the soybean export market and the livestock producers operating at break-even margins or less he sees no immediate hope for industry improvement during 1982.

Addressing the banking industry outlook, Alison Falls, manager, Continental's U.S. Banking Administration, advised that actual change



LEFT—**Dale Reistad**, Home Terminal Systems, looks at future of in-home bank terminals. RIGHT—Continental Illinois V.P. **Larry Frowick** presents Forum agenda.

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within the industry is not important. What is important is the strategies developed to deal with and handle the change. Using the post-depression market place existence of exclusive products, geographic protection and rate limitations as a reference point, she further advised that deregulation is not only a fact, but indeed is very well advanced. Evidence of this includes a proliferation of financial products, heavy competition in the profitable sectors of the market and the entry into the market by low cost suppliers such as money market funds. The end result of deregulation will be a change from being a banking industry to being a part of the financial services industry. She further suggests that the future industry will be composed of two types of financial firms; those national in scope and those with a defined regional territory. She adds that to succeed in this environment firms will have to be efficient, innovative, marketing oriented and responsive to customer demands. She concluded by cautioning that banks of the future must be prepared to differentiate their products from competitive products with a fast delivery, value added, quality services and products.

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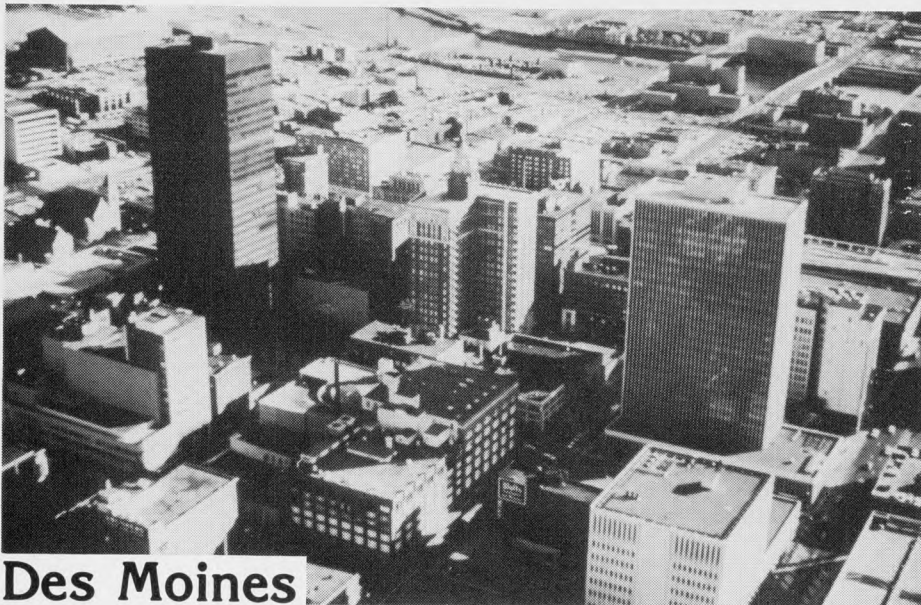


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Des Moines

William F. Dawdy, president and chief executive officer, UCB Systems, Inc. of Des Moines, a wholly-owned subsidiary of United Central Bancshares, Inc., has announced the appointment of: **Richard E. Davis**, as executive vice president; **Larry J. Glass**, as vice president, marketing and customer support; **Gerry L. Graff**, vice president, planning and methods; **Steve Turner**, E.F.T. officer, and **Iola Kalvig**, manager of

data preparation. Mr. Dawdy also announced the appointments of **Gene Ketchmark**, director, product development and support, and **Walter J. Astor**, manager, Cedar Rapids Center.

Mr. Davis has been serving as vice president, having joined the UCB family in 1966.

Mr. Glass has been with UCB for three years, and has been serving as director, marketing and customer

support.

Mr. Graff has been with UCB for 20 years, most recently serving as director, planning and methods.

* * *

Kent M. Gaudian of the West Des Moines State Bank was judged the first place winner of the Public Speaking Contest held by the Des Moines Chapter of the American Institute of Banking. His topic was "The Impact of Rapidly Changing Economy on Bank Customers."

Mr. Gaudian will represent the Des Moines Chapter at the A.I.B. Region 5 (seven state area) competition to be held in Sioux Falls, South Dakota on April 30. That winner will compete in the 56th Annual A.I.B. National Public Speaking Contest for the A.P. Giannini Endowment Prize at the A.I.B. National Convention, May 30 - June 2 in Dallas, Texas.

