

# NORTHWESTERN Banker Newsletter

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Des Moines, Iowa

February 4, 1980

## Resume Fed Membership Hearings

**H**EARINGS on the Fed membership issue resume today in the Senate Banking Committee.

No action has been taken by the Senate panel since November 7, when the committee voted 9-5 that S. 353, a bill proposing to retain optional affiliation with the Fed for reserve-setting purposes, should be the basis for further discussion on this highly controversial issue.

Sen. John Tower (R.-Tex.) has amended S. 353 since November 7 to set reserve requirements at 3% on the first \$35 million of member bank transaction accounts (TAs) and from 3%-10%, as determined by the Fed, on that portion of TAs over \$35 million. In addition, member banks would be required to hold reserves from 1%-7% on savings deposits and time deposits of less than 180-days maturity.

Reserves held with the Fed would be in "Earnings Participation Accounts" earning interest at ½% below the average return on the Fed's securities' portfolio for the quarter immediately preceding the interest payment date. The new requirements would be phased in over four years.

No official data has been made public as to initial levels at which the Fed would set reserves or how many member banks could satisfy reserve requirements through vault cash.

### Pricing Services

The Fed, 18 months after enactment of the bill, would be required explicitly to price its services and to charge interest on its float. Fed services would be available to non-member banks voluntarily holding reserves with the Fed, at the same fee schedule applicable to member banks.

It is also anticipated that an amendment will be offered to S. 353 which would require all depository institutions, upon a unanimous vote of the Fed, to maintain an



emergency supplemental deposit of up to 3% of the total of its first \$35 million in TAs and up to 5% on TAs over \$35 million.

The emergency supplemental deposit could be required only after consultation by the Fed with the FDIC, FHLBB and NCUA Boards of Directors, plus a finding by the Fed that emergency conditions exist and that such emergency deposits are the only means available to the

Fed to maintain effective control over the growth of the monetary base as adjusted for changes in reserve requirements.

The supplemental deposits would pay interest at a rate 1½% below the Fed's return on its portfolio during the previous quarter. Each supplemental reserve deposit action would be in effect no longer than 12 months, but could be renewed. The supplemental reserve feature would "sunset" at the end of four years after enactment of the bill.

### Defections

An accelerating trend of bank defections from the Fed continue to weaken the Fed's ability to conduct monetary policy . . . and thus control inflation.

It seems that even the regulators are feeling the effects of inflation. Philip E. Coldwell, Fed Board governor, whose term expired last Thursday, said that one of the reasons he declined reappointment was that his paycheck of \$55,400 could not cover his personal financial needs. At the same time, he disagrees with some other Fed governors by demanding a tighter Fed monetary policy. □

### Iowa News

Tom C. Dunlap has announced his candidacy for the office of president-elect of the Iowa Bankers Association for the 1980-81 term. The election will be conducted ac-



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cording to usual IBA rules by mail ballot starting in August, with results announced during the annual convention, September 21-23 in Des Moines.

Mr. Dunlap is chairman and president of South Story Bank & Trust in Slater. He was president of the Iowa Independent Bankers in 1976-77. Mr. Dunlap was elected chairman of Group 2 of the IBA in May, 1976, for a two-year term and as chairman was a member of the IBA executive council during that term.

BOONE: James P. O'Connor has been named president of the Boone State Bank. He comes to Boone from Bellevue, Neb., where he was

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president of the Southroads Bank.

MANILLA: Gary L. Woods, formerly executive vice president of the Manilla State Bank, has been promoted to president. W. E. Petersen, who had served as chairman and president, continues as chairman of the board.

SAC CITY: Promoted recently at the Sac City State Bank were Larry L. Reding, vice president to executive vice president; Frank C. Strain and Neil Stadlman, assistant vice president to vice president, and E. Lynn Minnmann and David O. Jones, assistant cashier to assistant vice president.

#### Nebraska News

BELLEVUE: Timothy J. Dacey Jr. has been named chairman and chief executive officer of the Bank of Bellevue. Formerly president, he succeeds Hugh W. Campbell, one of the bank's co-founders, who has resigned but who will remain on the board. Gary L. Parker, formerly executive vice president, has been named president and chief operating officer.

