

NORTHWESTERN Banker Newsletter

Vol. 8 No. 4

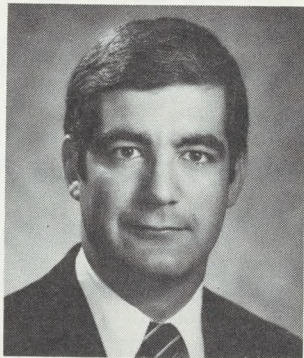
Des Moines, Iowa

May 21, 1979

Predicts Exemptions for Small Banks

"COMMUNITY banks may be exempted from some of the current regulations so as to relieve their paper work burden."

This was the statement made by



W. M. ISAAC

William M. Isaac, director of the Federal Deposit Insurance Corporation, Washington, D.C. Mr. Isaac spoke before the 87th annual convention of the South Dakota Bankers Association last week in Sioux Falls.

Mr. Isaac referred to recent comments by Senator William Proxmire (D.-Wis.), chairman of the Senate Banking Committee, who has questioned why small banks were not exempted from the Community Reinvestment Act.

Consideration is also being given by the FDIC to streamlining application procedures. State chartered banks must now receive approval on applications from both the FDIC

and the state banking departments.

Commenting on Title VI of the new Financial Institutions Regulatory Act, Mr. Isaac said that FDIC expects between 500 and 600 applications each year regarding change of control among the more than 14,000 commercial banks in America. He emphasized that FDIC does not intend to interfere in the market place or slow down a change of ownership any more than absolutely necessary.

Regulation Q

Mr. Isaac said that it appears that Regulation Q, covering interest rates on time money, will survive. He believes that it is now in the process of being phased out. He predicted that one way in which Regulation Q might be "eliminated" is to raise the ceiling to a high enough point so that it will for all practical purposes be ineffective.

Asked about the new proposals for passbook savings and certificates of deposit, he said that comments from commercial bankers indicated that the proposals were too complicated. He predicted that instead of following the proposals, the Fed would probably raise the rate on passbook savings and lengthen the maturities on some types of certificates of deposit—perhaps up to four or five years. He saw no immediate change in money market certificates.

Structure

FDIC has now created some 114 new positions in the compliance area, according to Mr. Isaac. He said that FDIC must carry out the mandates of Congress, but they are creating serious pressures on the FDIC budget. The corporation is now involved with some 6,000 law suits. There are some 3,700 employees in 100 offices, operating under an annual budget of \$110 million. □

Lee Gunderson Named ABA Pres.-Elect Candidate

Lee E. Gunderson, president of the Bank of Osceola, Wis., has been selected by the American Bankers Association Governing Council as the official nominee for the office of president-elect of the ABA. The election takes place at the annual convention October 6-10 in New Orleans. He would succeed C. C. Hope, Jr., who is slated to move up to the presidency at the convention. Mr. Hope is vice chairman of the board of First Union National Bank, Charlotte, N.C.

The Governing Council also nominated Virgil E. Solso, president of The Oregon Bank, Portland, to serve as ABA treasurer for a two-year term. He would succeed Thomas R. Smith, president of Fidelity Brenton Bank and Trust Co. of Marshalltown, Ia., who will step down after holding that post two years.

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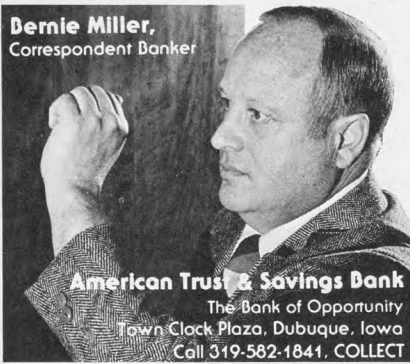
Lance Davenport

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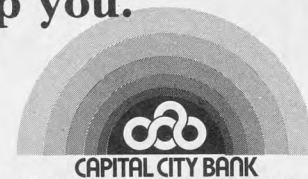
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Dan Quigley is Named Pres., Long Island Trust

Daniel N. Quigley, 52, has resigned as executive vice president of the National Boulevard Bank, Chicago, effective June 1, to accept the position of president and chief operating officer of Long Island Trust Company, Garden City, N.Y. He has been with National Boulevard six years. The \$1 billion assets Long Island Trust has 47 branches.