In the local contest, **Louise Piner** and **Kathryn Hartman**, both of the Plaza State Bank, won the second and third place honors (respectively).

* * *

Robert G. Millen, president and chief executive officer of United Central Bank, recently announced the election of **James R. Lyon** and **John S. Graham** as members of the board of directors.

Mr. Lyon is president of Iowa Power and Light Company in Des Moines.

Mr. Graham is chairman and chief executive officer of Graham Investment Company, which is involved in the development of Des Moines area commercial and residential real estate.

Promoted in Eagle Grove

Security Savings Bank in Eagle Grove recently announced the promotion of **Bill Krahling** to assistant vice president, **Opal Gibson** to assistant vice president and trust officer, **Marvin Rasmussen** to auditor and **Deborah Lund** to cashier.

Mr. Krahling, formerly assistant cashier, has worked at the bank since 1980. Ms. Gibson, who has been with the bank since 1976, was named assistant trust officer a year ago. Mr. Rasmussen began with the bank in 1971 as a trainee, and was named cashier in 1973. Mrs. Lund, who also started with the bank in 1971, previously was assistant cashier.

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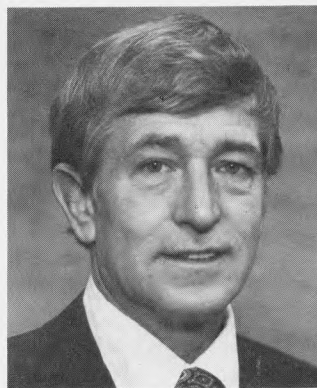




Eddie A. Wolf
Senior Vice President



Cyrus D. Kirk
Vice President



William B. Greaves
Vice President



Larry A. Bergemann
Vice President

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If you'd like a personal appointment, just call us on the toll free number 1-800-362-1615.

Here's our schedule:

Date	City	Group #
May 3	Des Moines	6
4	Iowa City	8
5	Waterloo	7
6	Dubuque	4
17	Council Bluffs	5
18	Okoboji	12
19	Fort Dodge	2
20	Clear Lake	3

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Larry Rolfstad, pres. Brenton Bk. & Tr., Vinton, and Wes Ehrecke, I.B.A. Gov't. Rel. Dir., visit with Representative Kyle Hummel, center, from Larry's home district.



LEGISLATIVE panel members Larry Pope, House Majority Leader and Don Avenson, House Minority Leader, respond to questions.

Iowa Bankers Attend 1982 Legislative Trip

By STEVE BURCH
Associate Publisher

IOWA bankers met in Des Moines February 21-23 to participate in the 1982 Iowa Bankers Association Legislative Trip. The 1982 theme "Banker Pride—The Essential Link to Legislative Effectiveness" was reflected in the session agenda which began with a video tape review of F.D.I.C. Chairman Bill Isaac's recent presentation on the ABA Leadership Conference.

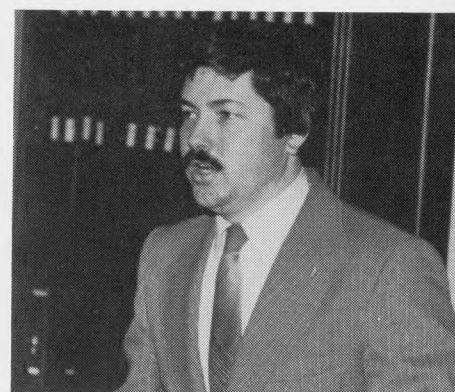
Monday began with a legislative review conducted by Neil Milner, IBA executive vice president and Wes Ehrecke, IBA government relations director. Of primary interest were active bills dealing with EFT deposits, public funds deposits in savings and loans, continuation of the usury code, due-on-sale mortgage loans, deposit limitations of bank holding companies and prohibition of real estate sales within banks. The bankers were also brought up-to-date on the activities of BankPac '82.

Speaker of the House Del Stromer began his discussion with an appreciation to the bankers for participating in the legislative conference. He added that legislators often become removed from the community and the direct contact with the bankers during the trip is very valuable to law makers. Mr. Stromer relayed that he is very concerned with protecting the state tax base without short-changing social programs. He views Governor Ray's decision not to seek re-election as healthy for both parties but feels that his strong leadership will be greatly missed during the next session.

