

# NORTHWESTERN Banker Newsletter

Vol. 10 No. 46

Des Moines, Iowa

March 8, 1982

## Bank's 10% Loan Money Going Fast!

**T**HE old saw about bankers having a sale on money is proving true at the Ida County State Bank in Ida Grove, Ia. For a four and one-half month period starting with February 11, 1982, Ida County State Bank is making available to its customers a loan pool of \$1,000,000 from which any customer may borrow a maximum of \$7,500 at 10% interest for a period of one year. After that time, a variable rate will apply, as usual.

James Lipton, president of the bank, said "we were looking for a way to help stimulate our own economy, as well as to assist our individual customers and our retail merchant customers. We hit upon this plan because it helps both of those segments of our customer base, as well as contributing to the overall benefit of our local economy. We figure if each dollar turns over five or six times, as retail dollars normally do, then maybe we can give a boost of up to \$5,000,000 to Ida Grove with this program."

The rules of "The Economy Booster," as the loan pool is called, are simple. The bank makes the million in loan funds available to borrowers with qualified credit who are established Ida County State Bank deposit customers. Items must be purchased only from Ida County State Bank merchant cus-

tomers. Borrower must provide the bank with proof of purchase, then pay a rate of 10% interest for one year, variable rate thereafter on loans beyond one year. The loan limit is \$7,500 maximum, \$100 minimum, with 25% down payment required. Joint check will be issued to buyer and merchant; items purchased may be used as collateral. As noted above, the program expires on July 1, 1982, or earlier if the

\$1,000,000 loan pool has been used up.

Mr. Lipton said, "Now may not be the best time to be incurring debt for some people, but there are some who must purchase items and goods regardless of current conditions, so we hope this helps them. We figure this entire venture will cost us about \$75,000, but because of the help it gives our customers and the economy now, we think it will pay off in the long run. We consider it an investment in the future of our city."

The types of loans for which money has been borrowed to date bear out what Mr. Lipton stated. He said that in the first 10 days of the offer, Ida County State Bank made 52 loans for \$215,000. These loans covered 11 for feed, eight for fertilizer, eight for seed, five for cattle, seven for cars, seven for farm equipment, four for furniture and appliances and two for home remodeling jobs.

Peter H. Nielsen, senior vice president and cashier of the bank, said it appears the entire amount allocated for this special promotion will be loaned out in coming weeks. "We have had many favorable comments," he noted, "and we feel we are on schedule."

Ida County State Bank, with approximately \$50 million deposits at 1981 year-end, is one of two banks in Ida Grove, the county seat town. □

**\$1,000,000**

**THE ECONOMY BOOSTER**  
The Ida County State Bank Is Proud To Announce Our  
Economy Booster Program

WE BELIEVE SO STRONGLY IN OUR LOCAL COMMUNITIES, THAT WE WILL INVEST **ONE MILLION DOLLARS (\$1,000,000)** IN LOANS AT AN INCREDIBLE **10%** INTEREST RATE ON ITEMS PURCHASED FROM QUALIFIED IDA COUNTY STATE BANK MERCHANTS

These are the following rules:

1. Merchant with qualified credit.
2. Merchant must be an Idaho State, Iowa, or Idaho County State Bank member.
3. Loan must be for a single purchase.
4. Loan must be for a single merchant.
5. Loan must be for a single merchant.
6. Loan must be for a single merchant.
7. Loan must be for a single merchant.
8. Loan must be for a single merchant.
9. Loan must be for a single merchant.
10. Loan must be for a single merchant.

Program subject to change at any time.

**IT DOES MAKE A DIFFERENCE WHERE YOU BANK**

WE WILL BE CLOSED **MON., FEB. 15**  
In observance of Washington's Birthday

PLAN TO ATTEND IDA COUNTY **SHEEP BANQUET Sat., Feb. 13**  
@ 9:30 (In Great Community Hall)

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**\$1,000,000**



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## Iowa News

**ANKENY:** Kenneth Keniston has been named president of the Ankeny National Bank. Mr. Keniston started his banking career in 1974 at Ainsworth State Bank and has served as vice president in charge of consumer lending at State Bank and Trust in Council Bluffs since 1978.

**COUNCIL BLUFFS:** Gary Wilson has been promoted to assistant vice president of the First National Bank of Council Bluffs. He has served as a personal banking officer for the past year.

**ESTHERVILLE:** Gene L. Johnson, who joined United Central Bank & Trust Company in Estherville on September 1, 1981, as president and chief executive officer, has resigned from that position and as a director for health reasons. David W. Wood, executive vice president and agricultural representative of the bank was appointed as acting chief executive officer.