Iowa News

ACKLEY: The Ackley State Bank has received approval from the FDIC to establish an office in Geneva, according to Stanley W. Squires, president.

CORALVILLE: The Federal Reserve Board has issued a prior certification relating to the proposed divestiture by Frank J. Eicher Co., Inc. here of the shares of Eicher's, Inc. and the Seville Corp. in Iowa City.

DES MOINES: Robert D. McKee has been elected president of the Brenton National Bank of Des Moines. He succeeds William H. Brenton, chairman of Brenton Banks, Inc., and chairman of Brenton National, Des Moines, who will devote more time to corporate duties. Mr. McKee was most recently president and trust officer at Brenton's Dallas County Bank, Adel.

HUMBOLDT: The First National Bank here has filed an application with the regional administrator of national banks for fiduciary powers.

MARION: Linda Norris has been named marketing officer for the First National Bank here. This is a full-time position recently created, and Mrs. Norris will be responsible for all aspects of marketing at the bank.

OELWEIN: Northeast Iowa Bancorporation here has received consent from the Federal Reserve Bank of Chicago to become a bank holding company by acquiring the Oelwein State Bank.

WATERLOO: National Bank of Waterloo has opened an office at 2020 Logan Ave. here, according to the regional administrator of national banks.

Nebraska News

There have been several important new federal regulations issued affecting all employees presently insured in the Nebraska Bankers Association group program, according to the NBA Voluntary Employees Beneficiary Association.

To explain the new regulations and a new major medical plan, regional meetings have been scheduled in the following cities: Monday, May 21, Villa Inn, Norfolk; Tuesday, May 22, Holiday Lodge, Fremont; Wednesday, May 23, Nebraska Center, Lincoln, and the First National Bank, McCook, and

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Senior Vice President

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NEW ISSUE

MOODY'S: "Aa"
S&P: "AA"

\$12,985,000

JEFFERSON COUNTY SCHOOL DISTRICT NO. R-1, COLORADO

General Obligation School Bonds, Series IA

Dated: May 15, 1979

Denomination: \$5,000

Both principal and semiannual interest (May 15 and November 15, first coupon due November 15, 1979) payable at the First National Bank of Denver, Denver, Colorado.

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

MATURITIES

	<u>5.20%</u>				<u>5.60%</u>	
\$ 65,000	November 15, 1979	5.20		\$ 900,000	November 15, 1984	5.30
	<u>6.00%</u>				<u>5.30%</u>	
100,000	November 15, 1980	5.20		300,000	November 15, 1985*	5.30
	<u>6.75%</u>				<u>5.35%</u>	
100,000	November 15, 1981	5.25		400,000	November 15, 1986*	5.35
700,000	November 15, 1982	5.25		2,800,000	November 15, 1987*	5.35
700,000	November 15, 1983	5.25			<u>5.40%</u>	
				3,300,000	November 15, 1988*	5.40
				3,620,000	November 15, 1989*	5.40

*Optional in inverse order beginning November 15, 1984 at 101%

LEGALITY TO BE APPROVED BY DAWSON, NAGEL, SHERMAN & HOWARD, ATTORNEYS, DENVER, COLORADO

In 1950, 39 school districts merged to form the Jefferson County Public Schools. The new school system covered 750 square miles and included suburban, rural and mountain communities on the western edge of the Denver Metro area. Today, more than 80,000 students attend Jefferson's 109 schools. Some of the communities served by the District are Lakewood, Arvada, Wheat Ridge, Edgewater, Golden, Evergreen, and Conifer. Jefferson County begins just west of downtown Denver and extends into the mountains. The northern border nearly touches the city of Boulder and the southern border stretches nearly two-thirds of the way to Colorado Springs. Colorado's business and industry is diverse and Jefferson County reflects that diversity. The space industry, building materials, food packaging, the brewing industry, communications, energy . . . are all represented in Jefferson. Most of that industry is light and clean. The U.S. Government is also a major employer in Jefferson County. For example, the Solar Energy Research Institute is located in Golden, and more than 7,000 persons are employed at the Federal Center. Another major employer is the Jefferson School System itself, with more than 9,000 full and part time employees. Some of the largest employers in Jefferson County are Coors Industries; Rockwell International; Martin Marietta Corporation; Johns-Manville; and Ball Corporation.