CAMPBELL: William C. Peterson has been promoted from executive vice president to president of the Campbell State Bank. Don Bailey, formerly president, will remain chairman of the board.

FALLS CITY: Merle L. Veigel has been promoted from vice president and trust officer to senior vice president and trust officer at the First

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National Bank & Trust Co. Blake A. Matousek, assistant vice president, was named a vice president.

KEARNEY: Named recently at the Platte Valley State Bank & Trust Co. were Wayne R. McKinney, chairman and chief executive officer; Norman A. Schmidt, president; Keith A. King, senior vice president, and Mark B. Slaughter, vice president.

KEARNEY: Kearney State Bank &

#### NOTICE:

Iowa and Nebraska banks—please return your bank directory questionnaires to the Northwestern Banker as soon as possible. These forms were mailed out on January 7 and we need them to begin work on the 1980 editions of the Iowa and Nebraska Bank Directories.



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**NEW ISSUE**

**MOODY'S: Aa**

**\$4,800,000**

**AREA XI DES MOINES AREA COMMUNITY COLLEGE, IOWA**

Capital Loan Notes

Dated: February 1, 1980

Denomination: \$5,000

Both principal and semiannual interest (June 30 and December 31, first coupon due June 30, 1980) payable at the offices of the Bankers Trust Company, Des Moines, Iowa.

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

MATURITIES

	<u>6.40%</u>	
\$1,500,000	June 30, 1983	6.20
1,600,000	June 30, 1984	6.20
1,700,000	June 30, 1985	6.20

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

Area XI Des Moines Area Community College includes all or portions of Adair, Audubon, Boone, Carroll, Cass, Clarke, Crawford, Dallas, Greene, Guthrie, Hamilton, Hardin, Jasper, Lucas, Madison, Mahaska, Marion, Marshall, Polk, Poweshiek, Shelby, Story and Warren Counties, Iowa. It is the largest political subdivision in the State of Iowa and is exceeded in its actual and assessed value only by the State itself. The Community College includes within its boundaries the City of Des Moines and 125 other cities, the County of Polk and parts of twenty-two other counties, and the Des Moines Independent Community School District and 62 other school districts. The population of the District is estimated at 600,000 and the land area at 4,198,400 acres.

Area XI Des Moines Community College was founded in March, 1966, pursuant to Chapter 280A, Code of Iowa, as amended. The boundaries of the College were established by action of the County Boards of Education with the approval of the State Board of Education. The State of Iowa, following this legislation, was divided into fifteen Area Education Agencies with identical boundaries to fifteen merged area schools. The legislative purpose was to provide for area vocational schools and area community colleges. Area XI Des Moines Community College accepted its first students in February, 1967, providing five career programs at one campus in Ankeny, Iowa, located six miles north of Des Moines. Currently the college offers more than 55 major career programs, as well as 15 career oriented college transfer programs. During the 1978/1979 school year the college served approximately 51,630 people on five ongoing attendance centers: Ankeny, Boone, Des Moines (2) and Carroll. In addition, classes are held in more than 50 locations throughout the college district. The land area within the District is approximately 11% of the total land area of the State. Approximately 20% of the State's population reside within the District.

These notes are being issued under the provisions of Section 280A, Code of Iowa, 1979, for the purpose of paying a portion of the cost of the Community College's capital improvement program. The authorization for this issuance at the general election held on September 11, 1979, was approved by the electorate by a vote of 18,334 "yes" to 10,986 "no". In the opinion of counsel, these notes are valid and legally binding upon the Merged Area in accordance with their terms, and all taxable property in the Merged Area is subject to the levy of taxes to pay the same, unless paid from other sources.

FINANCIAL STATEMENT

Actual and assessed value of taxable property, 1978-79	\$8,975,680,959
Actual and assessed value of taxable property, 1978-79 (net of tax allocation in Des Moines)	8,931,421,350
Direct debt, including this issue	9,280,000
Total underlying debt	
Cities	\$93,885,000
Schools	80,181,000
Counties	<u>18,059,581</u>
Total direct and underlying debt	<u>192,125,581</u>
Population, 1980 estimate: 600,000	
	201,405,581
	Direct debt per capita: \$ 15.47
	Total debt per capita: 335.67
Land area: 4,198,400 acres	
	Direct debt per acre: 2.21
	Total debt per acre: 47.97

Tax collections have approximated 101.9% 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

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**LAUREL:** Richard E. Adkins Jr. has been named executive vice president of the Security National Bank. B. D. Pehrson has been named vice president; Jerry Schroeder, assistant vice president, and Duane Stingley, cashier.

