

NORTHWESTERN Banker Newsletter

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March 16, 1981

At Banking Leadership Conference—

ABA Supports Federal Spending Cuts

AT THE American Bankers Association's Banking Leadership Conference held in Washington on February 25-27, the more than 400 bankers attending the meeting passed overwhelmingly the following resolution of support for the national economic recovery program, now pending before the Congress, to achieve national economic self-discipline:

"The battle to control inflation is so important that we cannot afford to disagree over details.

"The urgent and overriding need is to reduce the growth of government significantly; the economic health of the American people depends on it.

"The American Bankers Association enthusiastically supports the proposed spending reductions, knowing full well that some of the cuts will apply to programs we favor. They should be enacted as soon as possible.

"Tax cuts are needed to encourage savings, investment and productivity, and these also should be enacted quickly. However, they should not be allowed to increase the federal deficit.

"We also continue to support monetary restraint to control inflation and regulatory reform to lift unproductive and inflationary burdens imposed on all citizens and businesses.

"The American Bankers Association will act on its own, and it will encourage its member banks, to support the national economic recovery plan. It may be our last opportunity to put America on the road to economic self-discipline and health."

Current Status

As of this writing, the Senate leadership apparently intended to speed up the legislative process by



imposing spending limits at the start of the process. By utilizing this approach, the Senate budget committee sets an overall spending limit within which the appropriations committee and its subcommittees must make their decisions.

By May 15, all spending authorization bills must have been approved by the relevant committees, and the Congress must agree on an overall spending ceiling via its first budget resolution.

By September 15, Congress must agree on a "final and binding" budget resolution for the federal fiscal year which starts in October.

ABA will report Congressional action on the economic recovery plan via recordings on its toll-free telephone number: 800-424-2871 (D.C.: 467-5288), 8 a.m. to 9 p.m. Eastern Time daily.

With much of the world watching to see whether Congress will be able to discipline itself, and with members of Congress looking to their constituents for the political support that they must have in order to make difficult decisions, it can be expected that far-reaching actions will be taken between now and September 15, The ABA statement said.

Whether these actions are positive or negative depends in large part on the politicians' perception of the will of the people. And it is in that arena that bankers have an opportunity to make a difference, ABA emphasizes.

Bankers Comment Sought

In adopting their resolution supporting the economic recovery plan, the members of ABA's Banking Leadership Conference urged the members of the ABA to use their own influence as community leaders to generate support for these proposals at the grass roots. Many bankers will have opportunities to comment on the effort to achieve national self-discipline over the next few months while the proposals are being debated in Congress. It is only through their perception of what the people want that the members of Congress will

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be able to make spending cuts that are necessary but politically unpopular.

If the economy is to be turned around, disagreements over individual details will have to be submerged by the general need to rescue the nation's economy, ABC concludes. □

Iowa News

A seminar titled "Management of Conflict and Change" will be conducted by the National Association of Bank Women April 9-10 at the Hyatt House in Des Moines. The \$225 cost per person includes luncheons both days, seminar workbook and handout materials. Members of the NABW Education Foundation staff from Chicago and outside consultants will conduct the seminar.

This is the third in a series of similar training sessions initiated a year ago by NABW and offers information and techniques applied

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Robert Scott,
Correspondent Banker



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to actual banking situations. Based on NABW's principal thrust toward education, the first seminar was on "Management Skills," centering on self-study modules; the second was a "Management Process" seminar, offering self evaluation, and this third is the follow-up to the previous seminars.

The first day will give a look at positive and negative aspects of change, the bank's climate for dealing with conflict, and assessment of one's own conflict management style. The second day will offer simulation in change, conflict change intervention strategies and when to use them, and action plans for change.

Norma Harmison of Warren County Brenton Bank and Trust, Indianola, is seminar director.

* * *

An IDEA Annuity training meeting, sponsored by Iowa Bankers Insurance & Services and Iowa Bankers Association, will be held March 25 from 9:00 a.m. to 4:00 p.m. at the Des Moines Hyatt House.

CENTERVILLE: At the Centerville National Bank, W.R. Rush has been promoted to executive vice president. Mr. Rush has been with the bank 25 years. Also, Richard Park has been promoted to senior vice president.

CRESTON: Funeral services were held here last week for John C. Elliott, president of Seymour State Bank in Seymour.

DES MOINES: The Iowa Investment Bankers Association will hold its annual meeting Thursday, March 19, in the Hermitage Room at the Des Moines Club, 34th floor of the Ruan Building. Bill Goodwin of R.G. Dickinson Co., Des Moines, president of the IIBA, will call the meeting to order at 4:45 p.m. This session will be followed by the board of governors meeting, with cocktail hour immediately following, and dinner at 7:00 p.m. Dinner speaker will be Johnny Orr, head basketball coach at Iowa State University.