The proceeds of this issue will be used for a new junior high school and three new elementary schools. In the opinion of counsel, these bonds are legal and binding general obligations of Jefferson County School District No. R-1, Colorado, 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 value of taxable property, 1978	\$8,530,523,000
Assessed value of taxable property, 1978	1,449,727,520
Direct debt, including this issue	64,055,000
Total direct, overlapping and underlying debt	101,846,000
Population, 1979 estimate: 381,000	
Area: 480,000 acres	
	Direct debt per capita: \$168.12
	Total debt per capita: 267.31
	Direct debt per acre: 133.45
	Total debt per acre: 212.18

Tax collections have approximated 99.85% of taxes levied for the past four years.

We own and offer subject to prior sale and change 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.

Supplement To Northwestern Banker Newsletter 5-21-79

Experienced Bankers Available

The descriptions below represent a sample of our current listings. Call and discuss the needs of your bank in complete confidence. (816) 474-6874

- | | |
|---|--|
| <p>#4792 EXEC. V.P. - C.E.O. — Mid 30's, currently President of a small bank. Experience includes loans & operations. Low 30's</p> <p>#4805 C.E.O. — Late 40's, post grad degree, over 15 yrs. as President. 30 Mill bank in North Central States Mid 40's</p> <p>#4659 C.E.O. — Mid 30's, degree, 20 yrs. experience in large & small banks. Loans, operations, & examiner. Currently Exec. V.P. 50MM Bank. Mid 30's</p> <p>#4824 C.E.O. — Mid 30's, Agri degree, President of North Central bank of 25 Mill. Loans, investments, operations. Low 30's</p> <p>#4685 HOLDING CO. — Early 30's, degree, 9 yrs. in same Holding Co. Now president of 15 Mill Midwestern bank. Seeks Holding Co. position. Willing to travel some Mid 30's</p> <p>#4550 AGRI LOAN — Late 30's, post grad degree in Agri. Head Loan Officer in 20 Mill bank. Serves as C.E.O. in absence of President Mid 20's</p> <p>#4594 AGRI-REP — Late 30's, degree, manage all farm & agri-related business. Some insurance experience and some lending Low 20's</p> <p>#4701 SR. LOAN OFFICER — Mid 40's, degree, supervise all lending in 50MM bank. Secondary supervision of operations & investments. Over 20 yrs banking includes small rural and large metro. Mid 30's</p> <p>#4811 COMM'L & AGRI LOAN — Late 30's, over 20 yrs with same 140MM bank. All lending with operations background. Analysis experience prefer rural area Low 20's</p> <p>#4814 C.E.O. — Mid 40's, President of 15 Mill bank with previous experience in large & small banks, including operations, loans, & corresp. Over 7 yrs. executive management experience Mid to Upper 30's</p> <p>#4726 R.E. LOANS — Early 30's, degree, presently with S & L. Approves & closes loans, biz development, compliance & training officer. Wyoming, Colorado, Montana only to Low 20's</p> | <p>#4492 AGRI-COMM'L LOANS — Mid 50's, agri degree. Agri business & agri loans. Also handles some farm management for Trust Dept. Over 20 years experience Low 20's</p> <p>#4807 TRUST — Late 30's, BA degree, Trust Officer in medium size N.C. bank. Prefers North Central states. Low 30's</p> <p>#4447 TRUST HEAD — Mid 30's, law degree. 9 yrs. Trust experience. Developed new department including administration, investments & business development Mid 30's</p> <p>#4633 SR. TRUST OFFICER — Same bank over 10 yrs. administration, investments, & employee benefits—could make good C.E.O. Mid 30's</p> <p>#4822 CONTROLLER — Accounting degree, two yrs. with big 8 CPA firm. Currently holds position of controller in 100MM + bank High 20's</p> <p>#4719 CASHIER — 9 yrs. of suburban and rural bank experience. Excellent knowledge of computer operations. Prefers Nebraska Mid 20's</p> <p>#4801 JUNIOR OPERATIONS — 14 yrs. with same medium size bank. Supervisory experience and some lending. High Teens</p> <p>#4823 JR. INSTALMENT LOAN — Currently junior officer in rural bank. Handles operations and lending. Degree Low Teens</p> <p>#4766 OPERATIONS — Present duties include ag loans and operations in rural bank. Also has several yrs. with insurance agency Low 20's</p> <p>#4799 JUNIOR CONTROLLER — Has audit, accounting, and controllers department experience. Graduate degree Low 20's</p> <p>#4693 LOAN OFFICER — Small bank and consumer finance background. Handles all types of credit and some operations. Prefers Iowa High Teens</p> <p>#4770 INSTALMENT LOAN — Handles 2MM instalment portfolio with additional duties in ag & R.E. lending. Degree and some operation experience Mid Teens</p> |
|---|--|

