Iowa Bankers Meet April 3

The 48th Annual Iowa State Banking Conference, sponsored jointly by the Federation of County Bankers Associations and the Iowa Junior Bankers Association, will be held Thursday, April 3, at the Hotel Fort Des Moines, Des Moines.

Registration for the all-day meeting will begin at 8 a.m., with the forenoon session called to order at 9 a.m. by C. W. Dunn, president of the Federation of County Bankers Associations.

Featured at this year's conference will be a panel presentation of bank security, along with the following outstanding speakers: Stanley Pugh, supervising examiner, FDIC, Kansas City, Mo.; Edward A. Heath, vice president, Federal Reserve Bank of Chicago, Ill.; John R. Burt, regional administrator of national banks, Kansas City, Mo.

Truth-in-lending will be discussed by Edward A. A. Heath, vice president of the Federal Reserve Bank of Chicago, and by Harvey Stephens, attorney in the firm of Brown, Hay & Stephens, Springfield, Ill.

James W. Lipton, Jr., president, Iowa Bankers Association, and president Ida County State Bank, Ida Grove, will welcome the delegates and present current remarks at the start of the conference.

Bernard J. Harms, president of the Iowa Junior Bankers Association, will preside at the noon luncheon in the Hotel Fort Des Moines Grand Ballroom. Election of new officers will be held during the luncheon session.

Registration fee for the day-long meeting is $5.

Ag Credit Meet for South Dakota

The Annual Agricultural Conference of the South Dakota Bankers Association will be held in Pierre, April 9 – 10, at the Pierre Civic Auditorium. Registration will begin at 8 a.m. Merle Marshall, chairman of the Association Agriculture Committee and vice president of the Farmers and Merchants Bank of Huron, will preside at the conference.

An outstanding program has been arranged for this year's conference, including presentations by George Muehlhauser, assistant treasurer, Ralston Purina Corporation, St. Louis, Mo.; Governor Frank L. Farrar; Bob Threadgold, president, South Dakota Irrigation Association; Edward Norman, First National Bank of Clarksville, Tenn.; Dr. Frank Smith, University of Minnesota; Robert Martin, executive director, Industrial Development Expansion Agency, Pierre, and others.

Registration for the conference is $20 per person. Included in the registration fee are tickets for a luncheon both days of the conference and for a social hour and banquet the evening of April 9. Adjournment is planned for 2 p.m. on April 10.
IOWA-DES MOINES NATIONAL BANK

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IOWA NEWS

CARROLL: Carl J. Hess, 69, chairman of the board of the Carroll County State Bank, died unexpectedly at his home following a heart attack.

DES MOINES: The House and Senate have passed the contract interest (usury) limitation bill, increasing the limitation from 7% to 9%, and the bill awaits the Governor's signature. The bill includes an amendment covering excessive charges for credit life, explained in IBA legislative bulletins. The Banking Law Recodification bill, passed by the House and Senate, also awaits the signature of the Governor.

DES MOINES: Advance registration for the Spring Banking Conference, to be held in Des Moines, has passed the 325 mark. Bankers planning to attend are advised to make immediate advance reservations with the IBA office.

DES MOINES: The new office of the Highland Park State Bank at 2835 E. Euclid Avenue recently opened for business. John Chatham, assistant vice president, has been named office manager of the new facility.

FORT DODGE: The Comptroller of the Currency has approved application of the First National Bank to locate a facility at 107 Avenue "O" here.

HAMBURG: Funeral services were held March 22 for Richard C. Dougan, vice president of the Iowa State Bank.

INDIANOLA: Peoples Trust & Savings Bank has been granted authority by the state banking board to open a bank office at Martensdale, located a few miles west of Indianola.

WATERLOO: Waterloo Savings Bank has been authorized by the state banking board to construct a parking lot office at 2428 Kimball Avenue in Waterloo.

WYOMING: Mrs. Blanche Fifield, assistant cashier and manager of the Oxford Junction office, and R.L. Orth, executive vice president, both of the Citizens State Bank, Wyoming, were honored recently by the bank in recognition of 25 and 35 years of service, respectively.

Adopt Master Charge Through Harris Bank...

Merchant's National Bank of Cedar Rapids, Iowa, and Davenport Bank and Trust Company, Davenport, Iowa, are joining Charge It, the charge card system of the Harris Trust and Savings Bank, Chicago, which is part of Interbank Card Association. The distribution of Interbank's MasterCharge cards will take place during the next few weeks.

NEBRASKA NEWS

ADAMS: Henry Gramann, Jr., has been elected president of Adams State Bank to succeed his father, Henry Gramann, Sr., who died March 14 at the age of 84.