ELDORA: Roger W. Martin has been elected vice president of the Hardin County Savings Bank. Mr. Martin was previously cashier.

NEWTON: Jerome L. Ballard has joined the Jasper County Savings Bank as vice president and cashier,

replacing Larry Hutchinson, who recently accepted the position of president of the Morningside State Bank in Sioux City.

SIOUX CITY: Keynote speaker for the 1981 Women's Seminar to be hosted April 2 by Security National Bank will be Jessica Savitch, Washington correspondent and an anchor for NBC-TV. The "Excellence in the '80s" theme will offer three workshops—one on credit, one on understanding money, and a third on expanding personal growth, the latter conducted by Kathy Fisher, human resources director for the Iowa Bankers Association. Tickets for the seminar are \$15. Interested persons may contact Dave Holub, marketing director for Security National.

SPENCER: Dave Awtry has joined Spencer National Bank as an officer, after resigning as vice president at Dickinson County Savings Bank, Milford, to accept the new position.

VAN HORNE: Keith Lazar has been promoted to executive vice president of the Van Horne Savings Bank. Mr. Lazar joined the bank's affiliate, Tama State Bank, in 1974.



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Below is a summary of certain information contained in the Preliminary Official Statement relating to an offering of Floating Rate Student Loan Revenue Bonds and is not intended to be complete. This memorandum is not a substitute for, nor a part of, the official documents whose contents shall prevail in the event of any conflict. The final documents are in final draft form; however, we have not verified for comparison purposes the contents of the final official documents.

\$40,000,000

IOWA STUDENT LOAN LIQUIDITY CORPORATION

Floating Rate Student Loan Revenue Bonds,
1980 Series A

Dated: March 1, 1981

Due: March 1, 1996

Issuer. Iowa Student Loan Liquidity Corporation, an Iowa nonprofit corporation organized pursuant to 504A of the Code of Iowa and in compliance with the provisions of the Higher Education Act of 1965 and Section 103(e) of the Internal Revenue Code of 1954, as amended.

The Bonds. \$40,000,000* aggregate principal amount of Floating Rate Student Loan Revenue Bonds, 1981 Series A, maturing March 1, 1996. Interest on the 1981 Series A Bonds is payable semiannually on each March 1 and September 1, commencing September 1, 1981.

Floating Rate Formula. . . The interest rate on the 1981 Series A Bonds will be based on a per annum interest rate which is the arithmetic average of approximately ____%* of the bond equivalent interest rate applicable to 13-week United States Treasury Bills. The rate will be calculated and adjusted on the basis of the results of the regular weekly Treasury Bill auction. In no event will the interest rate on the 1981 Series A Bonds be less than 6% or greater than 13½% per annum.

Sources of Revenue and Security. (1) Existing or new Eligible Student Loans to be acquired with approximately \$32,885,000* of Bond proceeds. Each Eligible Student Loan will have an annual interest rate of at least 7.00%, and will be insured as described below. (2) Debt Service Reserve Account to be funded from Bond proceeds and required to be maintained in an amount equal to 11% of the outstanding principal amount of Bonds of any series. (3) Loan Reserve Account to be funded from Bond proceeds and required to be maintained in an amount equal to 3% of the outstanding principal amount of Bonds. (4) Revenues from Federal interest subsidy payments and special allowance payments on Eligible Student Loans. (5) Additional accumulation of excess revenues, if any, which will be used to redeem Bonds, until such time as the payment of the Bonds has been provided for.

Insurance. All Eligible Student Loans acquired by the Corporation will be (1) covered by 100% guarantee of principal and accrued interest by the Iowa College Aid Commission and reinsured between 80% and 100% of claim payments made on defaulted Eligible Loans by the Secretary of Education; or (2) covered by 100% insurance of principal and accrued interest by the United States of America under its Direct Federally Insured Student Loan Program.

Redemption. The 1981 Series A Bonds are subject to redemption prior to maturity at the times and the redemption prices described in the Official Statement including (a) mandatory sinking fund redemption, (b) cumulative sinking fund redemption and (c) redemption made from the Optional Redemption Account. It is anticipated that a substantial portion of the 1981 Series A Bonds will be redeemed at par prior to their stated maturities pursuant to the sinking fund provisions of the Supplemental Resolution.