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Supplement To Northwestern Banker Newsletter 5-21-79

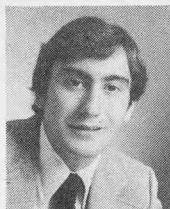
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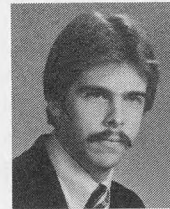
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234-2462



Rusty Reese
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234-2674

Thursday, May 24, Ramada Inn,
Grand Island.

KEARNEY: First National Bank & Trust Co. of Kearney has opened customer-bank communication terminals at 2501 Central Ave., 3920 Second Ave. and 9 West 39th St.

OMAHA: Dale Heimann has been appointed the new president of Douglas County Bank & Trust Company succeeding Carl Brady. Mr. Heimann was formerly president of the Citizens State Bank in Corydon, Iowa, for the past four years.

OMAHA: Center Bank will sponsor two presentations for the business community featuring master concert artist Frank Abagnale. The presentations will be held Wednesday, May 23, at 2 p.m. and 7 p.m. at the Gross Center, College of St. Mary.

PAXTON: Freda H. Eginton, 83, died last month in a North Platte hospital. She was vice president and director of the Bank of Paxton for 35 years. Her son, Peter Eginton III, is president of the bank.

Minnesota News

ELGIN: An application by First Dover Investment Co., Inc. here to acquire additional shares of the First State Bank of Dover has been approved by the Federal Reserve Board.

FAIRMONT: Fairmont Bancorporation, Inc. here has received consent from the Federal Reserve Board to become a bank holding company by acquiring the Fairmont National Bank.

MINNEAPOLIS: An application by Minneapolis Holding Company to become a bank holding company by acquiring the Bank of Minneapolis and Trust Company has been approved by the Federal Reserve

ST. PAUL: Dennis S. McChesney has been elected group vice president, commercial banking, at the Northwestern National Bank of St. Paul. He formerly served as vice president, credit and loan administration, at Northwest Bancorporation.

WILLMAR: Steven R. Wright has been appointed president of Citizens National Bank of Willmar. A Nebraska native, he was formerly president of the Bank of Niobrara there.

North Dakota News

BISMARCK: Dennis Delzer has been promoted to vice president and cashier of the First National Bank & Trust Co. of Bismarck. Formerly vice president, Mr. Delzer succeeds G. J. Engen who recently retired from the bank.

Illinois News

Two Illinois banks have been issued certificates of conversion from national to state charters, according to William C. Harris, state commissioner of banks and trust companies.

The banks are the First National Bank of Eureka, now First Bank of Eureka, and the First National Bank in Greenville, now First Bank and Trust Company in Greenville.

First Bank of Eureka has capital stock of \$300,000 divided into 15,000 shares with a par value of \$20 each. Surplus is \$300,000 and the bank's president is Kaywin G. McClure.

First Bank & Trust in Greenville has capital stock of \$240,000 divided into 24,000 shares with a par value of \$10 each. Surplus is \$1,260,000 and the president is James M. Jackson.

TILTON: A permit to organize has been issued to the Bank of Tilton, King at 14th Street here. The state bank's total capitalization of \$1,200,000 would consist of

\$480,000 capital stock, \$480,000 surplus and \$240,000 reserve for operating expense. There would be 48,000 shares of stock with a par value of \$10 each. The organizers



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JUNE 4-8 GUELPH ONTARIO CANADA

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JUNE 18-22 CORVALLIS OREGON

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JULY 23-27 MANKATO MN

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are: Charles M. Walker, Catlin; Bill B. Mainord, Ridgefarm; Donald L. Merlie, Westville; Herschel N. Jones, Oliver G. Davis, Ernest E. Fox, Gene H. Pichon and Lester M. Strebin, Tilton; Richard L. Williams, Roger L. Nourie, Joe C. Pal, Joseph D. Thomas, Joseph L. Thomas and Joseph L. Timmerman, Danville.

