

NORTHWESTERN Banker Newsletter

Vol. 6 No. 41

Des Moines, Iowa

February 6, 1978

Says SBA Farm Disaster Plan a 'Disaster'

A flood of farmer applications for disaster aid loans from the Small Business Administration prompted that agency's administrator, A. Vernon Weaver, to ask Congress January 30 to transfer the farm disaster loan program to the Farmers Home Administration in the Department of Agriculture. Stating that "it is clear to us that SBA expertise is not readily transferable to the farm segment of the economy," Mr. Weaver said SBA has had to rely heavily on the Agriculture Department for advice on "how to repair, rehabilitate or replace a crop," or how to deal with a farmer's claim concerning smaller calf production due to drought.



A. V. WEAVER

Citing SBA statistics, Mr. Weaver said that during 1975, the year before Congress placed farm programs within SBA, the SBA processed 10,429 loans totaling \$236.5 million. By comparison, in the last three months of 1977, the SBA approved 10,861 drought-disaster loans for farms totaling \$531.7 million and 7,427 disaster

loans for other homes and business totaling \$107.8 million.

SBA, he said, normally has 300 to 500 temporary employees processing disaster-aid applications at this time of year; however, that figure now is 1,200, he said and those people are working 10 hours a day, seven days a week.

SBA is involved in drought disaster aid in approximately 32 states. One of them with the highest activity is Iowa, where 9,000 applications had been filed as of January 31 for physical disaster aid loans. Of that number, 5,800 had been approved by that date by the SBA state loan committee, with money for 1,156 loans disbursed and the balance being processed. That left 3,200 loans yet to go through the loan committee. With extension of the filing deadline from December 31, 1977 to February 23, applications continue to pour into the emergency office in Des Moines at the rate of 70 per working day, making it likely that the state SBA office will have in excess of 11,000 applications by the February 23 deadline. The physical disaster aid applications are in addition to those that may be filed with SBA for economic injury due to drought, and that filing deadline is September 25, 1978.

The Des Moines SBA office has a regular staff of 50 people. Its disaster emergency aid office has a staff of 112, including some retired bank loan officers who help process loan applications.

Iowa Congressman Neal Smith sponsored legislation in Congress that authorized SBA to make the farm loans. Last week he immediately defended the practice and said he opposes transfer of the service to the USDA's Farmers Home Administration which currently has Congressional limitations on such things as partnership loans that SBA can handle.

Iowa News

"Profit Planning for Competitive Change" is the theme of the Iowa Bankers Association Marketing Conference February 15-16 at the Hyatt House, Des Moines. Registration will be held from 5-7 p.m. Wednesday, Feb. 15., followed by dinner at 7:30. John Fisher, senior vice president, First Banc Group, City National Bank, Columbus, Ohio, will speak on "Changing Market Environment." Thursday will begin with a continental breakfast at 7 a.m. Topics of discussion will include: "The Success Story on Growth," "Statement of Principle on Financial Advertising," "Marketing Planning To Get Ahead," and "What

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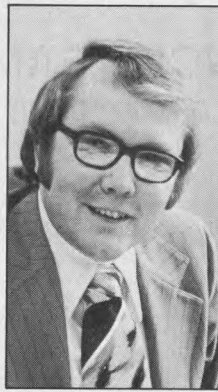
Member FDIC An Affiliate of Northwest Bancorporation BANCO

You Are Is Where You Were When." Adjournment will be between 4:30 and 5 p.m.

AMES: The First National Bank has received permission to establish a branch at 24th and Grand Avenue. The bank plans to operate a small branch in Randall's food store.

BOONE: John T. Wassenaar has been elected president and chief executive officer of The Citizens National Bank. He succeeds George E. Taylor who was elected chairman and chief executive of the Commercial State Bank at Marshalltown. Mr. Wassenaar formerly was executive vice president of the Clay County National Bank at Spencer. The bank also announced the following promotions: Robert D. Hanes, vice president and head of the instalment loan department. Eleanor Jipp, secretary of the board, and Joan Blosser, instalment loan officer.

CAMANCHE: Camanche State Bank has announced the following promotions: James L. Griswold, manager, insurance and real estate



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agency; Kathleen Klahn, loan representative, and Sherry L. Emerson, marketing officer.

