

NORTHWESTERN

Banker Newsletter

Vol. 5 No. 42

Des Moines, Iowa

February 14, 1977

Nebraska News

ALLIANCE: The Guardian State Bank and Trust Co. has announced the promotions of James Nelson from assistant cashier to assistant vice president and instalment loan officer, and Eugene Hastings to assistant cashier. Phyllis Edmiston and Glaideth Frank have been elected to the board.

FULLERTON: The First National Bank has changed its name to First National Bank and Trust of Fullerton.

CENTRAL CITY: Judy Roscoe has been named assistant cashier of Central Bank.

GRAND ISLAND: First National Bank has announced the appointments of John B. Atkins to assistant vice president and Dallas L. Kiburz to assistant loan officer, instalment loans.

HASTINGS: First National Bank has announced the promotions of Dan Finken to instalment loan officer and Mike Leininger to agricultural loan officer.

HEMINGFORD: Eugene Copen, cashier of the Bank of Hemingford, has been elected to the bank's board.

KEARNEY: Platte Valley State Bank & Trust Company has re-

ceived permission to establish and maintain an auxiliary teller facility at 1502 Second Avenue here.

OAKDALE: First State Bank has announced the following promotions: Melvin Johnson from cashier to executive vice president, Barry V. Marsh to cashier, and Dennis H. Anderson to assistant loan officer.

OMAHA: The Omaha-Council Bluffs chapter of Bank Administration Institute will meet Feb. 15 at Anthony's Restaurant, 72nd and F Streets. Officers will be elected and Robert E. Harris, executive manager and treasurer of the Nebraska Bankers Association, will speak on "Legislative Update and Current Savings & Loan Trusts." Social hour begins at 5:30 p.m., followed by dinner at 6:30 and the program at 7:30.

OSMOND: Richard E. Adkins, president of the Osmond State Bank, has announced he will be a candidate for election as Governor in 1978.

SOUTH SIOUX CITY: Tom Magnuson, operations officer, has been promoted to cashier of the Dakota County State Bank.

WYMORE: Dennis E. Osmera has been elected president of The Wymore State Bank. He had been executive vice president. W. W.

Cook, Sr., formerly president and chairman, continues as chairman. Jean James has been promoted to assistant cashier in charge of bookkeeping.

SCOTIA: State Bank of Scotia has announced promotions of the following employees: Maxine Hodgson, Phyllis R. Hanson and Susan K. Vlach, assistant cashiers; Allison Dulitz, bookkeeper and teller and Faye E. Vlach, insurance.

Minnesota News

ALDEN: The First National Bank has announced two additions to its staff: L. W. Grinolds, formerly with KCPI-FM in Albert Lea, and Richard R. Miller, who has been with a s&l for five years.

BOYD: Boyd State Bank has named Dennis Mogard assistant cashier. He also is manager of the Boyd Insurance Service.

BUFFALO: Controlling interest in The Oakley National Bank has been sold to Virg Hegeholz and four other banking associates. He is a 32-year veteran of banking in Minnesota, North Dakota and Illinois. The stock was purchased from the Merlin family, who have been associated with the bank since 1919. Mr. Hegeholz has assumed the presidency succeeding Harold Dickson who resigned.

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BURNSVILLE: John McGinnis recently was elected instalment loan officer at First Burnsville State Bank.

DETROIT LAKES: First National Bank has announced the following promotions: Phyllis Beyer, auditor, and Marian Ohman, supervisor, to assistant cashiers, and Carol Hukriede to auditor.

DULUTH: DuRaine P. Makitalo recently was promoted to assistant cashier in charge of the proof and bookkeeping department of the Airport State Bank.

ELBOW LAKE: First National Bank has announced the appointment of Marvin Westrom to president succeeding Orvin Amundson who retired after nearly 30 years

with the bank. Succeeding Mr. Westrom as vice president is Luther Quist, who will retain the post of agricultural representative.

ELY: First National Bank has changed its name to The First Northwestern National Bank of Ely, reflecting its membership in Northwest Bancorporation, registered bank holding company.

FAIRMONT: M. K. Kastning was elected president of Martin County National Bank, succeeding the late Chris Holden. Fred C. Krahmer, attorney, was named vice president (inactive) to succeed Mr. Kastning. Alvin A. Poland, Cash-Way Lumber, was named director.

FAIRMONT: State Bank of Fairmont has named Joseph G. Horvei president succeeding G. R. Huemoeller who retired. Mr. Huemoeller will continue as a director.