**RICHLAND:** Alvin C. Pettit has been appointed manager of the office here for Union Bank and Trust Co. of Ottumwa. He was formerly vice president at First National Bank in Fort Dodge.

**WOODBINE:** Allan B. Eich was recently appointed vice president of Woodbine First National Bank, according to Kenner Swedburg, president. Mr. Eich, formerly president

at Iowa State Bank, Morning Sun, brings with him 14 years of agricultural banking experience.

## Nebraska News

**BEEEMER:** At The First National Bank of Beemer, Raymond H. Steffensmeier, president for over 20 years, has been elected chairman and David D. Steffensmeier, executive vice president, has been named president. David Steffensmeier has been with the bank since 1970 as vice president. Douglas R. Steffensmeier, vice president and cashier, was elected president of First Beemer Corporation, the holding company for First National Bank.

**COLUMBUS:** James M. Bator has been promoted to senior vice president at First National Bank of Columbus. Also at the bank, Larry D. Marik and Gerald B. Micek were promoted to vice president status.

**COZAD:** Jeffrey J. Konen has been named a vice president at First Bank & Trust Co. He was previously serving as loan and trust officer, having worked at the bank since 1975.

**GENEVA:** Jerry L. Jares, cashier, has been elected vice president and cashier at Fillmore County Bank. Richard Hagge, who joined Midwest Ag Credit Corp. last summer as an ag representative, has been named assistant vice president.

**HOLBROOK:** Security State Bank has been sold by Mr. and Mrs. D.L. Holbein to Charles R. Leffler, Jr., Charles R. Leffler, Sr., and James D. Krantz. Charles Leffler, Jr., has been named president, succeeding Mr. Holbein. The Holbeins plan to move to California in the banking business. Mr. Leffler has moved from Lincoln where he was with Leffler Investment Co. Charles Leffler, Sr., is president of the firm. Mr. Krantz is president at First National Bank, Bayard.

**JANSEN:** State Bank of Jansen has promoted Helen M. Rahe from cashier to vice president and to the board. Kandy Kay Buchli was promoted from assistant cashier to cashier.

**OMAHA:** Peter Zandbergen has been promoted to senior vice president at First Westroads Bank. Mr. Zandbergen joined the bank in 1978 as assistant vice president.

**LINCOLN:** Roland H. Tornblom, 65, and vice chairman of the board of City Bank & Trust Co., died last month of emphysema. Mr. Tornblom joined City Bank, then known as City National, in 1965 as president, and was previously senior vice president at First National Bank in Council Bluffs, Iowa.

**THEDFORD:** At the Citizens State Bank in Thedford, Sam Ogle was promoted to vice president and cashier. He has been with the bank since 1967 and named cashier in 1972.

## Minnesota News

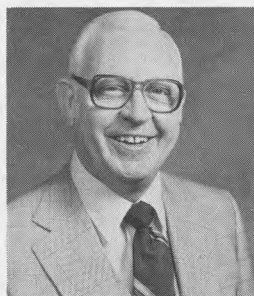
**DULUTH:** Earl Olson has retired from First Bank Duluth West as vice president and second officer. Dan Wallin will be joining the staff as vice president and credit

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**NEW ISSUE**

**MOODY'S: "A"**

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

**\$390,000**  
**LE MARS, IOWA**  
General Obligation Bonds

DATED: March 1, 1982

DENOMINATION: \$5,000

Both principal and semiannual interest (June 1 and December 1; first coupon due December 1, 1982) payable at the office of the City Treasurer, Le Mars, Iowa.

IN THE OPINION OF COUNSEL INTEREST ON THESE BONDS ARE FREE FROM PRESENT FEDERAL INCOME TAX.

MATURITIES

	<u>10.50%</u>			<u>9.75%</u>	
\$20,000	June 1, 1983	8.00	\$45,000	June 1, 1989	9.75
25,000	June 1, 1984	8.25			
30,000	June 1, 1985	8.75			
	<u>9.90%</u>			<u>10%</u>	
\$35,000	June 1, 1986	9.00	\$45,000	June 1, 1990	10.00
	<u>9 1/4 %</u>			<u>10.25%</u>	
\$35,000	June 1, 1987	9.25	\$50,000	June 1, 1991	10.25
	<u>9.50%</u>			<u>10.50%</u>	
\$40,000	June 1, 1988	9.50	\$65,000	June 1, 1992	10.50

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

Le Mars, the county seat of Plymouth County, is located in the northwest section of the State, approximately 25 miles from Sioux City. The city is surrounded by a healthy mixture of business, industry and agricultural economy. Plymouth County ranks second in the state for the harvesting of oats and ranks fifth for the harvesting of corn. The average-sized farm in the county is approximately 286 acres. A few of the major employees in the area are: Harker Wholesale Meat; Well's Blue Bunny Dairy; Floyd Valley Hospital and Westmar College. Transportation is provided by U.S. Highway No. 75 and State Highways No. 3 and 60. There are two banking facilities in Le Mars whose deposits exceed \$80,000,000. The current population is estimated at 8,276.