DAVENPORT: First Trust and Savings Bank has announced the following promotions: Ann Murphy, assistant cashier; Neva Washam, assistant manager, Division Street Office, and Donna J. Woods, manager and assistant cashier, Division Street Office.

DES MOINES: Central National Bancshares, Inc.'s bid to buy Associated Bank Corp., Mason City-based bank holding company that owns six Iowa banks, has been approved by the Federal Reserve Board. Central National has agreed to sell the Community State Bank of Clear Lake as ordered by the board.

DES MOINES: Robert Clark, Jr., vice president, business development and public relations department of Central National Bank and Trust Company, is transferring to the trust department to head its capital new business division. C. Thomas Moore has joined the bank's business development and public relations department. He most recently was corporate services officer of the Iowa-Des Moines National Bank.

DYERSVILLE: Jerry D. Renk is the new executive vice president of the Dyersville National Bank. G. H. Schnieders and Charles P. Geers

have been promoted to senior vice presidents.

FT. DODGE: Joe D. Lawler, senior vice president of The State Bank, has been elected to the bank's board.

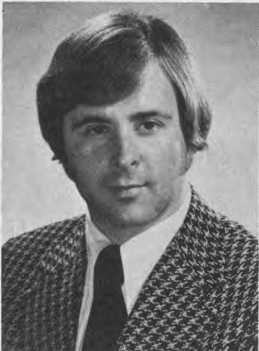
MT. VERNON: Marcia Bair has been named assistant cashier of Mount Vernon Bank & Trust Company.

RED OAK: George Maher, president and chief executive of the Houghton State Bank, has been named to the additional duty of chairman. He succeeds William P. Norris of Des Moines, who remains a director. Robert A. Ward was promoted from vice president to executive vice president and compliance officer.

ROYAL: Home State Bank has announced the following promotions: Leon Walker, cashier, to vice


[Continued on page 4]

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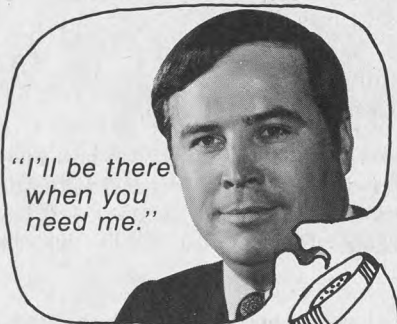
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NEW ISSUE

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S & P: "AAA"

\$26,545,000
MILWAUKEE COUNTY, WISCONSIN
Corporate Purpose Bonds Series 1978

Dated: March 1, 1978

Denomination: \$5,000

Both principal and semiannual interest (March 1 and September 1, first coupon due September 1, 1978) payable at the office of the County Treasurer, Milwaukee, Wisconsin or at the Manufacturers Hanover Trust Company, New York, New York.

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

MATURITIES

	<u>6.00%</u>				<u>4.70%</u>	
\$1,370,000	March 1, 1979	3.70		\$1,325,000	March 1, 1989	4.70
1,325,000	March 1, 1980	4.00			<u>4.75%</u>	
1,325,000	March 1, 1981	4.10		1,325,000	March 1, 1990	4.75
1,325,000	March 1, 1982	4.20			<u>4.80%</u>	
1,325,000	March 1, 1983	4.30		1,325,000	March 1, 1991	4.80
1,325,000	March 1, 1984	4.40		1,325,000	March 1, 1992	4.85
1,325,000	March 1, 1985	4.45			<u>4.90%</u>	
	<u>5.10%</u>			1,325,000	March 1, 1993	4.90
1,325,000	March 1, 1986	4.50			<u>5.00%</u>	
	<u>4.60%</u>			1,325,000	March 1, 1994	5.00
1,325,000	March 1, 1987	4.55		1,325,000	March 1, 1995	5.05
1,325,000	March 1, 1988	4.65		1,325,000	March 1, 1996	5.10
					<u>4.00%</u>	
				1,325,000	March 1, 1997	5.40
				1,325,000	March 1, 1998	5.40

LEGALITY. TO BE APPROVED BY QUARLES AND BRADY, ATTORNEYS, MILWAUKEE, WISCONSIN.