LINCOLN: Edwin A. Langley has been selected by Gov. Norbert T. Tiemann to succeed C.R. Haines on April 15 as Nebraska's director of banking. The 38-year old Lincoln attorney is with a Lincoln law firm and formerly was a trust officer with the First National Bank of Omaha. His salary as director has been pegged at a reported $18,000, about $4,000 per year more than Mr. Haines' salary.

Economic Forums Scheduled For Nebraska and Colorado...

The Federal Reserve Bank of Kansas City, in conjunction with the Nebraska and Colorado Bankers Associations, is sponsoring a series of 13 economic forums during April and May.

The following meetings are scheduled for Nebraska: April 8—Grand Island; April 9—Scottsbluff; April 10—North Platte; April 11—Omaha; April 16—Norfolk; April 17—Lincoln.

Forums in Colorado will be held: April 28—Durango; April 29—Grand Junction; April 30—Colorado Springs; May 1—Fort Morgan; May 6—La Junta; May 7—Greeley; May 8—Denver.

MINNESOTA NEWS

BIG LAKE: E.J. Person, vice president and cashier of the Citizen's State Bank of Big Lake since 1964, has been granted a leave of absence from the bank to accept a position with the U.S. Department of Agriculture. He will be serving as northwest area director for the Agricultural Bank.
Stabilization and Conservation Service.

MINNEAPOLIS: The 7th Annual Consumer Credit Conference, sponsored by the Minnesota Bankers Association, will be held April 8—9 at the Hotel Leamington here. The program will get underway at 2:30 p.m., Tuesday, April 8.

PINE ISLAND: Mrs. Mavis Stewart has been elected assistant cashier of the Security State Bank of Pine Island. Mrs. Stewart began work with the bank 14 years ago.

NORTH DAKOTA NEWS
BISMARCK: Governor Guy has signed H.B. 133, which carried an emergency clause and became law immediately. This bill provides that the maximum allowable interest rate be 3% above that authorized by the State Banking Board which banks may pay on deposits. On June 29, 1967, the State Banking Board authorized North Dakota banks to pay 5%, compounded, on certificates of deposits. Therefore, the present maximum allowable interest rate in the state is 8%, which is 3% over the certificate of deposit rate.

There are several exceptions to the 8% rate, and they will be outlined in the April Northwestern Banker.

SOUTH DAKOTA NEWS
ONIDA: The Sully County Bank has joined the Federal Reserve System.

PIERRE: A proposed one-year freeze on branching by merger in South Dakota has been defeated by the South Dakota Legislature. The bill, calling for a moratorium on branching until July 1, 1970, and supported by the Independent Bankers of South Dakota was voted down 41—28 in the House. The action was seen as support for the South Dakota Bankers Association proposal for a committee to study branch banking in the state.

YANKTON: James M. Lloyd, former president of the American State Bank and former state senator, has died in Sacred Heart Hospital where he had been a patient for a week. Death was attributed to a heart attack. He was 61.

MONTANA NEWS
HELENA: Donald S. Anderson, vice president of the Security Trust and Savings Bank died March 20 at a Billings hospital, where he had been a patient for a week. Death was attributed to a heart attack. He was 61.

COLORADO NEWS
DENVER: Kenneth G. Boehm has been promoted to vice president and William D. Hogue to programming officer at the Denver U. S. National Bank.

WATKINS: Bernie Gruenes, cashier of the Farmers State Bank of Watkins, has resigned to become assistant vice president of the Plaza Park State Bank of St. Cloud, effective April 18. He had been with the bank since 1961.
RUCKER, FRANCIS
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UPTON: J. Everett Ackerman, 62, president of the Union State Bank of Upton, died recently in a hospital at Yuma, Ariz. Mr. Ackerman had been an officer of the Upton bank for 23 years.

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WYOMING NEWS


LARAMIE: Lawrence R. Knoll, auditor at the First National Bank, has been named comptroller at the bank.

RIVERTON: Bob Hunter, vice president and cashier of the First National Bank of Riverton, will be leaving for Price, Utah, at the end of April to become officer in charge of operations of the Carbon Emery Bank.

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SEE YOU AT THE FORT!
Cy Kirk and Max Roy, vice presidents of LaSalle National Bank, Chicago, will be at Hotel Fort Des Moines, Thursday, April 3, for the 48th Annual State Banking Conference and the 29th Annual Iowa Junior Bankers meeting. If you have a problem with which they can assist you, bring it along.

BANK AUDITOR
Opportunity for bank auditor in Western Metropolitan area. Must have independent bank auditing experience. Will be responsible for initiating and administering refined internal audit program. Write File TMB, NORTHWESTERN BANKER, 306 - 15th Street, Des Moines, Iowa 50309.

POSITION WANTED
11 years experience in country bank with insurance agency (10 years as managing officer). Age 45. Resume sent on request. Contact Earl Curtis, 4209 Pine View Drive N.E., Cedar Rapids, Iowa 52402. Telephone (area code 319) 363-2962.

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