

# NORTHWESTERN Banker Newsletter

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Des Moines, Iowa

January 28, 1974

## New ABA Rural Development Board

In an effort to "maximize the effectiveness" of new rural development loan programs now being implemented by the Farmers Home Administration (FHA), the American Bankers Association (ABA) has formed a Rural Development Action Advisory Board.

Robert L. Walton, chairman of the ABA's Agricultural Bankers Divisions, and James R. Austin, chairman of its Community Bankers Divisions, made the joint



Robert L. Walton

announcement. Mr. Walton is also president of Farmers and Merchants State Bank, Bushnell, Ill., and Mr. Austin is president of Peoples National Bank, Shelbyville, Tenn.

They indicated that the temporary board would have two major functions during its projected two-year existence. To ensure effective operating procedures for the business and industrial, agricultural and community facility guarantee loan programs authorized by the Rural Development Act of 1972, the board will monitor program implementation and advise the ABA of any difficulties with the initial regulations that should be brought to the attention of the FHA.

In addition, it will identify and recommend appropriate formats for the types of information that would assist bankers in rural areas and communities of under 50,000 people to broaden their lending programs through the Act's provisions. The first such project would probably be the preparation and distribution of a "Rural Development Loan Guideline Booklet."

The board will report to the government relations committees of each division, from which the chairman and vice chairman are drawn. The newly named chairman is Walter W. Minger, group vice president and head of Agri-Business Relations for Bank of America, San Francisco. He is currently on the government relations committee of the Agricultural Bankers Division.

Serving as vice chairman and representative from the Community Bankers Division will be Frank G. Kliewer Jr., chairman and president of Cordell National Bank, Okla.

The additional six members of the board have been drawn from each of the ABA's regions. They are as follows:

- Region I — Frances N. Southworth, chairman and president, Concord National Bank, N.H.
- Region II — M. E. Peine, president, The Farmers State Bank of Minier, Ill.
- Region III — Norfleet L. Sugg, vice president, The Planters National Bank & Trust Co., Rocky Mount, N.C.
- Region IV — Don C. Steffes, president, The McPherson State Bank & Trust Co., Kan.
- Region V — H. L. Gerhart Jr., president, First National Bank, Newman Grove, Neb.
- Region VI — Don A. Carlson, ex-

ecutive vice president, Elder County Bank, Brigham City, Utah.

The first meeting of the Action Advisory Board is scheduled for Feb. 5 at the ABA's headquarters in Washington, D.C.

## Roy Terwilliger Resigns ABA Post

Roy W. Terwilliger, an executive director of the American Bankers Association (ABA), has resigned to enter private business. He will be joining International Realty and Investment Co., Washington, D.C., as its vice president.

In his new position, Mr. Terwilliger will establish an office of the International Realty and Investment Co. in Minneapolis and will work in the development of financial and investment areas as well as the recreational home field.

He is a former secretary of the South Dakota Bankers Association.

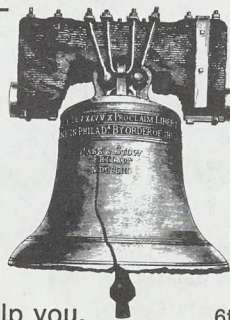
## SOUTH DAKOTA NEWS

ELKTON: Patricia Petschow, a.c., has been elected cash. of the Corn Exchange Bank. Darrel Reinke has joined the bank as a.c.

SIOUX FALLS: Northwestern Nat'l Bank has increased its capital stock by \$1,800,000. It now totals \$5,400,000. Surplus was increased by the same amount and now also equals \$5,400,000.

SIOUX FALLS: Four new officers have been elected at various branches of the Nat'l Bank of S.D.: Jerry Anderson, mortgage loan officer, Main office; Marilyn Wengert, operations & personnel officer, Madison; Doug Hajek, a.c., & Marjorie Harwood, real estate mortgage loan officer, Rapid City.

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## IOWA NEWS

**AINSWORTH:** Erwin Wulf, v.p., Ainsworth State Bank, has been elected pres. & chmn. upon the retirement of Earl R. Wood, pres. Clarence Kaufman was elected v.p.

**AVOCA:** The Avoca State Bank has increased its surplus by \$100,000, making a total of \$300,000. Capital is \$200,000.