Milwaukee County is located in southeastern Wisconsin and includes the City of Milwaukee, the largest city in the state. It is a leading industrial area and a hub of wholesale and retail trade. Milwaukee County ranks tenth among the nation's industrial areas. It is famous as the "Beer Capital" and "The Machine Shop of the World." In addition to being the home of three of the nation's largest breweries, many large industrial firms are located in the County. These include Allen-Bradley Co., Allis Chalmers Corp., American Motors Corp., Briggs & Stratton Corp., Harley-Davidson Motor Co., Harnishfeger Corp., Ladish Co., Rexnord, Inc. and A. O. Smith Corp.

The proceeds of this issue will be used as follows: \$14,000,000 for constructing and equipping county institution buildings; \$10,400,000 for constructing appurtenances necessary for the operation and maintenance of Milwaukee County Airport and \$2,145,000 for financing the cost of recreation facilities. In the opinion of counsel, these bonds are legal and binding obligations of Milwaukee County, Wisconsin, and all taxable property located therein is subject to the levy of sufficient taxes to pay the principal of an interest on the bonds without limit as to rate or amount.

FINANCIAL STATEMENT

Equalized valuation, 1977	\$14,497,021,780
Net direct debt, including this issue	109,731,070
Total direct, overlapping and underlying debt	528,512,600
Population, 1977 estimate: 981,618	Direct debt per capita: \$111.78
	Total debt per capita: 538.41

Tax collections have approximated 99.4% of taxes levied for the past six years.

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

4 president; Donnabelle Ekberg, cashier; Helen Yungbluth, assistant cashier; Elna Jensen, head teller and David Jacobsen, consumer loan officer.

SANBORN: San Bancorp. has received consent to become a bank holding company by acquiring Sanborn Savings Bank.

SIOUX CITY: Morningside State Bank has announced the promotions of Garnet Blankenburg, cashier; Dale L. Hilton, vice president and trust officer, and Patrick F. Cook, vice president.

STORM LAKE: Jane Enfield has been named instalment loan manager of Commercial Trust and Savings Bank.

STORM LAKE: Citizens First National Bank has announced the following promotions to assistant cashiers: Jim Jorgensen, also consumer loan manager; Barb Ansoerge, also assistant consumer loan manager, and Al Buckingham, also operations specialist.

THORNTON: First State Bank has announced the following promotions: Terry D. Long, assistant vice president of loans, customer relations and manager of the First State Agency; Willard Krabbe, assistant cashier, operations, and Lucille M. Gaffney, assistant cashier and manager of the Swaledale Office.

WATERLOO: Randy Stowell has been promoted to assistant cashier of the Waterloo Savings Bank.

WEBSTER CITY: Gerald (Jerry) Woodin has been promoted to assistant vice president of the Farmers National Bank.

WEST BRANCH: New appointments announced by the West Branch State Bank are: Rosemary E. Sexton, assistant vice president, and Carol B. Slach, assistant cashier.

Nebraska News

ALBION: H. Keith Newton, executive vice president, Albion National Bank, has been promoted to the newly-created position of co-chairman of the board. Gary Kruse succeeds Mr. Newton as executive vice president.

BELLEVUE: First National Bank has announced the promotions of Janet Crouch to operations officer

and Harold Engelkamp to assistant loan officer.

BELLEVUE: Gary Domet has been promoted to assistant director of advertising and manager of the collection department of the Bank of Bellevue.

BENNINGTON: M. Leslie Nelson is now vice president and cashier of the Bank of Bennington succeeding Clayton L. Struthers who is now with the Albert City Savings Bank in Iowa. He formerly was assistant vice president and comptroller of the Crete State Bank.

BEVINGTON: Bank of Bevington is observing its 50th anniversary today, February 6.

CLARKSON: Thomas E. Schulze has been named president of the Clarkson Bank by new owner Alen Baer, president of Brandeis Corp., Omaha. He purchased controlling interest from A. J. Hallas of Omaha and Ellen Ann Qualsett of Schuyler. Promoted to executive vice president and cashier is Slavomir J. Vodehnal, formerly cashier.

GENEVA: Linda N. Burg was elected cashier of the Fillmore County Bank.

GERING: H. L. McKibbin has been named president and Jerold L. McKibbin executive vice president of the Bank of Gering. Jerold L. McKibbin has been named executive vice president and director and vice president and director of the Minatare State Bank. H. L. McKibbin recently purchased the interest of Eldridge Scriven in the Bank of Gering and the Minatare State Bank. He is senior vice president of Security Bank and Trust at Miles City, Mont. Don Johnson, with the Bank of Gering for 12 years, was named senior vice president. Ray Otte was named vice president and cashier and Geri Huth assistant cashier and loan officer.

