

# NORTHWESTERN Banker Newsletter

Vol. 6 No. 40

Des Moines, Iowa

January 30, 1978

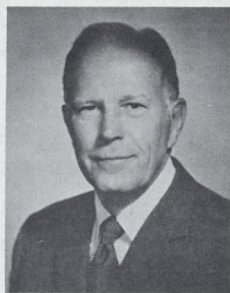
## Advocates Preventive Economics Campaign

"Our primary concerns are threefold: the lack of capital spending, inflation and government's meddling with the natural forces of the economy.

This was the comment made by Allen P. Stults, chairman and chief executive officer of the American National Bank & Trust Company, Chicago, last week. Mr. Stults said: "Our economic leadership in the world is being undermined by our government's self-imposed inefficiencies and non-productive costs. By imposing a relatively high dollar cost on production of our goods and services, for social and civic reasons through unrealistic environmental laws, safety and health standards, minimum wage, energy programs, and so forth, we obviously increase prices, fuel inflation and place ourselves at a competitive disadvantage in world markets. If foreign producers had to do the same, we would handily outperform them.

What we should do is borrow a page from the medical profession and institute a nationwide 'preventive' economics campaign, which would inform the U. S. public of those things injurious to the strength of our free enterprise, capitalistic system. Right now the public doesn't fully understand the role of profits and they certainly

don't seem to understand the fact that they ultimately pay through taxes and higher prices, for all regulations.



A. P. STULTS

"A preventive economics campaign, via the schools, news media, business and industry, would increase economic knowledge, and we would see a majority of voters 'understand' the ramifications of regulations. Their understanding, in turn, would be reflected by their elected representatives. Then, and only then, government intervention would be recognized for what it is — a deterrent to the improvement of our standard of living."

### Question Political Payments

The Federal Bank regulating agencies have issued notice that political contributions and certain other questionable payments by

banks and bank holding companies may be regarded as unsafe and unsound banking practices subject to appropriate corrective action.

In a joint policy statement the agencies said they will use their full legal authority to halt such practices, including cease and desist orders and referrals to law enforcement agencies for possible prosecution. Such payments may also become a relevant factor in consideration of applications submitted by organizations that made them.

### 1978 Bank Directory Information Needed

Banks in Iowa and Nebraska which have not yet returned their questionnaire with year-end statement of condition for the Iowa and Nebraska Bank Directories are requested to do so at the earliest possible moment. Editing is underway at this time and early return of the needed information for each bank will expedite printing and delivery of the books. Questionnaires were mailed to each bank earlier in January. If you have misplaced the questionnaire, send your year-end statement of condition with a current list of officers to NORTHWESTERN BANKER, 306 15th St., Des Moines, Ia. 50309.

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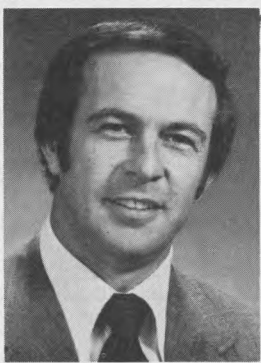


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Vice President

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**Merchants National Bank**  
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**Iowa News**

**AUDUBON:** F. James Boyd recently was named president of the Audubon State Bank succeeding A. L. Kruse who is now chairman. Mr. Boyd, 48, has been executive vice president and chief operating officer of the bank for two years. He has been with the bank for 27 years.

**AVOCA:** H. H. Harvey has been elected president of the Citizens Savings Bank. Mr. Harvey, who has served as executive vice president of the bank since 1965, will succeed the late Edwin W. Davis.

**CHARITON:** George R. Garton, president of the Chariton State Bank, has announced that he and various members of the board have accepted an offer for the purchase of the bank by Hawkeye Bancorporation, Des Moines. Hawkeye is tendering an offer to all stockholders. Details of the offer were not released. Hawkeye presently has 17 banks across the state and applications pending on banks in Eldora and Washington.