Use of Bond Proceeds. Approximately \$32,885,000* will be reserved for the acquisition of existing and new Eligible Student Loans, \$4,400,000* will be deposited into the Debt Service Reserve Account, \$1,200,000* will be deposited into the Loan Reserve Account, \$225,000* will be deposited into the Operating Account for the Corporation's initial operating expenses, and \$1,290,000* will be used to pay costs of issuance and Underwriters' discount.

The Federal Guaranteed Student Loan Program was established by the Higher Education Act of 1965, as amended. Student loans originated by commercial banks, savings and loan associations, credit unions, and state agencies may be directly insured by the federal government through its Federal Insured Student Loan (FISL) Program or such loans may be guaranteed by a state agency (GSL), which in turn reinsures with the federal government.

(over)

In Iowa the Iowa College Aid Commission operates as the guaranty agency and maintains a loan reserve account equal to 2% of the loans guaranteed. Under the terms of the guarantee the agency pledges 100% reimbursement on each loan it administers. The Commission was established in May, 1979. As of December 31, 1980, a net amount of approximately \$115 million in student loans has been guaranteed. The loan reserve account maintained by the Commission had a market value of \$4,959,270 as of December 31, 1980.

On August 16, 1978, the Commission and the Secretary of Education entered into a reinsurance agreement (the Guaranty Agreement), which provides for reimbursement by the Commission acting in its role of guarantor for amounts expended by the Commission in discharge of its obligations. For the period ending August 16, 1983, the Secretary is required by the Higher Education Act to pay 100% of the amounts expended by the State Guarantor, to discharge such obligations. Thereafter, reimbursement by the Secretary may range between 80% and 100%, depending upon the annual claims rate.

Servicing of Eligible Student Loans. The Issuer will service its portfolio of Eligible Student Loans with the assistance of the programs presently in use by the Pennsylvania Higher Education Assistance Agency (PAEAAA). This servicing system is presently in operation in four states in addition to Pennsylvania and is being used by the United Student Aid Funds, Inc. and the Student Loan Marketing Association.

Issuance of the Bonds. The 1981 Series A Bonds will be issued pursuant to the General Student Loan Purchase Program Bond Resolution (General Resolution) and the First Supplemental Student Loan Revenue Bond Resolution authorizing the issuance of Floating Rate Student Loan Revenue Bonds, 1981 Series A. Each succeeding issue of bonds will be authorized under the terms of the General Resolution and an additional supplementary resolution.

THE BONDS ARE GENERAL OBLIGATIONS OF THE CORPORATION PAYABLE FROM THE REVENUES AND OTHER ASSETS PLEDGED UNDER THE GENERAL RESOLUTION. THE BONDS DO NOT CONSTITUTE A DEBT, LIABILITY OR OBLIGATION OR A PLEDGE OF THE FAITH AND CREDIT OF THE STATE OF IOWA OR ANY AGENCY OR POLITICAL SUBDIVISION THEREOF.

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Nebraska News

CLEARWATER: Dean Sladek has been promoted from executive vice president to president of Citizen State Bank. Also, C. Brad Noll was promoted from assistant vice president to vice president.

HASTINGS: James T. Prange has joined City National Bank & Trust Co. as director of business development and marketing.

HERSHEY: Kelly J. Sittner has been elected vice president of the Hershey State Bank. He was previously with the Rawlins National Bank in Wyoming.

IMPERIAL: John Adams has been promoted to president of the Chase County Bank & Trust Co. Melvin H. Adams, Sr., has retired as chairman. The Adams family purchased controlling interest in the bank in 1972.

MINDEN: Grant Pedersen has joined the First National Bank as vice president. He has been a bank examiner with the U.S. Comptroller of the Currency the past three years.

NEBRASKA CITY: Ellsworth Merkel, president of Otoe County National Bank, has been named chairman and Paul Albrecht succeeds him as president. Mr. Albrecht was previously president of Southroads Bank in Omaha.

OGALLALA: George C. Haynes has joined the First National Bank as an ag loan officer. Mr. Haynes was previously manager of the Ogallala branch of the North Platte Production Credit Association.

SPRINGFIELD: E. Dean Kugler

has been named vice president of Springfield State Bank. He has 23 years of banking experience.

SPRINGVIEW: David Van Metre has been promoted from cashier to vice president of the First National Bank.

UNADILLA: George E. Brandt, 85, president of the First National Bank, died recently. He entered the banking profession in 1925, and joined the First National Bank full-time in 1944.

VALPARAISO: Dennis L. Siedlel has been promoted from vice president and cashier to executive vice president of the Oak Creek Valley Bank.

WAYNE: Bill Dickey has been appointed executive vice president of the First National Bank to fill the position vacated when Bob Reeg was elevated to president a year ago.