FAIRMONT: James A. Haeckel, vice president and acting cashier of Fairmont National Bank, was elected to the bank's board.

FERGUS FALLS: Jon Boutain was elected assistant cashier of the First National Bank.

JORDAN: Dale C. Bowers has been named instalment loan manager of the Northwestern State Bank.

LAKE CITY: Lester Arndt was elected assistant cashier of Lake City State Bank.

LITTLE ROCK: John A. Hulshof has been named vice president and

manager of the Little Rock office of the Rock Rapids State Bank, succeeding John T. Kruse, Sr., who plans to retire later this year.

MINNEAPOLIS: Northwest Bancorporation has proposed a 2-for-1 stock-split of common shares in mid-June to stockholders of record May 17, to be voted on by shareholders at their annual meeting April 25. If approved, Banco would have 36 million authorized shares, with 25,275,000 outstanding after the split. The quarterly dividend is being increased from 45 cents per share to 48 cents per share with the dividend payable March 1. After the split, the dividend will continue at 24 cents per share quarterly.

NEW LONDON: Farmers State Bank has announced the promotions of Errol Bluhm to assistant vice president, and Joanne Espelien and Louis Wiedeman to assistant cashiers.

PIPESTONE: Robert F. Krattemaker has joined the Pipestone National Bank. He had been with First Bank System for more than six years, most recently in Minneapolis.

SHAKOPEE: Bradford B. Henry has been promoted to instalment lending officer at the First National Bank.

ST. JAMES: Citizens State Bank has promoted Arlene Enger to assistant cashier.

WACONIA: Roger Wichelman has been promoted to vice president and cashier of the First National Bank.

Iowa News

ANKENY: Donald L. Davis was elected president of Ankeny State Bank succeeding Dean E. Minor who was elected chairman. Mr. Davis had been senior vice president. Rolfe O. Wagner, past president and chairman, was elected chairman of the executive committee. Gerald Fehn, assistant

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\$460,000

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General Obligation Tax Increment Bonds of 1977

Dated: March 1, 1977

Denomination: \$5,000

Both principal and semiannual interest (March 1 and September 1, first coupon due September 1, 1977) payable at a bank to be designated.

IN THE OPINION OF COUNSEL INTEREST ON THESE BONDS IS EXEMPT FROM ALL PRESENT FEDERAL INCOME TAXES.

MATURITIES

<u>4.25%</u>		<u>4.90%</u>	
\$ 5,000 March 1, 1979	3.50	\$25,000 March 1, 1989	4.90
10,000 March 1, 1980	3.70	<u>5.00%</u>	
10,000 March 1, 1981	3.85	30,000 March 1, 1990	5.00
10,000 March 1, 1982	4.00	30,000 March 1, 1991	5.10
15,000 March 1, 1983	4.15	<u>5.20%</u>	
15,000 March 1, 1984	4.30	40,000 March 1, 1992*	5.20
<u>4.50%</u>		<u>5.30%</u>	
20,000 March 1, 1985	4.45	40,000 March 1, 1993*	5.30
20,000 March 1, 1986	4.60	<u>5.40%</u>	
<u>4.70%</u>		40,000 March 1, 1994*	5.40
25,000 March 1, 1987	4.70	<u>5.50%</u>	
<u>4.80%</u>		50,000 March 1, 1995*	5.50
25,000 March 1, 1988	4.80	50,000 March 1, 1996*	5.50

*Optional in inverse order beginning March 1, 1991 at 100%.

LEGALITY TO BE APPROVED BY BRIGGS AND MORGAN, P. A., ST. PAUL, MINNESOTA.

North St. Paul is located in Ramsey County, northeast of the City of St. Paul and is bounded by the communities of Maplewood and Oakdale. Transportation is provided by State highways No. 36 and 120, with Interstate highway No. 694 and 35 and U. S. highway No. 61 easily accessible. The largest commercial development in North St. Paul is a Target Store, a division of the Dayton Hudson Corporation. Additional specialty and service shops are now completed, called The North St. Paul Shoppes, adjacent to the Target Store. The Target Store currently employs 325 people. The shopping complex represents a total approximate investment of \$6,000,000. Minnesota Mining and Manufacturing has disclosed plans for a future development to be called Carleton Park, located just east of the City of North St. Paul. The research-office complex, upon completion is expected to house 18,000 employees. The ten largest employers in the City are: Target Store; Standard Conveyor Co.; Anchor Block Company; K. G. Research; Keindel's Supermarket; Berwald Enterprises; Lillie Suburban Newspaper; City of North St. Paul; Polar Plastics and T. A. Schifsky, Inc.