These bonds are being issued to pay the City's portion of the cost of improvements made to the City's Wastewater Treatment facility. The improvements include the addition of an activated sludge treatment system, an aeration basin, clarifiers, and a chlorine contact unit. An Administrative office was also added to the plant facility.

FINANCIAL STATEMENT

Actual Valuation, estimated 1981	\$138,651,465.00
Taxable Valuation, estimated 1981	101,542,626.00
Net Direct Debt, including this issue	1,961,000.00
Net Direct Overlapping & Underlying Debt	3,711,000.00
Population, 1980: 8,276	
Net Direct Debt: \$236.95	
Combined Net Debt: \$412,15	

The information contained herein is not guaranteed, but is derived from sources we deem reliable and is that on which our purchase of these bonds is based. Bonds of a particular maturity may or may not still be available or may now be available at a price or yield different from that indicated above.



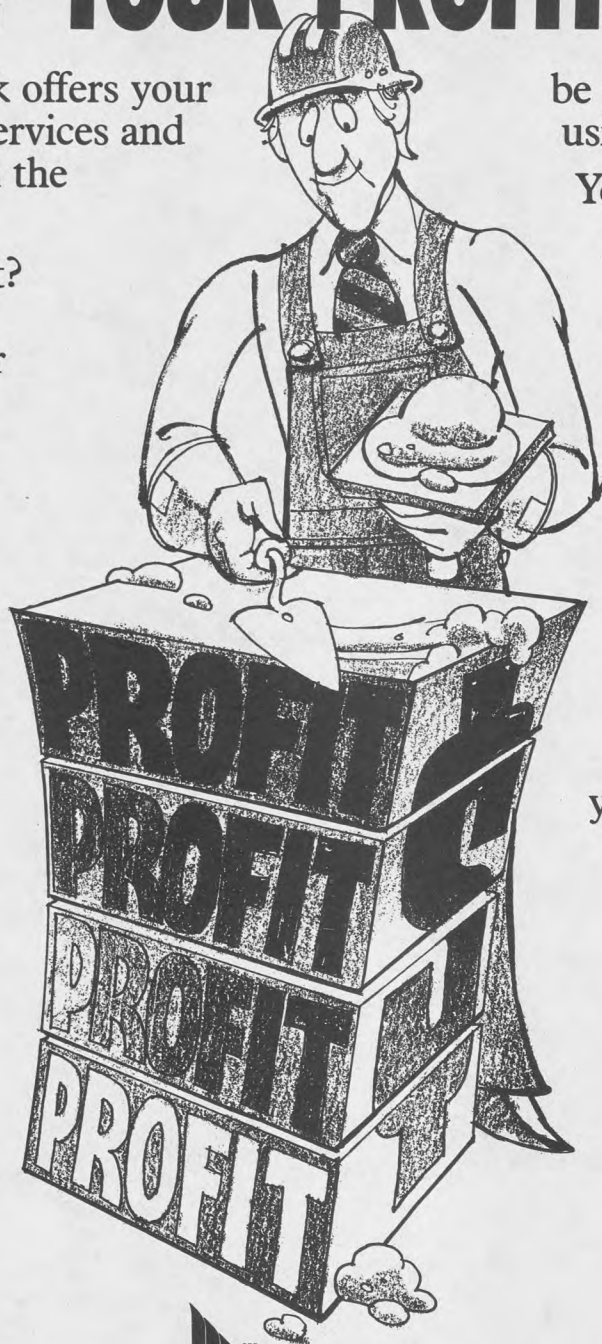
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manager, and Dennis Telega has been promoted to vice president.

**FERGUS FALLS:** Northwestern National Bank of Fergus Falls celebrated its 100th Anniversary on March 3 and 4. The bank opened its doors in 1882 as Fergus Falls National Bank with assets of \$80,000.

**ISANTI:** David C. Johnson, previously on the staff of First State Bank of Braham, has been elected senior vice president, loan and operations officer, of First State Bank of Isanti. He replaces Dallas Olson and Thomas Kolb, who have both recently purchased interest in the Ogilvie Bank.

**LITTLE FALLS:** First Bank Little Falls has elected Glenn G. Howes, chairman, and David A. Lee, president and managing officer effective March 8. Mr. Howes, who has served as president since 1962, will retire June 1. Mr. Lee has been serving as vice president of First Bank Rochester, since 1979.