HASTINGS: First National Bank has announced the elections of Dave DeRosear as vice president, Doris Decker as assistant vice president, and Juanita Tilley as customer service officer.

HYANNIS: Bank of Hyannis recently promoted Robert Yorges from assistant cashier to assistant vice president and elected Jeanne K. Davis assistant cashier.

KEARNEY: First National Bank has announced the following promotions: Ronald Adam, vice president, instalment loans; Jon Abegglen, commercial loan officer; Dorothy Bragg, marketing officer; Elvera Duff, trust operations officer; Marilyn Jenkins, teller operations officer; Roger Hake and Patricia Smith, instalment loan officers.

OMAHA: Durward B. Varner, chairman and chief executive of the University of Nebraska Foundation, Lincoln, has been designated again as chairman of the Omaha Branch board of the Federal Reserve Bank of Kansas City.

OMAHA: J. Peter Jeffrey, president of the American National Bank here, has resigned to become chief executive officer of the Illinois Bank and Trust Co. in Rockford, Ill. Mr. Jeffrey founded the bank in 1964 as the West Omaha National Bank.

RALSTON: Ralston Bank has announced the following staff promotions: Jon Hoffmaster and Roger Coyle, vice presidents; Joann Hagerty, Mark Frederick and Marty Reinhart, loan officers; Ramona Kayl, Geri Kidder and Cathy Nissen, operations officer, and Anita Brayshaw, assistant operations officer.

WATERLOO: Waterloo State Bank has changed its name to The Western State Bank.

WYMORE: Michael Braun has been advanced from assistant vice president to executive vice president of The Wymore State Bank. Other promotions announced are: Martha Thomas, assistant vice president and cashier, to vice president and cashier; Jean James assistant cashier, to assistant vice president, and Judy J. Theye to assistant cashier.

Morthland Joines FDIC

Rex J. Morthland, who was president of the American Bankers Association in 1973-74, has joined the FDIC as special assistant to Chairman George A. LeMaistre. Dr. Morthland, associated with The Peoples Bank and Trust Company in Selma, Ala., since 1946, has resigned as chairman of that bank to accept the FDIC appointment. Earlier he was an assistant professor at the University of Connecticut.

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- All Types

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- Apartments
- Auto Racing
- Car Wash
- Demolition
- Dwellings
- Exterminators
- Merchant Police
- Personal Injury
- Products
- Special Events
- Others

Livestock Mortality

- All Types

Malpractice

- Beauty Parlors
- Chiropractors
- Dentists
- Nursing Homes
- Physicians
- Others

Marine

- Agricultural Equipment
- Coal Mining Equipment
- Jewelers Block
- Jewelry and Furs
- Motor Cargo

Mobile Homes

- All Types

Motorcycles

- All Types

Package Policies

- Apartments
- Commercial
- Restaurants
- Substandard (commercial)
- Taverns

Property

- Building/Contents
- Manufacturing
- Mercantile
- Special Hazards

Miscellaneous

- Kidnap/Ransom
- Any Unusual Risk
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Minnesota News

BLOOMINGTON: Thomas P. Gle-sener has been promoted to cashier of Northwestern National Bank Southwest.

DETROIT LAKE: Keith Isaacson has been named instalment loan officer and Cindy Bruns, assistant cashier, operations, of the Detroit State Bank.

EVELETH: Jerry A. Hill has joined the First Northwestern National Bank as assistant vice president in lending. He previously was with the First Northwestern National Bank of Hoyt Lakes.

GRAND RAPIDS: Steve Berger-son has been elected assistant vice president of the First Northwestern National Bank.

HOKAH: Commercial State Bank has announced the following promotions: Roland Johnson, executive vice president; Betty Sheehan, cashier and lending officer, and Sally Robson, assistant cashier and assistant insurance agency manager.

INTERNATIONAL FALLS: First National Bank has announced the following promotions: John Blankman, assistant vice president; Dorothy Budris and Karen Skifstad, assistant cashiers, and Stuart Henrickson, vice president of operations. Keith Goulet has joined the bank as vice president and lending officer. He came from the International State Bank.