The proceeds of this issue will be used to provide money for land acquisition and site improvement for a redevelopment project undertaken by the Housing & Redevelopment Authority of the City pursuant to the Municipal Housing & Redevelopment Act. These bonds are payable primarily from tax receipts derived by increment property valuation within the area under North St. Paul's Housing and Redevelopment (HRA) jurisdiction. In the opinion of counsel, these bonds are legal and binding general obligations of North St. Paul, Minnesota, and all taxable property located therein is subject to the levy of sufficient taxes to pay the principal of and interest on the bonds without limit as to rate or amount should the incremental tax receipts prove insufficient.

FINANCIAL STATEMENT

Market value of taxable property, 1975-76	\$76,190,781
Assessed value of taxable property, 1975-76	26,426,981
Gross direct debt, including this issue	5,655,000
Net direct debt, excluding assessments & self-supporting	822,022
Total net direct, overlapping and underlying debt	4,295,951
Population, 1977 estimate: 12,750	
	Gross direct debt per capita: \$443.53
	Net direct debt per capita: 63.69
	Total debt per capita: 336.16

Tax collections have approximated 98.9% of taxes levied for the past four years.

We own and offer subject to prior sale and change in price and subject to our attorney's approving opinion.

4 Group 11 Meets in Burlington

Burlington will be the site of the annual meeting of Group 11 of the Iowa Bankers Association February 20-21, according to Robert J. Laughrige, group chairman, and senior vice president of Union Bank and Trust Company, Ottumwa. Registration begins at 4 p.m. at the Burlington Hotel.

"The Whole is Greater than the Sum of the Parts" is the title of the luncheon speech by Dr. Kenneth J.



R. J. LAUGHRIGE



DR. K. J. WELLER

Weller, chairman, board of governors, Iowa College Foundation and president, Central College, Pella.

The complete program follows:

Sunday, February 20

P.M.

4:00 Registration — Burlington Hotel.

5:00 Social hour — Burlington Hotel.

6:00 Dinner — Burlington Hotel.

8:00 Dancing — Burlington Hotel.

Monday, February 21

A.M.

10:00 Business Meeting — Iowa Southern Utilities Auditorium.

Remarks: C. Robert Brenton, president, Iowa Bankers Association; president, Brenton Banks, Inc.

Thomas H. Huston, state superintendent of banking.

Marvin R. Johnson, state director, U. S. Savings Bonds.

Neil Milner, executive vice president and secretary, Iowa Bankers Association.

P.M.

12:30 Luncheon — Burlington Hotel.

Innovation: Dr. Robert V. Gildner, minister, First United Methodist Church, Burlington.

"The Whole is Greater than the Sum of the Parts" — Dr. Kenneth J. Weller, chairman, board of governors, Iowa College Foundation; president, Central College, Pella.

Welcome to Our Group Meeting

BURLINGTON

Monday, February 21

Burlington banks extend a hearty invitation to all members of Group Eleven and other bankers to attend our annual Group meeting.

REMEMBER TO BE WITH US AT OUR
SUNDAY EVENING PRECONVENTION
PARTY!

Hawkeye Bank & Trust
Farmers & Merchants Bk. & Tr.
First National Bank

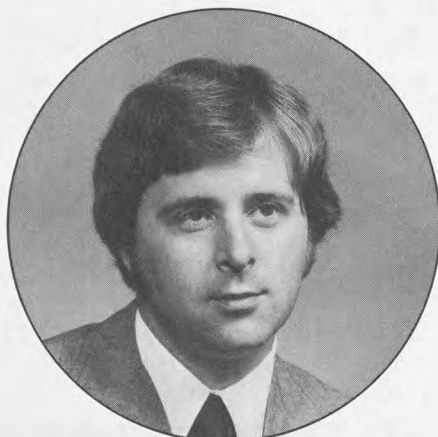
**We'll see you
at the
Group 11 Meeting
in Burlington**



John E. Mangold
Senior Vice President



Terry M. Martin
Vice President



Jerry N. Trudo
Assistant Vice President



Mark N. Christen
Assistant Vice President




Dale Froehlich
Correspondent Bank Representative

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JOHN RODGERS WELCH
Vice President

cashier, was elected assistant vice president in charge of instalment loans.

BLOOMFIELD: Davis County Savings Bank has announced the promotions of Martin Games to assistant cashier and Patti Howk to savings officer.