Colorado News

DENVER: Max G. Brooks, chairman of Central Bank, has been named chairman of the advisory council of the Conference of State Bank Supervisors. He was selected by newly-elected CSBS president Dwight D. Bonham, state bank examiner of Wyoming, at the group's recent annual meeting. Harry Bloom, state bank commissioner of Colorado, was elected to a seventh term as secretary-treasurer of the group.

FORT COLLINS: United Bank of Fort Collins recently announced three promotions. Amos C. Lawrence was named senior vice president and operations administrator. Bill Thompson was promoted to vice president of agribusiness loans, and Virgil Parsons was appointed a personal banking officer.

Wyoming News

CHEYENNE: An application by First Bankshares of Wyoming here to become a bank holding company by acquiring the First National Bank and Trust Company of Cheyenne, First National Bank in Wheatland and Wyoming State Bank, Cheyenne, has been approved by the Federal Reserve Board.

CHEYENNE: Mike Coughlin, president of the Equality State Bank here, has announced plans for a new bank building to be constructed this summer. The 23,200 square foot structure will have three levels which will house the bank on the first level and the remaining space available for lease.



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Agricultural Lending Officer wanted by \$45,000,000 bank in Northern Illinois. Applicant must have good agricultural background. Send resume and salary requirements to file FBG, c/o Northwestern Banker. (PA)

\$17M Iowa bank needs experienced farm rep. to head two person farm department. Excellent opportunity for advancement to management position. Salary open. Write file FBF, c/o Northwestern Banker. (PA)

Agriculture banker with insurance license wanted. Opportunity to be branch manager. Contact Boyd D. Hopkins, Live Stock State Bank, Artesian, South Dakota 57314, (605) 527-2217 or Boyd B. Hopkins, Mitchell, South Dakota 57301, (605) 996-7775. (PA)

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12 NCR 152-70 Teller Machines; 4 Burroughs TR-102 electronic teller machines; 2 Burroughs check writers; 3 Burroughs T-100 Desk Top check Encoders; 2 NCR 490 Desk Top Encoders. Call (512) 837-6783 (FS)

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PARTIAL LIST OF AVAILABLE APPLICANTS

LENDING OFFICER - Solid exp with excellent stability. Currently VP in commercial lending. Other areas include SBA, instalment & ag. 50% of work is in ag area. Early bank career in operations. Earns \$17,300.

LENDING/OPERATIONS - 2 yrs exp in good training program. Trained in instalment loans, commercial credit and operations. Has a solid career foundation and is ready for an oppty. Asks \$14,400.

AG LOAN OFFICER - Degree with high grade point. Ag background & currently Farm Rep for rural bank. Stated career path is Agricultural Finance. Asks \$13,000.

ASSISTANT CASHIER - In charge of teller stations, correspondent bank accts, charge card programs. Assists with instalment loans. Will consider operations or lending. Earns \$11,500.

V.P. - Duties are extensions of credit in all areas, participation & conformity to state & federal laws. Loan exp in SBA, instalment, real estate. Has an emphasis in commercial. Asks \$23,000.

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POSITIONS AVAILABLE

AUDITOR — Prefer accounting degree and 2-3 years audit experience. Midwestern community of 40,000 \$16-18,000

CONTROLLER — Major bank located in metro area. Prefer CPA with several years bank experience. \$ OPEN

TRUST OFFICER — Positions available in So. Dakota, Nebraska, Iowa, and Kansas for personal trust officers.

SECOND OFFICER — Rural eastern Missouri Bank. Requires operations and ag lending background \$18,000

ASS'T OPERATIONS OFFICER — 70MM bank in medium size community. Supervise 40 including tellers, new accounts, customer service, etc. \$18,000

ASS'T TRUST OFFICER — Prefer good typist and 3-5 years experience as assistant trust officer. \$12,000

V.P. INSTALMENT LOANS — Small suburban bank. Supervise instalment loans and help with commercial analysis. Experience helpful \$18-20,000

INSTALMENT LOAN HEAD — 20MM department in Kansas bank over 100MM. Experience must include direct, indirect, and administration. \$25-30,000

Many other EXECUTIVE and JUNIOR OFFICER positions available in the midwestern states. Forward resume and salary history to:

TOM HAGAN & ASSOCIATES

Linda Blue Smith, President
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