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Bob Bueneke

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NATIONAL BANK

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**COLESBURG:** Lawson Waterman, vice president of the Farmers Savings Bank, has been elected to the bank's board.

**CONRAD:** The First State Bank has announced the appointments of James J. Molloy, executive vice president, to chief executive officer, and John W. Stull to vice president. Richard V. Lynch was named chairman. L. M. Brindle, who had served as chairman for 12 years, will remain a director.

**DES MOINES:** Funeral services were held recently for Russell G. Plager, 65, retired vice president of Central National Bank and Trust Company. Mr. Plager died of a heart attack while visiting his brother in Texas. He had retired from the bank in June, 1977.

**GOLDFIELD:** Goldfield State Bank will hold a grand opening celebration of its new bank building on February 11 from 10 a.m. until 4:30 p.m.

**GUTHRIE CENTER:** Del Wedemeyer has been promoted from assistant cashier to assistant vice president, and Donna Fickes from secretary to cashier of the Guthrie Country State Bank.

**HILLS:** The Hills Bank and Trust Company has announced the promotions of Dwight Seegmiller to assistant vice president and Vivian Knebel to administrative officer. Both formerly were assistant cashiers. The bank also announced that \$260,000 has been transferred to surplus from undivided profits bringing capital and surplus to \$2 million.

**IOWA FALLS:** Iowa Falls State Bank has announced the following promotions: Keith E. Schwebke, cashier, to vice president and cashier; Lorraine Bitters and Lorraine Troutner, from assistant cashiers, to assistant vice presi-

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dents; and Mary Anderson, Donna Olsen and Evelyn Pierce, to assistant cashiers.

**LIME SPRINGS:** Lyle Tompkins of Norwalk has joined the Exchange State Bank as vice president. He formerly was with Central National Bank and Trust Company in Des Moines and most recently was a partner in the Tompkins-Momberg Insurance Agency in Des Moines.

**MARSHALLTOWN:** William P. Norris, president and chairman of the Houghton State Bank in Red Oak for the past six years, has taken over duties as chairman of Commercial State Bank here. He succeeds W. K. Ervin who announced his resignation in November.

[Continued on page 4]

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DES MOINES, IOWA

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NEW ISSUE

MOODY'S: "Aa"

**\$325,000**

**CEDAR FALLS, IOWA**  
General Obligation Bonds

Dated: February 1, 1978

Denomination: \$5,000

Both principal and semiannual interest (June 1 and December 1, first coupon due June 1, 1978) payable at the office of the City Treasurer, Cedar Falls, Iowa.

IN THE OPINION OF COUNSEL INTEREST ON THESE BONDS IS EXEMPT FROM ALL PRESENT FEDERAL INCOME TAXES, IOWA FRANCHISE TAX AND ALL PROPERTY TAXATION IN THE STATE OF IOWA.

MATURITIES

<u>4.50%</u>		<u>4.60%</u>	
\$25,000 June 1, 1979	3.75	\$25,000 June 1, 1987	4.55
25,000 June 1, 1980	3.90	25,000 June 1, 1988	4.60
25,000 June 1, 1981	4.00	<u>4.80%</u>	
25,000 June 1, 1982	4.10	25,000 June 1, 1989	4.70
25,000 June 1, 1983	4.20	25,000 June 1, 1990	4.80
25,000 June 1, 1984	4.30	<u>4.90%</u>	
25,000 June 1, 1985	4.40	25,000 June 1, 1991	4.90
25,000 June 1, 1986	4.50		

LEGALITY TO BE APPROVED BY AHLERS, COONEY, DORWEILER, HAYNIE & SMITH, ATTORNEYS, DES MOINES, IOWA.