**OMAHA:** The Omaha National Bank has opened CBCT units at four Omaha locations.

### Illinois News

**CICERO:** Joseph J. Schuessler has been elected chairman and chief executive officer of the First National Bank of Cicero, succeeding Carl L. Oberwortmann. Mr. Schuessler was formerly president of Marquette National Bank in Chicago. James P. Krmarik, formerly the bank's executive vice president, has been elected president. Frank A. Lhotka, vice president, has been promoted to executive vice president.

**GREENVILLE:** Michael T. Jackson has been named president of First Bank & Trust Co. of Greenville succeeding his father, James M. Jackson, who was named chairman of the board. The new president joined the bank in 1971 and most recently served as senior vice president.

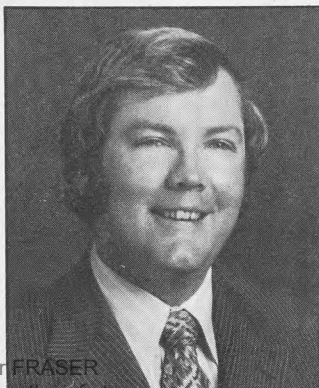


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### Minnesota News

**BRANCH:** Organizers of the proposed Community National Bank here have received charter approval from the Comptroller of the Currency. The bank's agent is Winston W. Borders.

**HAM LAKE:** The Crosstown State Bank of Cedar has received consent from the state commissioner of banks to relocate its charter to Ham Lake and operate under the name of the Crosstown State Bank of Ham Lake.

**ST. PAUL:** James W. Reagan, president and chief executive officer of American National Bank & Trust Co., announced formation of a new executive management group to assist him in strategic planning, policy formulation and management. Named to the newly-created posts of group vice president reporting directly to him are Ronald M. Bosrock, group vice president-consumer; Joseph E. Edell, group vice president-operations, and David M. Hyduke, group vice president-commercial.

### South Dakota News

**TRIPP:** K. G. Klatt has been elected chairman of the Dakota State Bank here. He had served as president of the bank since 1956. K. Jon Klatt was elected president, having joined the bank as executive vice president last August.

### Montana News

**HELENA:** Frank Shaw has been promoted from vice president to senior vice president at Northwestern Bank of Helena. Other appoint-

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ments include Sadie Hunter, cashier; Mike Mundt, real estate loan officer, and Tom Gould, instalment loan officer.

### Wyoming News

**CASPER:** Organizers of the proposed Mountain Plaza National Bank here have received charter approval from the Comptroller of the Currency. The bank's agent is N. Paul Van Maren Jr.

**RAWLINS:** Sherrod France, president of Rawlins National Bank, has announced the promotion of Charlotte Smith from assistant cashier and head teller to assistant vice president for operations-personnel. Named assistant cashiers were Judy Packard and Maureen Hall. Also, Richard Reynders, a University of Wyoming graduate who joined the bank in March, 1979, has been elected trust officer.

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Bank holding company data processing subsidiary seeks a systems coordinator to join their team. Must have at least two years of bank operations experience with emphasis on accounting. State-wide travel required. Send resume in confidence to Charles M. Huebner at Wyoming Bancorp., P. O. Box 1706, Cheyenne, Wyo. 82001. (PA)

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Head of \$8 million trust department wishes to become head of a larger trust department and/or become more involved with other banking activities. Write file JBE, c/o Northwestern Banker. (PW)

C.E.O. or Sr. Loan Officer position wanted by 35-year-old ag-oriented banker, who has commercial lending, investment and operations experience. Now employed—but wish to relocate with progressive banking institution. Write or call Malcolm Freeland, c/o Northwestern Banker. (PW)

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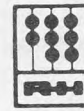
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