MORRIS: Herbert Sorbel has been named assistant vice president and agricultural representative at the Citizens Bank.

PRINCETON: Wes Geurkink recently was named president of the Princeton State Bank succeeding Clifford J. Erickson who resigned after 11 years as president. Other staff changes include: Gordon Winzenburg, vice president; Betty Parenteau, vice president and cashier; Arthur Skarohlid, instalment loan officer; and assistant cashier; Lola Cordes and Rita Sandberg, assistant cashiers, and Helen Nordwall, executive secre-

ary. Clarence Paulson, senior vice president retired after 13 years with the bank.

WINONA: Dan L. Mounce has been promoted from assistant vice president to vice president of the Winona National and Savings Bank.

Illinois News

CHICAGO: Suzanne T. Henson has been elected personnel officer of the Lakeside Bank.

CHICAGO: The Tayco Corporation has received consent to become a bank holding company by acquiring Drovers Bank of Chicago.

NORTHBROOK: Charter Techny Bancorporation has received approval to become a bank holding company through the acquisition of Charter Bank of Techny here, a proposed new bank.

Wyoming News

CHEYENNE: First National Bank and Trust Company has announced the appointments of Russel J. Fennel as senior vice president, operations; Sharon Chapin as head teller and operations officer, and Jess Cotton as electronic data processing manager.

GREYBULL: Ralph Williams has joined the First National Bank as agricultural representative. He formerly was with the Lewiston, Mont., Grain Terminal Association.

THERMOPOLIS: Joseph Barber has been advanced to vice president and cashier and Donna L. Toth to

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Jerry Just

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assistant vice president of the First National Bank. Dolores J. Johnson has been named assistant operations officer.

Colorado News

DENVER: United Bank has named James A. Gustad and Candice W. Rogers to assistant vice presidents.

DENVER: A. L. Feldman, president and chief executive officer of Frontier Airlines, Denver, has been designated again as chairman of the Denver Branch board of the Federal Reserve Bank of Kansas City. He was chairman and a director during 1977.

KREMMLING: Kremmling Holding Company has received consent to become a bank holding company by acquiring Bank of Kremmling.

South Dakota News

GETTYSBURG: First Potter



GARY STEVENSON
Vice President

Gary Stevenson
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712/277-1500

First National Bank 
Sioux City • A 'BANKS OF IOWA' BANK

8 County Bank has increased its capital from \$300,000 to \$600,000.

VERMILLION: The application of the First State Bank of Clay County to establish a new state chartered bank here was denied.

WATERTOWN: The application for Farmers and Merchants Bank and Trust to establish a detached drive-in here has been approved.

WESSINGTON: Bank of Wessington has increased its capital from \$75,000 to \$100,000.

North Dakota News

HEATON: The Board of the Federal Reserve System has announced its denial of the application of Heaton Bank Holding Company to become a bank holding company by acquiring Farmers State Bank here.

MINOT: First Bank of North Dakota has announced the following staff changes: Bertha Klein, travel services officer and manager of Union Travel Bureau; David Fred, personal banking officer; Monte Jerstad, commercial loan and marketing officer; and Brent Zavalney, adjustor.

WANT ADS

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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.

SECOND PERSON NEEDED

\$5 million southwestern Minnesota bank looking for person with insurance and agricultural lending experience to fill second position. Salary commensurate with experience. Write Box ABI, c/o NORTHWESTERN BANKER, 306 - 15th St., Des Moines, IA 50309.

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.

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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.

CREDIT ANALYST

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 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.

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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.

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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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JUNIOR OFFICERS—Positions available in several midwestern states for bankers with 1-3 yrs. experience in operations or lending\$12-\$16,000
LENDING OFFICER—Rural Kansas bank close to large city. Prefer some experience in Ag-Lending. Could be #2 spot\$15,000
AG-LOAN—Nebraska bank situated in excellent rural community with college. Handle entire Ag portfolio\$18,000
OPERATIONS—\$50MM suburban bank. Complete responsibility for internal operation and personnel functions\$20,000
COMMERCIAL LOAN—Metro area; major bank. Must have dealt with large credits, \$500M+, and be business development oriented. Prefer experience in city bank ..\$25,000

TOM HAGAN & ASSOCIATES

Linda Blue Smith, President
 Box 12346, 208 E. 18th Ave.
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"IT TAKES A BANKER TO KNOW ONE"

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