**CHEROKEE:** Ken Watts was advanced from a.c. & t.o. at the Central Trust and Savings Bank to cash. & t.o.

**DAVENPORT:** First Trust and Savings Bank has announced the following staff changes: John F. Hodson, from sr. v.p. to exec. v.p.; Harold S. Huntley, from a.c. to a.v.p.; Willis Otto, from a.c. to a.v.p.; and Judith M. Dohrmann, from teller to a.c.

**DES MOINES:** An executive management team has been created at the Iowa-Des Moines National Bank and major management changes have been announced to support this team concept. John R. Fitzgibbon, president, has been advanced to chairman and continues as chief executive officer. M. M. McMichael, Jr., senior vice president, was named vice chairman with responsibility for all lending divisions, correspondent bank and corporate services departments. Robert A. Krane, vice president, was named president and a director with responsibility for bank operations, retail banking and suburban offices and administrative services departments. Dee L. Frost, senior

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**National Bank of Waterloo**

vice president, was elected a director and chairman of the board's trust committee. Herman C. Kilpper was named senior vice president-controller, and Garland K. Carver was named senior vice president-lending.

**EMMETSBURG:** Gary Hughes has been promoted to cash. of the Iowa Trust and Savings Bank.

**FOREST CITY:** Lloyd M. Willig has been promoted to v.p. & cash. of the Forest City Bank & Trust Co. Robert E. Johnston was named dir. to replace Gordon L. Wold who resigned when he sold his stock in the bank. Mr. Johnston is a realtor.

**HAYESVILLE:** Capital of the Hayesville Savings Bank has been increased to \$600,000 by stock dividend.

**IOWA FALLS:** Richard E. Miller is now pres., Citizens State Bank; Donald Ruigh is exec. v.p. and Richard Petersen is a.v.p.

**MADRID:** R. J. Sundberg has been elected pres. of the City State Bank. C. W. Anderson was elected chmn. and John Brewer a.c.

**NEW HAMPTON:** John B. Rigler, pres., Central State Bank in Muscatine, has been elected v.p. & dir. of the Security State Bank here. He is a member of the state banking board.

**SIOUX CITY:** State Sen. E. Kevin Kelly, Sioux City attorney, has been named t.o. of Northwestern National Bank.

**WALL LAKE:** John Goodenow has been elected pres. of the Wall Lake Bank. R. L. Goodenow, long-time pres., was elected chmn.

**WESLEY:** The Exchange State Bank has announced the following staff changes:



Bernie Kersey

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## NEBRASKA NEWS

**FALLS CITY:** The following promotions have been made at The First Nat'l Bank: Edgar Roesch, from v.p. to sr. v.p.; Leo Burgett, from cash. to v.p. & cash.; Donald Herbster, from a.c. to v.p.; and Gary Goll, from a.c. to a.v.p.

**INDIANOLA:** Louis Carney, pres., is now pres. & chmn. of the Bank of Indianola. Other staff changes include Mary Ann Carney, v.p., promoted to exec. v.p.; Robert J. Haag, cash., promoted to v.p. and Chester Muirhead, a.c., promoted to cash.

**LEXINGTON:** The Farmers State Bank and Trust Co. has announced the following promotions: James A. Hansen, pres.; Dale E. Pohlman, v.p., and James Bishop, a.c.

**LINCOLN:** Michael L. Fosdick has been elected a.v.p. of Gateway Bank. Dennis L. Beranek has been elected loan officer and Robert L. Frerichs, aud.

**NORFOLK:** James M. Krueger, installment loan officer, has been promoted to a.v.p. at The De Lay First Nat'l B & T Co.

**NORTH LOUP:** Dan R. Johnansen has been promoted to a.v.p. of the North Loup Valley Bank.

**OMAHA:** An application by The First Nat'l Bank to establish an office at 13483 W. Center has been approved.

**SCHUYLER:** Marie S. Lapacek, a.v.p., has been given the additional title of cash. at the Schuyler State Bank.

## MINNESOTA NEWS

The Minnesota Bankers Association will conduct a series of six Executive Officer Workshops around the state in lieu of the annual Bank Management Conference generally held in the Twin Cities area. The meetings are scheduled as follows:

Jan. 29—Kahler Motel, Hibbing.

Jan. 30—Jacks, Wilton.

Jan. 31—Hunt Hotel, Montevideo.

Feb. 4—Kahler Hotel, Rochester.

Feb. 5—Holiday Inn, North Mankato.

Feb. 6—Radisson South, Bloomington.

