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## Strive to Reorganize ABA Structure

*Nat S. Rogers, president of The American Bankers Association, recently reported that the ABA has begun the final step in its planned reorganization. A summary of his report follows.*

We have initiated the final phase of our effort to restructure The American Bankers Association into a more effective and responsive organization in meeting the needs of you, our members. The occasion, (July 23) in Washington, was the first meeting of our Task Force on ABA organization. This Task Force is chaired by Mr. Allen P. Stults, chairman and chief executive officer of the American National Bank and Trust Company, Chicago, and includes 16 other individuals with extensive experience in the activities of the ABA and state bankers associations. The assignment to the task force is to review the ABA's structure of divisions, sections, and committees and to recommend such changes as may be needed to strengthen the channels through which you participate or are represented in the formulation of ABA policies and programs. The Task Force has one of the most important missions in the Association's 95-year history.

Two other major phases of our



Nat S. Rogers

effort are already well along in their implementation. The first step was our decision to relocate the headquarters of the ABA from New York to Washington. The second step was the development of a plan for restructuring the staff organization.

With respect to the relocation of our headquarters to Washington, we are currently negotiating to lease space which would become available about the end of December. It therefore seems certain that the consolidation of our New York and Washington offices will be accomplished very early in 1971.

At the same time that the move to Washington is accomplished, the changed configuration of the staff organization, also approved by the Executive Council last

April, will become fully operational. The various departments and programs of ABA are currently being regrouped under six major staff divisions—Government Relations, Education, Planning and Research, Communications, Organization Relations, and Administrative Services. The result will be that the ABA staff will be organized along the lines of the types of services a national trade association should produce, rather than being organized along the lines of a commercial bank.

We now face the question of change in the structure of divisions, sections, and committees in a context that requires some direct answers. The task of remodeling the committee structure of the Association is a difficult undertaking, but it can be done. The existing committee structure suffers from rigidity in the scope and activities of committees—reflecting, mainly, the force of custom. To the extent possible, the responsibilities of committees in the future should be defined in a sufficiently functional way that the committees can respond to new problems and issues as they arise.

Rather more difficult than the question of remodeling the committee structure is the question of

**ABA Structure . . .**

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### IOWA NEWS

**DECORAH:** Robert J. Sand has been named cashier at the Security Bank and Trust Co. Mr. Sand will also continue in his present position as auditor.

**GLADBROOK:** Funeral services were held last Tuesday for Floyd Harris, president, State Bank. Mr. Harris, 74, had had surgery at Rochester recently.

**REMSEN:** Three appointments have been announced at the First Trust and Savings Bank. Donald L. Farber, who has been with the bank since April, 1969, has been elected an assistant cashier. George Frichsen, a well-known area farmer, has been elected a director. August Frichsen, a board member for 30 years, has been elected an advisory member of the board.

**SIBLEY:** The Sibley Bancorporation has sold its controlling interest in the First National Bank to E. W. Maser. Mr. Maser is chairman of the board of the bank.

**TAMA:** Majority interest of the

Tama State Bank has been purchased by four area investors. The purchasers are M. M. Kupka of Dysart, William J. Beohm, James S. Rhoades and John S. Bauch, all of Traer.

Mr. Beohm, who has been president of the First Community Bank & Trust Co. of Traer, will become active manager at the Tama bank. Mr. Kupka, who is also president of the Clutier State Bank, has been elected president of the bank in Traer. Adrian M. Neil, retiring president of the Tama State Bank, sold his majority interest to the investors.

### NEBRASKA NEWS

**LINCOLN:** Funeral services were held this past week for E. M. (Bud) Hunt, a longtime investment banker. Mr. Hunt was a founder and co-chairman of the board of First Nebraska Securities, now First Mid-America Co., and was a member of the board of the old First Trust Co., with which he was associated from 1928 to 1961.

### MINNESOTA NEWS

**ADA:** Byron K. Miller has joined the staff of the First State Bank as as-

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stant cashier. Mr. Miller recently retired from the United States Navy after 20 years of commissioned service.

**ALEXANDRIA:** Jerald R. Morical has been promoted to cashier and Rose Ann Chan has been named assistant cashier at the Alexandria State Bank.

**LAKE CITY:** Ray Kalow, president of the Lake City State Bank, has announced that controlling interest in the bank has been purchased by George Benz of St. Paul. No changes in staff management are planned.

**MINNEAPOLIS:** Several staff appointments have been made at the Northwestern National Bank. Charles E. Meech has been named international banking officer. Robert D. Johnson has been appointed accounting officer. Named data service officer is Charles K. Maddux. Allen J. Poucher and Mary J. Sterzbach were named trust officers.