BOONE: Boone State Bank has elected Eloise Kirk assistant cashier and Steve Ketelsen assistant vice president.

BURLINGTON: Benjamin Williamson has been promoted to trust officer of Hawkeye Bank and Trust.

CEDAR RAPIDS: John K. Vavra was promoted to assistant vice president of First Trust and Savings Bank.

CENTERVILLE: James A. Bradley has joined the Iowa Trust and Savings Bank in public relations and community development.

CLARION: Harlan Lemke was promoted to vice president and Tom Hildebrand to assistant vice

president of the Brenton Bank and Trust Company.

CORYDON: Citizens State Bank has announced the appointments of Dennis Thomas to instalment loan officer and Carmen Bennett to office manager at the Allerton Office.

DES MOINES: The Central Iowa Group of the National Association of Bank Women will meet Thursday, Feb. 17, in Queens Hall of Eddie Webster's Motel in West Des Moines. A panel of experts will present their views on improving bank profits in 1977.

DEWITT: First Central State Bank has announced the promotion of Alan R. Tubbs from executive vice president to president. John W. Fagerland was named chairman and Edward L. Tubbs, chairman of the executive committee.

ELMA: John L. Johnson has joined the Peoples Savings Bank as cashier.

HAMBURG: Kent Claiborne recently was named assistant cashier of Iowa State Bank.

HILLS: James Gordon has been named trust officer and Dwight Seegmiller assistant cashier of the Hills Bank and Trust Company.

HUBBARD: Stephen Doering, assistant vice president of the Security State Bank, is hospitalized in Room 511 at Iowa Methodist Hospital, Des Moines. He was injured in an automobile accident near Des Moines recently.

HUMBOLDT: The First National Bank has announced the following promotions: Bill Dodgen, vice president, operations and marketing; Randy Carlson, assistant vice

president, agricultural department, and Barbara Rossbach, assistant cashier and head teller.

MANSON: James D. Galpin recently was elected assistant cashier of the Manson State Bank. He previously was with the State Savings Bank, Aplington.

MAPLETON: Leo A. Dean was promoted to cashier and Edward L. Henkenius to agricultural representative at the Mapleton Trust and Savings Bank.

NEW HAMPTON: Marilyn Randall recently was promoted to assistant cashier of the Security State Bank. Peter Larkin was named farm representative.

NEWTON: The Newton National Bank has announced the following promotions: Keith Welling, to vice president and agricultural representative; Mary Lou Van Zee, to assistant cashier and auditor; Colleen Spain, to assistant cashier and head teller; Helen Kooistra to savings officer; and Gloria Kingery and Suzan Deiters, to officer trainees.

ONAWA: Kenneth J. Stangel has been promoted to vice president, cashier and director of the Onawa State Bank.

SIOUX CITY: Carl L. Frederickson, 84, former president and chairman of Northwestern National Bank, died February 1 in Sun City, Ariz. He was bank president (then Live Stock National) from 1938-57, when he retired. He served as chairman until 1960.

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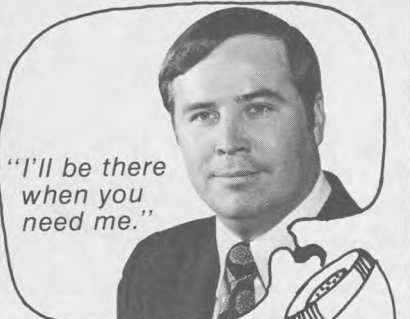
Advanced Appraisal Seminar / San Francisco, California	February 18-19
Rural Appraisal School / Columbia, Missouri	May 15-21
Rural Appraisal School / Pasco, Washington	June 5-11
Farm/Ranch Management School / Bozeman, Montana	June 12-17
Farm Management School / Urbana, Illinois	June 19-24
Rural Appraisal School / Blacksburg, Virginia	June 19-25
Farm Management Seminar / Atlanta, GA & Omaha, NE	Summer

For more information



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SPENCER: Farmers Trust and Savings Bank has announced the following promotions: Jack Easter, executive vice president; Mike Baehr, assistant vice president and head of the consumer-instalment loan department; Marian Garvis, consumer loan officer, and Shirley Farnan, Southbank manager.

WASHINGTON: Dale E. Miller has joined the Washington State Bank as assistant cashier and Kevin Caldwell as a management trainee.

WEBSTER CITY: Farmers National Bank has announced the following staff changes: Bill Vance, vice president and cashier, to senior vice president; Gerald Woodin, loan trainee, to loan officer; Gwen Heyer, bookkeeper-teller, to assis-

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tant cashier, and Joe Parrish, assistant vice president, to cashier.