The legal concerns of the state's banking industry were addressed by Mr. Howard Hagen, Assistant Attorney General. He detailed his offices activity relating to the proposed Banks of Iowa and First Bank System purchase agreement and to the law suit challenging the sale of "All Savers Certificates" by brokerage houses. Des Moines Register reporter Dave Yepsen followed with

some tips on how to deal with the media. His advice included supplying the media a maximum amount of information with minimum delay, insuring that information is accurate and truthful and that when dealing with electronic media make sure that you are prepared to give short and concise statements. Secretary of State Mary Jane Odell was next on the agenda and presented an efficiency report on her office.

A legislative panel discussion chaired by Bruce Meriwether, president, First National Bank, Dubuque, featured Larry Pope, House Majority Leader and Don Avenson, House Minority Leader. (Due to important floor debate, the Senate leadership could not attend). Both men echoed earlier appreciation for participation in the legislative trip with Mr. Pope adding that it is good to visit with "real people." Their reports included mutual concern for the amount of revenue expected from 1981 income tax returns despite a balanced budget and surplus in the general fund. The two differed greatly on ways to increase revenues to insure a continued sound fiscal condition. The question and answer



SPEAKERS included left to right: Speaker of the House, Del Stromer, Secretary of State Mary Jane Odell and Lt. Governor Terry Branstad.

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A Nostalgic look at bank's historic role

AN INTRIGUING look at the 100-year history of The Merchants National Bank of Cedar Rapids furnishes the reader with more than a review of the success of one of Iowa's leading banks. Written by Calvin W. Coquillet, vice president of the bank and third generation of his family to serve that institution, it unfolds a fascinating inside look at the conditions and the entrepreneurs who combined to give birth to MNB, those who nursed it through its early life of ups and downs, and their following generations of dedicated professional bankers who aggressively built the bank to its present status as the fourth largest bank in Iowa, with \$375 million in deposits.

The history of MNB is a mirror history of Cedar Rapids from the time the bank was founded in 1881 when the city was a bustling grain processing center of 10,000 people, and ready to burst into a growth period that entrenched it as the state's second largest city.

With the benefit of several years of persistent reading of bank records and family archives, Mr. Coquillet has vividly brought to life the exciting mission that was MNB's, a mission of complete identification with the welfare of the city it served, that is reflected in every other bank, large or small, in each community of Iowa. Many of those existing banks today had early correspondent relationships with MNB and have continued them through a major share of the MNB's century of service to eastern Iowa.

Mr. Coquillet's 72-page history is a fascinating one that can be read

in one evening, and will give many older bankers a nostalgic look back to prominent banking situations and leaders they knew or read about. Its value is not limited to its obvious historical significance to Merchants National shareholders, staffers and families. It represents the true commitment of genuine commercial bankers to the communities in which they live and demonstrates how the bank is intertwined in the hopes and aspirations of all its citizens.

Thus, the reading of this book can impress on younger bankers today the responsibility they hold by dealing as bankers with the personal and business lives of those who are their neighbors in their banking community. It is worth recalling, as the interesting history unfolds, that other bankers today are now living tomorrow's history, and how they work with, listen to and react with their customer base in their communities today will be the basis on which history will judge them and their institutions in the future. Each bank is a local history in the making.

In the face of the changing financial environment today, such a history of how one bank struggled with change for 100 years and became successful should give heart to those who know they can also serve their communities better than outside competition. "A History of The Merchants National Bank of Cedar Rapids" not only tells in a personal, exciting way the first century of just one institution, it really tells the history of what Iowa banking and bankers have done for the state.

— Ben Haller, Jr.,
Editor and Publisher.

Joins Davenport Bank

Marilyn Taber recently joined Brenton First National Bank in Davenport as assistant cashier with responsibility for accounting and proof departments.

She brings with her several years of prior banking experience.



M. TABER

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period sparked additional debate and disagreement on matters affecting commerce and the banking industry within Iowa. They did agree jointly in giving an "A+" to the IBA, which they consider to have the best legislative and lobbying group in Iowa. The day concluded with the IBA hosting a reception for all state legislators and selected government representatives, which provided an additional opportunity for grassroots communications with the elected officials. □

Joins Keokuk Bank Staff

Daniel E. Jessen has recently joined the staff of State Central Savings Bank, Keokuk, according to William Logan, president.

Mr. Jessen brings with him 27 years of experience in all phases of banking.



D.E. JESSEN

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