**NEW BRIGHTON:** Edward W. Kristyniak has been elected assistant cashier at the First State Bank. He has been manager of the bookkeeping and proof departments and his new duties will include that of assistant operations officer.

### ILLINOIS NEWS

**CHICAGO:** John B. Jones has been



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ected assistant vice president at the Bank of Ravenswood. Mr. Jones was formerly with Royal Bank of Canada in Windsor, Ontario, and the Westminster Bank, London, England.

DECATUR: The Citizens National Bank has elected J. L. Hunter president and chief operating officer, effective September 1. Mr. Hunter was general manager of the audio products department in Decatur for General Electric Co.

NORTHBROOK: Robert W. Field has been named executive vice president at the Northbrook Trust & Savings Bank and will head the newly formed operations division. Ronald E. Rogers, formerly with the Mercantile National Bank, Chicago, has been named assistant vice president and will head the loan department.

PEKIN: A permit to organize has been issued to a group of applicants proposing to establish the First State Bank of Pekin. Total capitalization has been set at \$625,000.

SPRINGFIELD: An amendment proposed by the Illinois Bankers Association to have a separate provision for branch banking failed in a tie vote at the Illinois Constitutional convention. The amendment would have required a three-fifths vote of the legislature on all branching legislation. The move by the convention now enables the legislature to pass branching legislation by simple majority.

## SOUTH DAKOTA NEWS

DEADWOOD: Delegates from the Minnesota, North Dakota and South Dakota Bankers Associations met here last week to discuss banking problems common to the area. State



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## IOWA-DES MOINES NATIONAL BANK

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and federal legislation and regulation were among the major topics discussed. Wayne Blackmarr, president, Wayzata State Bank, Wayzata, Minn., talked on Bank-Pac, a banking organization formed to solicit funds for political candidates.

SIOUX FALLS: The board of directors of the Western Bank has announced two new officer promotions. David Peterson has been named vice president. Mr. Peterson joined the bank in 1969 and has 14 years experience in the area of finance. Marlin Winkelman, a former high school teacher, who joined the staff a year ago was named loan officer.

## NATIONAL NEWS

WASHINGTON, D.C.: The Senate Banking Committee has approved a bill aimed at persons who hide illegal transactions behind the secrecy of foreign bank accounts in Switzerland and elsewhere.

Senator William Proxmire (D., Wis.), chief sponsor of the measure, said that "each year the Treasury and the American taxpayers are cheated out of hundreds of millions of dollars in tax revenues by Americans who are able to conceal their income through secret foreign bank accounts."

Among the provisions of the bill are measures that would give the Securities and Exchange Commission authority to prohibit U. S. brokers

from accepting securities orders from foreign banks unless the bank disclosed the person for whom the order was placed or certified that he was not an American.

## ABA Structure . . .

(Continued from Page 1)

whether the four major divisions of the Association—State Bank Division, National Bank Division, Trust Division, and Marketing/Savings Division—should be maintained in their present form. This divisional structure is less relevant today than it was some years ago. The issues which divide national and state bankers today are few and far between as compared to the years before 1933. The recent conversion of the Savings Division into the Marketing/Savings Division reflects the loss of structural significance this division suffered with the withdrawal of a large number of mutual savings banks from the Association. The Trust Division now represents a functional area of commercial banking rather than a system of state-chartered trust companies as at the

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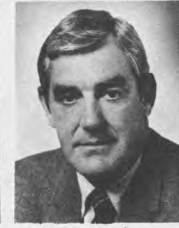
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time of the division's formation in 1896.

If the purpose of the divisional structure is to provide representation of the constituent parts of the Association, we must ask ourselves what are the constituent parts of the Association today.

Related to this issue is the question of what will be the future role of the state associations vis-a-vis The American Bankers Association. This question, too, requires thorough study, and I will venture at this time to make only one observation. Whereas change in the banking system has tended to erode the distinctions upon which the divisional structure of ABA is based, the state associations have gained greater identity as organizational entities. This may suggest that more active participation in ABA affairs by the officers of state associations should be considered as a means of strengthening the channels of representation in the formulation of Association policy and programs. Will we have your support to make changes in aspects of the Association where personal relationships and Association traditions are very much involved?

For two reasons I am confident

that your answer will be yes. First, I am confident that the Stults Task Force will develop a plan of rational change, one that will correct the weaknesses in the present structure and provide for broader, more effective representation of the membership. Second, you, the membership, have recognized that the Association must change if it is to continue to serve the changing needs of the banking industry.

The finish line has been drawn at next April when the recommendations of the Task Force on ABA organization will be presented to the Executive Council. I am confident that the winner will be you, the membership. As the ABA becomes structured to be more responsive to the needs of the banking industry, the new organization should shortly become even more useful and widely acclaimed—a streamlined model for tomorrow's banks.

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