Cedar Falls is known as one of the fastest growing cities in Iowa. It is located in Black Hawk County adjacent to the City of Waterloo, about 100 miles northeast of Des Moines. The City is a residential, commercial and industrial city and has enjoyed a high level of growth over the past two decades. Cedar Falls, the home of the University of Northern Iowa, is the center of a retail trade area having a population of approximately 175,000 and encompassing a radius of 35 miles. Retail sales last year totaled over \$90,000,000, an increase from \$80,000,000 the previous year. The City serves as a diversified industrial center including such industries as pumps, boat accessories, farm machinery, grills and registers, food products and conveyors, among others. Transportation is provided by three railroads, two U.S. highways and two Iowa highways. There are three banks in Cedar Falls with combined deposits in excess of \$61,000,000.

These bonds are being issued under the provisions of Chapter 384, Code of Iowa, 1977, as amended, to pay costs of construction of street grading, paving, storm and sanitary sewer facilities and constructing an emergency care addition to the municipal hospital. In the opinion of counsel, these bonds are legal and binding general obligations of Cedar Falls, Iowa, and all taxable property located therein is subject to the levy of sufficient taxes to pay the principal and interest on the bonds without limit as to rate or amount.

FINANCIAL STATEMENT

Actual and assessed value of taxable property, 1976	\$272,113,545
Direct debt, including this issue	4,975,000
Total direct and overlapping debt	9,614,055
Population, 1978 estimate: 33,500	
	Direct debt per capita: \$148.50
	Total debt per capita: 286.98

Tax collections have approximated 101.1% of taxes levied for the past five years.

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

The information contained in this circular is not guaranteed, but is derived from sources we deem reliable and is that on which our purchase of these bonds was based. Offered subject to prior sale and change in price.

**MT. PLEASANT:** Evelyn Breazele has been elected an assistant cashier of the Henry County Savings Bank.

**NEWTON:** Hugh Van Hosen, president and director of the Newton National Bank, died last week following a lengthy illness with cancer. A 42-year veteran in banking, Mr. Van Hosen joined the bank early in 1974 as executive vice president and director and was advanced to the presidency in June of the same year.

**NEWTON:** James L. Gass has joined the Jasper County Savings Bank as assistant vice president. He had been an assistant vice president, real estate loan department, at Bankers Trust Co., Des Moines.

**OSKALOOSA:** Mahaska State Bank has announced the following promotions: John Pothoven, vice president of administration, to executive vice president, and John Willis, vice president of bank development, to vice president and trust officer.

**SIOUX CITY:** Northwestern National Bank has announced the promotions of Douglas D. Brown, commercial loan officer, to vice president, commercial loans, and Jan Shea, marketing officer, to operations officer.

### Minnesota News

**BENSON:** Tom Wiedebush has been elected executive vice president of the First State Bank.

**BENSON:** Robert M. Kiley has

been elected assistant cashier and instalment loan officer of the Swift County Bank. He formerly was manager of the Benson office of Thorp Loan and Thrift.

**BRECKENRIDGE:** Funeral services were held recently for Philip M. Boll, 85. Mr. Boll was president of the Breckenridge National Bank from 1934 until his retirement in 1959. He continued as chairman of the board until retiring in 1974.

**CALUMET:** Ron Nelson is the new president of the Calumet State Bank. He formerly was vice president of the City National Bank of Cloquet.

**DULUTH:** Northwestern Bank of Commerce has announced the promotions of two employes to assistant cashiers. They are: Greg Owens, instalment lending department, and Adrien Petrin, operations.

**HOPKINS:** First National Bank has increased both its capital and surplus from \$1,600,000 to \$2 million.

**INTERNATIONAL FALLS:** International State Bank has announced the election of Kenneth H. Recker, Jr., to vice president. He has been in banking and finance since 1963, and has been with banks in California, Montana and Florida, most recently with the Exchange National Bank of Winterhaven, Fla.

**REMER:** Security State Bank here has opened a detached facility at Longville. Jerald Carpenter, vice president, is the manager. Larry E. Evenson has been promoted from assistant cashier to cashier.

### Nebraska News

**BASSETT:** The Commercial Bank has announced the promotions of Judy Nelson to loan officer and Jean Dorsey to assistant cashier and customer service officer.