Illinois News

Legislation introduced in the Illinois General Assembly to remove interest rate limitations has been endorsed by the Association for Modern Banking in Illinois. The legislation, HB 438, is sponsored by Speaker of the House George Ryan (R-Kankakee) and former Speaker William Redmond (D-Bensenville).

Minnesota News

The Minnesota Bankers Association 1981 Agricultural Workshops are scheduled for the week of March 16 and will feature a discussion of agricultural lending procedures and forms. Alvin Peterson, chairman of the workshop planning committee

and president, State Bank of Chandler, says workshops are scheduled for: March 16, Holiday Inn Downtown, Rochester; March 17, Orchid Inn, Sleepy Eye; March 18, Holiday Inn, Willmar; and March 19, Holiday Inn, Moorhead.

The series is sponsored by the MBA Agricultural and Rural Development Committee, chaired by Donald Morrison, First National Bank, Blooming Prairie.

The Marketing Conference of the Minnesota Chapter of the Bank Marketing Association and the Minnesota Bankers Association has been scheduled for March 31 at the Registry Hotel in Bloomington. The program is geared to community banks and will cover marketing, professionalism, and advertising.

CLOQUET: Jonathan R. Carlson, vice president at First National Bank since 1974, has been elected president and a director. He started his banking career in 1967 at First National Bank of Virginia.

South Dakota News

CANOVA: An application by the Security State Bank to move its main office to Madison and to establish a branch at Canova has been approved.

COLMAN: The Dakota State Bank has applied for approval to establish a branch at Madison.

BELLE FOURCHE: The Bank of Belle Fourche has applied for approval to establish a detached drive-in facility at Spearfish.

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North Dakota News

DRAYTON: Directors of Drayton State Bank have promoted Kelly Dakken to executive vice president and managing officer, Gladys Brosseau to vice president, Joy Bakken to assistant vice president, and Bob Merrill to manager of Drayton Insurance Agency. This follows purchase of the 24% stock interest held by Kenneth J. Fish, president, and Ronald L. Kuznia, vice president and cashier, by 14 local persons.

JAMESTOWN: William N. DuToit has been promoted to senior vice president for loan administration at the First National Bank.

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AG LOAN OFFICER - Northeast Iowa bank with insurance agency needs aggressive and experienced Ag Loan Officer. Excellent community. New modern facilities. Top Salary and fringe benefits. Send resume in confidence to file MBT, c/o Northwestern Banker. (PA)

AGRI-LOANS - 2-3 years lending experience. Large Montana bank; \$290 million assets. Salary DOE; excellent benefits and promotion opportunities. Send resume to Thomas R. Cover, Security Bank - N.A., P.O. Box 30918, Billings, Montana 59116. E.O.E. (PA)

\$100 million northwest Iowa bank looking for someone to manage the bank's agricultural and farm management portfolios. Supervises three. Must be degreed, have 7-8 years ag lending experience, and proven sales and supervisory ability. Write file MBU, c/o Northwestern Banker. (PA)

SECOND PERSON - Must have experience in accounting, regulations, and operations. Some loan experience helpful. Salary commensurate with experience. Inquire in confidence to: R.W. "Dick" Anthony, Valley State Bank, Box 400, Baggs, WY 82321. Phone (307) 383-2025. (PA)

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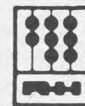
COMMERCIAL LENDING OFFICER - Must have at least 3 yrs experience and ability to run a branch. \$23,000.

SENIOR TRUST OFFICER - Need heavily experienced indiv to come into trust dept and eventually assume full responsibility for trust dept. \$21,000.

LENDER - Nebraska bank seeks indiv with ten years of experience in commercial and especially agriculture lending. \$25,000+

2ND PERSON/INSTALLMENT LENDER - Need at least 2 yrs of exp handling installment loans, student loans, mastercharge and direct & indirect loans. \$17,000.

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POSITIONS AVAILABLE

SECOND OFFICER - Strong operations experience with some knowledge of lending procedures required for position with \$65MM suburban bank. \$35,000

OPERATIONS OFFICER - Growing \$35MM bank with opportunity for advancement. Prefer 5 yrs. or more operations experience. \$28,000

COMMERCIAL LENDER - Manage loan portfolio for medium size suburban bank. Potential for advancement to CEO spot. \$30,000

AGRI-LOAN - Ag Degree and 7 yrs. or more solid ag lending experience required. President's position will be available in short time. \$30,000

REAL ESTATE OFFICER - Must have some knowledge of secondary market functions and be business development oriented. \$20,000

JUNIOR OFFICER - Position available in small rural Iowa bank for officer with 1-3 yrs. general banking experience. Duties will primarily include lending. \$16,000

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