Illinois News

EAST ST. LOUIS: Union Bank of East St. Louis has received a charter as a result of its conversion from Union National Bank of East St. Louis.

NORTHBROOK: Northbrook Trust & Savings has announced the promotions of Jeanne Steinbach from assistant cashier to assistant vice president, operations, and John W. Gillie to loan officer.

ROCKFORD: Wendell Craft has been promoted to Motor Bank manager at The First National Bank and Trust Company.

WHEATON: Butterfield National Bank has changed its name to First National Bank of Wheaton.

North Dakota News

DICKINSON: The Liberty National Bank and Trust Company has announced the following changes: Kenneth P. Mann and Robert D. Tracy, directors and vice presidents; Ronald C. Cascaes, instalment loan manager and assistant cashier, and Sharon Seifert, assistant instalment loan officer.

JAMESTOWN: First National Bank has announced the promotion of Dennis J. Renner to assistant vice president and agricultural representative.

NEW SALEM: Security State Bank has received permission from the Federal Deposit Insurance Corporation to establish a paying and receiving station in Almont.

WILLISTON: American State Bank recently announced the promotions of Ronald Lund, data processing manager, to assistant vice president, and David McAdoo, instalment loan manager, to assistant vice president.

Banking Committee Will Hold HR 1901 Hearings

When Congress reconvenes February 16 the House Banking Committee will take up H.R. 1901 cleared Feb. 8 by the Financial Institutions Supervision subcommittee. That measure would:

1. Extend the Interest Rate Control Act one year from March 1, instead of 90 days.
2. Would authorize non-interest bearing NOW accounts (NINOWs) for federally chartered s&ls in New Jersey, New York and Pennsylvania.
3. Would give a long list of 18-20 powers to s&ls. This list would include power for 30-year mortgages, as well as most other commercial banking functions except checking accounts. An additional provision is that if state chartered S9ls are given interest-bearing NOW account privileges (checking accounts), then all federally chartered s&ls can convert from NINOWs to NOWs.

South Dakota News

SIOUX FALLS: Houston Haugo recently was elected president of the Valley National Bank. He has been with the bank since 1966, most recently as vice president. Erling Haugo, a former state superintendent of banks and member of the advisory committee of the Comptroller of the Currency, will remain active as chairman and as a newly elected member of the executive council of the Independent Bankers Association of America. He is founder of the Sioux Falls bank.

WAGNER: D. R. (Don) Juffer has been promoted to president of the Commercial State Bank. Robert H. Frei, retiring president, will continue as chairman. Other promotions include: George Smith to senior vice president and cashier, and Donald Kotab and Robert L. Frei to vice presidents.

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Joins Wisconsin Bank

John R. Hughes has been elected executive vice president of the First National Bank in Columbus. He was formerly vice president in the correspondent bank department of the LaSalle National Bank, Chicago.

Wyoming News

BUFFALO: Donald P. Kraen, president of the Wyoming Bank & Trust Company, has announced the following promotions: Elevera B. Morris from assistant cashier to assistant vice president; Charles West to cashier; Shirley Ainsworth, head bookkeeper, and Gayle Warne, teller and secretary, to assistant cashiers.

CHEYENNE: Randall L. Dancliff has been promoted to assistant vice president and Douglas W. Martin

to loan officer of the First Wyoming Bank, North Cheyenne.

WORLAND: Stockgrowers State Bank has announced the promotions of Linda Muench to assistant vice president; Randy Havens to assistant cashier and Mary Ann Weber to executive secretary.

WANT ADS

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BANK EQUIPMENT FOR SALE

2—Burrhoughs #L5000's and Automatic Readers #4005. 1—NCR 24 pocket proof machine. 1—Remington Rand Chekveyor. Contact: Don Yates, The First National Bank, Syracuse, NE 68446, 402/269-2145.

FOR SALE

NCR model 482-16 pocket proof machine. Purchased new in November, 1972. Used 3½ years and under continuous service contract. Excellent condition. Farmers & Merchants National Bank, West Point, NE 402/372-5331.

POSITION WANTED

Ag-oriented banker with solid lending experience seeks new opportunity in Iowa or Illinois. Graduate of School of Banking and Ag Credit School, Ames, Ia. Resume on request. Write Box CXR, c/o NORTHWESTERN BANKER, 306 15th St., Des Moines, IA 50309.

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