**GORDON:** Norma Davis has been named assistant cashier of the Gordon State Bank. She joined the bank in 1964.

**HARVARD:** Steven L. Voorhees recently was elected an officer and director of the Harvard State Bank. He is a 1976 graduate of the University of Nebraska with a degree in business administration.

**LEXINGTON:** James A. Hansen, president of The Farmers State Bank & Trust Company, has announced the following promotions: Dale E. Pohlmann to executive vice president, James Bishop to vice president, and Patrick J. Hughes to assistant vice president.

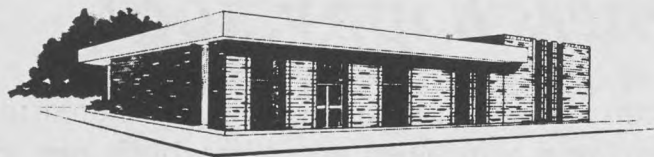
**OMAHA:** Marvin C. Kelley has been appointed vice president in charge of marketing at Packers National Bank. Mr. Kelley has been in banking for over 25 years in the Omaha area.

**SPRINGFIELD:** The Springfield State Bank has announced that \$20,000 was transferred to the surplus account bringing that account to \$130,000 and a total capital and surplus of \$430,000. Undivided profits after the change are \$242,534.

**WAUSA:** Gene Johnson and Neil Kirby have been promoted to vice presidents of Commercial State Bank. Mr. Johnson joined the bank in 1954 and Mr. Kirby in 1975.

[Continued on page 7]

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On the actual days of the photographic sittings, a temporary studio will be set up on your premises, or arrangements will be made to place the studio in some nearby facility at no additional cost to you. Each sitting takes but a few minutes and will be handled by professionals. The photography schedule will run as many days as necessary to cover the response of your customers.

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## Wisconsin News

The \$20 million First State Bank of Fennimore, Wis., has been sold by Sybil Koenecke to Paul Dunlap, Jack Pester, John Goodenow, and William Krause. A. Kenneth Kern will continue to run the bank, and the staff will remain the same. Mrs. Koenecke will continue on the board.

Mr. Dunlap is president of Hawkeye Bancorporation, multi-bank organization headquartered in Des Moines, Ia.; Mr. Goodenow is president of the Wall Lake Savings Bank, Wall Lake, Ia., and the Exchange State Bank, Exira, Ia.; Mr. Krause is president of Krause Gentle Oil Company, Hampton, Ia., and president of the State Bank of Allison, Allison, Ia.; Jack Pester is president of Pester Derby Oil Company and a director of the Iowa-Des Moines National Bank, Des Moines, Ia., and the National Bank of Washington, Washington, Ia.

MILWAUKEE: Hal C. Kuehl, president and chief administrative officer of First Wisconsin Corp., has been named chief executive officer of the holding company, succeeding George F. Kasten, who continues as chairman for a brief period. Mr. Kuehl remains chairman and chief executive officer of the First Wisconsin Bank.

MILWAUKEE: George F. Reid has been elected senior vice president of the Marine Corporation in addition to his duties as treasurer and chief financial officer.

## Illinois News

AUBURN: A. E. Schumacher has been promoted to vice president

and loan officer of the State Bank of Auburn. He joined the bank in 1974 and most recently was assistant vice president and loan officer.

CHICAGO: Broadway Bank's application for federal deposit insurance has been approved. The bank's capital accounts total \$2 million.

CHICAGO: First Colonial Corporation has received consent to become a bank holding company through acquisition of Colonial Bank and Trust Company here.

CHICAGO: The board of directors of the Federal Deposit Insurance Corporation has announced that the deposit liabilities of The Drovers National Bank of Chicago have been assumed by Drovers Bank of Chicago, a newly-chartered and FDIC insured bank, which was organized by Sidney J. Taylor, chairman, and Irwin H. Cole, vice chairman of the Main Bank in Chicago. Drovers National was declared insolvent on January 19. The new bank opened January 20, with Frank Bauder as president. Mr. Bauder formerly was chairman of the Central National Bank of Chicago. George L. Barr, formerly president of the Drovers National Bank of Chicago, has been elected president of the Lawndale Trust and Savings Bank here.