## IBA Group I Meeting in Sioux City

How To Raise Corn, Soybeans and Your Banker's Eyebrows, Current Legislative Matters and The Economy, It's Here to Stay are a few of the topics to be discussed at the Group I Meeting of the Iowa Bankers Association Saturday, February 9. The meeting will be held in Sioux City at the Municipal Auditorium. Many qualified and interesting men will speak.

Officers of the Sioux City Bankers Association include president — Leslie H.

Olson, president, The Toy National Bank, Sioux City; vice president — Stanley W. Evans, president, Northwestern National Bank, Sioux City; secretary-treasurer — Ronald G. Will, vice president, The Toy National Bank, Sioux City.

Robert M. Moehn, president, Commercial Savings Bank, Carroll, is Group I chairman. James F. Meyer, president, First National Bank, Paullina, is secretary.



R. M. MOEHN



L. OLSON



R. E. TOOL



REV. OLSON

The complete program follows:

A.M.

9:00 Registration — Municipal Auditorium.

11:30 Presiding — Robert M. Moehn, Group I chairman; president, Commercial Savings Bank, Carroll.

Invocation — Most Reverend Bishop Frank H. Greteman, D. D., Bishop of the Diocese of Sioux City.

P.M.

12:30 "Report on IBA Activities" — Richard E. Tool, president, Iowa Bankers Association, and president, Farmers and Merchants Savings Bank, Manchester.

"Remarks" — A. Neil Milner, executive vice president and secretary, Iowa Bankers Association.

"Current Legislative Matters" — Wendell B. Gibson, general counsel, Iowa Bankers Association.

"Report" — Joe H. Gronstal, representing Iowa College Foundation, president, Carroll County State Bank, Carroll.

1:00 "How to Raise Corn, Soybeans and Your Banker's Eyebrows" — Robert F. Karolevitz, author from Mission Hill, South Dakota.

1:30 "The Economy, It Is Here To Stay" — Robert G. Dederick, senior vice president and economist, The Northern Trust Company, Chicago.

2:00 "Don't Ride the Rim" — The Reverend R. Harry E. Olson, Jr., director, Executive Program Center, Minneapolis, Minnesota.

3:00 Adjournment

5:30 Social Hour — Marina Inn

7:00 Evening Banquet — Marina Inn

Musical Entertainment and The Bobby Layne Orchestra for your listening and dancing pleasure until midnight.

Social hour and entertainment, courtesy of the Sioux City Bankers Association.

Ladies Program

A.M.

9:00 Registration.

11:30 Luncheon — Marina Inn Ballroom.

Chairman — Mrs. Leslie H. Olson, assisted by the wives of the executive committee.

Style Show, Courtesy of Younkers.

P.M.

5:30 Social Hour — Marina Inn.

7:00 Evening Banquet — Marina Inn.



RON MEYER

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- B. Having a first-name acquaintance with every businessman in town?**
- C. Planning for increased deposits?**
- D. Supporting the 4-H Club?**

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FIRST NATIONAL LINCOLN

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**ADRIAN:** J. D. Wagner, cash., has been promoted to v.p. at the Adrian State Bank. Craig Korkow has been advanced from a.c. to cash.

**BENSON:** Leighton Johnson has been elected v.p. & ag. rep. of the Swift County Bank.

**CHASKA:** Staff changes at the First Nat'l Bank include: George C. Klein, chmn.; Ray Dols, pres.; Gerald A. Rekow, exec. v.p. & cash.; George A. MacDonald, investment officer.

**KLOSSNER:** James L. Strouth has been named a.v.p., Klossner State Bank.

**LAKE CRYSTAL:** Don Ackland, exec. v.p., Lake Crystal Nat'l Bank, has been named pres. He succeeds John R. Thomas who was named chmn.

**MADISON LAKE:** The following promotions have been announced at the Peoples State Bank: Marge T. Ries, v.p., and David Essman, cash. Ben Fasnacht, v.p., has resigned as v.p. but remains a dir.

**MINNEAPOLIS:** Three new senior vice presidents have been named at Marquette National — Jack Bell, Tom Welch and Hal Haver.

**PIERZ:** Larry Noeldner has been named cash. of the Farmers & Merchants State Bank. Kenneth J. Heid has been named a.v.p.

**ROGERS:** Oliver L. Kapsner has been promoted to exec. v.p. of the State Bank of Rogers. Steve Motzko has been promoted to cash.