**RED WING:** Goodhue County National Bank has announced the promotion of James Teele to executive vice president in charge of the branch facility at Fourth and Bush

### Illinois News

**CHICAGO:** Lincoln National Bank of Chicago has elected Patrick Mulhern, as vice president and E.D.P. manager, in charge of all computer operations. Mr. Mulhern has been with the bank 12 years.

**CHICAGO:** Wayne D. Hillock was recently elected senior vice president in the commercial division of Sears Bank and Trust Company.

### South Dakota News

Buffalo Bancorporation, Inc., Buffalo, has recently received approval from the Federal Reserve Bank of Minneapolis to become a bank holding company through the acquisition of the First State Bank of Buffalo.

### North Dakota News

The Federal Reserve Bank of Minneapolis has approved the application by Wells-Foster Bankshares, Inc., Carrington, to acquire the Farmers State Bank, Carrington.

**GRAND FORKS:** First National Bank has announced the promotion of Robert Burris and Thomas Mark to vice president. Mr. Burris has been with the bank since 1945 and Mr. Mark since 1975.

**MAYVILLE:** W.C. Martz, president of the Goose River Bank in Mayville, has announced the election of Steve Dahlstrom as vice president. Mr. Dahlstrom was a former employe of the bank, serving most recently as computer systems analyst for the NCR Corporation at its Fargo branch.

**WATFORD CITY:** Scott J. Swenson has been elected to the position of president, chief executive officer and director of the newly organized McKenzie County National Bank. He joins the bank after eight years of banking experience with the First National Bank in Grand Forks. An opening date in the near future is anticipated by the bank's board, pending approval from the Comptroller of the Currency.

### Wyoming News

**LARAMIE:** E.J. Haines, president of First Interstate Bank has announced the promotion of Gordon Jenkins, senior vice president and cashier; Norm Brown, assistant vice president and instalment loan manager; Marge Barrus, controller; Germaine St. John, assistant cashier, and Nan Newman, customer accounting officer.

### Montana News

The Montana Bankers Association will be conducting a series of Collection Workshops at three locations throughout the state, which will provide bank lenders basic information and techniques for the effective collection of bank loans. The Workshops will not attempt to provide any legal solutions. Dates and locations for the workshops are: April 6, Sheraton, Great Falls; April 7, Village Red Lion, Missoula, and April 8, Holiday Inn, Billings. Joe Cameron, owner of J.C. Cameron & Associates, Inc., a business consultant specializing in credit and collections, will be speaking at the workshops, which will run from 9:30 a.m. to 3:30 p.m., with registration at 9:00 a.m.



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## Bankers Service

### LOAN ACTIVITY BULLETIN

**Who:** names of all debtors in the county recorded during the period

**What:** name of secured party

**When:** the date the loan was filed with the Secretary of State

**Where:** location where loan made



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4 FORT BENTON: Joseph H. Moose, who has served as president since 1965, has been elected chairman, and Stephen E. McSweeney, vice president since 1978, has been elected president, managing officer and a director of First Bank Fort Benton, effective April 1. Mr. Moose will retire June 1, having served in the First Bank System since 1940.

GREAT FALLS: Joseph J. Friend has been elected vice president and senior credit officer of Bank of Montana System. Mr. Friend, who began his banking career in 1961 in Minnesota, replaces Kenneth I. Heen, who resigned for medical reasons.

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**Ag Lender** for central North Dakota bank. Should be college grad with one or more years of banking experience. \$20,000  
**Office Manager** for eastern Iowa bank, located near major city. Salary open  
**CEO** for county seat bank in western Iowa. Must have solid lending experience and good track record. Salary open  
**CEO** for newly-chartered bank in midwestern state. \$32,000  
**Operations Person** with accounting background for western Iowa bank. \$20,000  
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**Operations/Cashiers** to \$28,000  
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**BRANCH MGR**—Solid S & L bkgd with good communication skills. \$21K.  
**COMM'L LENDER**—5+ yrs seasoned comm'l lender. \$35K.  
**JR. COMM'L LENDER**—3 yrs comm'l lending exp. \$25K.  
**STAFF ACCOUNTANT**—Acctg degree plus internal audit knowledge. High Teens.  
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**ASST CONTROLLER**—CPA with SEC and sophisticated bank exp. \$55K.  
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**PRESIDENT**—prefer experienced CEO with Agri-lending background. Investment possible. \$35,000  
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**COMMERCIAL LOAN OFFICER**—large affiliate of major holding company has a career opportunity for a commercial lender with 5-7 yrs. experience. Degree desired. \$38,000  
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