CHICAGO: Michael A. LaMantia has been advanced to assistant vice president in the correspondent dept. of Central National Bank. He travels Illinois and Iowa.

LISLE: The Bank of Lisle recently promoted Glenn P. Comstock to assistant vice president and Charles A. Strayer to loan officer.

ORLAND PARK: Orland Park Plaza Bank's application for federal deposit insurance has been approved. The bank's capital accounts total \$1,500,000.

## Wyoming News

DOUGLAS: Robert P. Bryans has been promoted from assistant cashier to assistant vice president of The Converse County Bank. He has been with the bank since April of 1974. Genevieve Funk, with the bank since 1962, has been elected auditor.

## Colorado News

AURORA: Central Bank has appointed Richard G. Powell loan officer and Robert B. Spindle operations officer.

ENGLEWOOD: Freda G. Beattie has been elected assistant vice president in the real estate department of the First National Bank.

GRAND JUNCTION: Roger L. Martin has been named vice president and manager of the instalment loan department of the U.S. Bank.

SPRINGFIELD: Baca State Bank's application for federal deposit insurance has been approved. The bank's capital accounts total \$800,000.

## North Dakota News

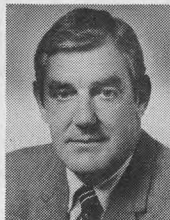
The Bank of North Dakota, Bismarck, will present its Mid-Winter Break conference Wednes-



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# COULSON CANNON AND LEWIS

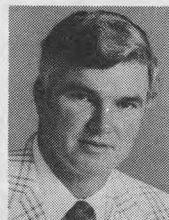
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234-2479



Tom C. Cannon  
234-2481



Edwin B. Lewis  
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8 day, Feb. 22, through Friday, Feb. 24. Registration will be held from 9:30-11 a.m. on Wednesday.

Highlights of the meeting include talks on commercial funding prospects and the competition, leasing, NOW accounts, summary of food and fuel for the future, securities market, hedging and contracts, the student loan program in North Dakota and correspondent banking. Among the speakers will be Dr. Paul S. Nadler, economist, author and professor, Rutgers University, New Brunswick, N.J.

**FARGO:** First National Bank of West Fargo has announced the following promotions: Jean Burner, vice president in charge of operations and customer relations; Thomas Olson, assistant vice president in charge of the installment loan department; Louise Fradet, assistant cashier, and Jan Flick, loan officer, instalment loan department.

### Montana News

The Montana Bankers Association will hold its 29th annual Agricultural Credit Conference February 9-11 at the Holiday Inn in Bozeman. The program is designed for agricultural lenders and bank customers. Highlights will include an overview of national legislation by eastern district congressman Ron Marlenee; a look at the ag credit situation by Ronald Tangevold, vice president for credit, Federal Intermediate Credit Bank of Spokane; and a panel discussion of Montana ag economics by Drs. Richard McConnen, LeRoy Lift and James Cornelius, all of Montana State University.

**GREAT FALLS:** Bancorporation of Montana has changed its name to Bank of Montana System.

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EDDIE A. WOLF    WILLIAM B. GREAVES    CY KIRK    RICHARD BRO    RAYMOND SCHNEIDER

Correspondent Bank Department

**"C"** Central National Bank & Trust Company  
DES MOINES, IOWA  
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## WANT ADS

**Rates 40 cents per word per insertion. Minimum: 12 words**  
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**306 15th St., Des Moines, Iowa**

### POSITION WANTED

May 1978, I.S.U. business graduate, wants job as management trainee: Has nine months experience. References & resumes available. Write or call Rick Govern, 1910 S. Riverside, Ames, Iowa 50010. (515) 232-5763.