**SILVER BAY:** Pat Viola has been elected a.c. of the First Northwestern State Bank.

**WINONA:** G. D. (Jerry) Herman has been elected pres. of Town and Country State Bank.

## ILLINOIS NEWS

**CHICAGO:** Allen J. Marrinson, formerly with A. G. Becker & Co. and American Nat'l Bank & Trust Co. of Chicago, has been elected sr. v.p. of Upper Avenue Nat'l Bank.

**CHICAGO:** LaSalle National Bank has announced the following promotions and appointments: Edward R. Grant, sr. v.p.; Thomas E. Grace, George T. Necas, Ronald A. Stegh and Donald L. Wampach, a.v.p.'s. Robert A. Bakken, purchasing officer, Ray H. Camp, loan officer, Donald V. DeSanti & Herbert Kaltenbach, personal banking officers, Michael Reba & Richard F. Santamaria, investment officers.

**CHICAGO:** An application for a permit to organize the First Security Bank of Water Tower Place at 845 N. Michigan Ave. has been filed. Total capitalization would be \$2 million. Applicants include; Vernon S. Hoesch, Naperville; Daniel Ruge, Chicago; Joseph E. Wyse, Winnetka; James D. Polivka, La Fox; Robert L. Stuhr, Wilmette; and George Burditt, LaGrange.

**CHICAGO:** John D. Kitchen has been named pres. of the Ashland State Bank. Ruth E. Olson was elected a.c.

**HINSDALE:** The Bank of Hinsdale has announced the following promotions: Warren Tisch, a.c. to a.v.p.; Vera Kavana, asst. corporate secretary to personal banking officer, and Wayne David, a.c. to head teller.

## Watch for Cy and Max!

When area bankers come to Sioux City for the Annual Meeting of Group I, February 9, Cy Kirk and Max Roy, vice presidents, LaSalle National Bank, Chicago, will be on hand to greet their customers and friends. Be sure to check with them.

## NORTH DAKOTA NEWS

**BISMARCK:** Five First Nat'l Bank & Trust Co. has announced the following promotions; Gordon Engen, v.p. & cash.; Robert Mooney, v.p.; and Arthur Finck, Dennis Delzer and Sidney Sieracki, a.v.p.'s.

**GRAFTON:** Howard N. Ray and Frances LaBerge have been promoted to a.v.p.'s of the First Nat'l Bank. James Spaeth has joined the bank as a.c.

**GRAND FORKS:** Elsie Johnson has been elected customer service officer at the Red River Nat'l Bank & Trust Co. J. D. Mund has been named real estate loan officer and Sandra Hiltner, secretary.

**JAMESTOWN:** Jerry Helgelien & Darlene Unruh have been named installment loan officers at the Jamestown Nat'l Bank.

**OAKES:** Curtis Knutson has joined the First Nat'l Bank as a.c.

## MONTANA NEWS

**HELENA:** The Union Bank and Trust Company has changed its name to Northwestern Bank & Union Trust Company. It has announced the following staff changes: Howard E. Vralsted, promoted to t.o.; Blance W. Maness, elected a.c.; Thomas H. Ellis, a.t.o.; and David L. Roberts, asst. trust investment officer.

## WYOMING NEWS

**CHEYENNE:** Leon S. Goepfert has been promoted to sr. v.p. of the First Nat'l Bank and Trust Company of Wyoming.

**JACKSON:** Virginia Blair has been promoted to v.p. of the Jackson State Bank.

**SHERIDAN:** First Nat'l Bank has announced the following new officers: C. G. Ralston, chmn.; Robert G. Miller, pres.; Jeanette Reinke, a.c.; Robert A. Barkley, loan officer, & Lucia Voogd, exec. secy.

## AGRICULTURAL LOAN POSITION

\$70 million progressive bank seeks an individual with 1 or 2 years experience in Ag Dept. Prefer degree in Ag Business. Mail resume and salary requirement to: Joy K. Braggs, Northwest Bank & Trust Co., 1454 West Locust, Davenport, Iowa 52804.

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SR. AGRI LOAN — 10 yrs. large bank exper. For a Midwest holding co. .... \$35,000  
SR. COM'L LOAN — for large bank on Gulf Coast. Prefer nat'l accts. exper. .... \$25,000  
CORRESPONDENT — Several spots in Midwest for exper. corresp. officers ..... \$20,000

### BANKERS AVAILABLE

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INVEST. MGR. — manager, invest. div. in over 200 mil. bank in Midwest. Advises corresp. .... \$24,000  
SR. TRUST OFFICER — (have 2) both dept. heads. One has law degree/one excel. marketing ..... \$22,000

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