### POSITION AVAILABLE

Insurance agent for established bank agency in northern Iowa. Must be knowledgeable in all lines, aggressive and have managerial capabilities to eventually manage agency. Excellent opportunity for right person. Send resume to Box ABG, c/o NORTHWESTERN BANKER, 306 - 15th St., Des Moines, Iowa 50309.

### POSITION AVAILABLE

Experienced Ag Loan officer needed for Northwest Nebraska bank of \$21 million. College community of 8,000. Send resume to Wayne Van Horne, president, First National Bank, P.O. Box 1351, Chadron, Nebraska 69337.

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### POSITION AVAILABLE

Opportunity in east central Iowa bank of \$8 million for loan officer. Should have operations background, farm lending knowledge, and possible insurance experience. Send resume to Box ABC, c/o NORTHWESTERN BANKER, 306 15th Street, Des Moines, IA 50309.

### COMMERCIAL LOAN OFFICER

Experienced commercial loan officer wanted by a \$35MM bank in the energy capital of the Rocky Mountain area. Call R. L. Sutter, EVP, Hilltop National Bank, Casper, Wyoming 82601. 1-307-265-2740.

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### POSITION AVAILABLE

Internal Auditor for \$40 million Iowa Bank. Requires a degree in accounting or some previous experience in auditing. Write ABF, c/o NORTHWESTERN BANKER, 306 - 15th St., Des Moines, Iowa 50309.

### FOR SALE

Brandt Coin Sorter Counter, Model 665. Call Iowa State Bank, Creston, Iowa. 515/782-2169.

### POSITION WANTED

Recent college graduate seeks position as agricultural loan officer. BBA in Finance from The University of Iowa and agricultural degree from South Dakota State University. Excellent agricultural and business experience. Contact Duane Loots. Heron Lake, Minn., 56137. Phone 507/793-2625.

### POSITION AVAILABLE

Ag loan officer, preferably with farm background and minimum of two years ag lending experience. Send resume to Box ABD, c/o NORTHWESTERN BANKER, 306 15th Street, Des Moines, IA 50309.

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First National Bank of Omaha

Have opening for experienced credit analyst. Must be familiar with analyzing commercial finance statements for leasing department. Other responsibilities will include credit checking and review, credit approval and documentation, assist in marketing of leasing and assist in monitoring on-going leasing activities. Send resume to Personnel Department, First National Bank of Omaha, One First National Center, Omaha, Nebr. 68103 or call 402/341-0500.

### POSITION WANTED

Nebraska: City vice-president would like change to smaller town bank. Many years experience. Write Box ABH, c/o NORTHWESTERN BANKER, 306 - 15th St., Des Moines, Iowa 50309.

### POSITION WANTED

Bank officer, 24 years experience, desires CEO position or position to lead to CEO in 2-5 years. Will consider purchase. Age 47. Strong in overall management & ag lending. Banking school graduate; insurance licenses. Write Box ABE, c/o NORTHWESTERN BANKER, 306 - 15th St., Des Moines, Iowa 50309.

### FOR SALE

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### POSITIONS AVAILABLE

**AG LOAN**—3-5 yrs. experience necessary. Handle portfolio of \$5MM with emphasis on wheat & cattle operations. College community . . . . . \$18,000  
**EXEC. VICE PRES.**—\$20MM rural bank; part of major midwestern holding company. Strong ag-lending background essential . \$22,000  
**C.E.O.**—For suburban \$20MM Kansas bank. Need sound commercial lending background. Position offers many challenges . . . . . \$Open  
**AUDIT**—Opportunity to join major holding company located in Kansas City. Should have 2 yrs. with bank or CPA firm. . . . . \$17,000  
**CASHIER**—\$12MM rural Missouri bank. Handle operations and reports; #2 position in bank. Good opportunity for junior officer . . . . . \$14,000

### TOM HAGAN & ASSOCIATES

Linda Blue Smith, President  
Box 12346, 208 E. 18th Ave.  
NKC, MO 64116 (816) 474-6874

**"IT TAKES A BANKER TO KNOW ONE"**

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