

NORTHWESTERN

Banker Newsletter

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June 14, 1982

IBA and AMBI Seek Unity

IN 1973, differences over multi-bank holding company and branch banking structure in Illinois led to a splintering of the Illinois Bankers Association and the formation of a second trade association, Association for Modern Banking in Illinois. Currently AMBI has 285 members, which reportedly represent over 80% of the state's banking assets, and the IBA represents over 1,009 member banks. With the passing of recent legislation, these matters are no longer major issues and the IBA and AMBI leadership agree that a merger into one statewide association is desirable and necessary.

AMBI Chairman Walter Lohman, chairman of the First National Bank of Springfield, stated, "The issue of merger has considerable urgency now. The IBA and AMBI are initiating costly, permanent programs to serve their membership and as these proliferate over time it will be increasingly difficult, if not impossible, to ever merge the associations." IBA President James Fitch, president of South Chicago Savings Bank, stated, "We have supported the reunification of the industry since 1973. We believe our members want reunification. We hope that AMBI will accept negotiation with an open mind."

The agreement on the necessity to unite does not mean the road to a negotiated merger will be an easy one.

Indeed the contents of the ground rules for negotiation from the two groups present some sizable stumbling blocks. AMBI's resolution calls for a "Unity Commission" to be chaired by William Harris, Illinois Commissioner of Banks and Trust Companies. The committee would include four voting members from each association and the members would not be officeholders in the associations. AMBI further resolves that the work of commission should be completed by September 1, 1982, and calls for the associations to be bound to the agreements reached by



the commission. AMBI President Jim Watt stressed that it would be essential to begin the merger talks with a "clean slate and no preconceived ideas on the structure of the new association should be brought to the negotiating table." The resolution approved by the IBA membership calls for the leadership of IBA "to provide any necessary and appropriate vehicle to effect a policy leading to one, strong state banking association to better serve the needs of the 1,400 banks in Illinois." The resolution calls for association membership to be deter-



mined on the basis of one bank — one vote, rather than representation being determined in any way by asset size. It further calls for the officers of the association to be elected by the membership rather than the governing board. Finally the IBA resolution states the ultimate merger of the existing associations be approved by the membership of each association.

Newly elected IBA First Vice President Ken Skopec, president of the Mid-City National Bank of Chicago, says the "pride of authorship" of the new association would have to be ignored for the merger talks to be successful. He called for the AMBI and IBA leadership to meet with open minds. IBA President-Elect Don Lovett, chairman and president of Dixon National Bank, added that a new association should be membership oriented with the bank members and elected officers, not a governing board, responsible for the association's management.

Appearing before the membership of both associations during their recent annual meetings, Illinois Governor James Thompson urged the



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bankers to unite immediately. He challenged that "a strong, single voice within the industry is needed for the continued growth of progressive, modern banking in Illinois." Echoing the governor's concerns, Commissioner of Banks and Trust Companies Bill Harris pledged his effort and support to assist with the merger. He told both groups that the existence of two associations is not only wasteful but also "abusive of a policy developer's time." He also accused both groups of being guilty of "false starts" in taking credit for initiating the unity talks and said, "Fine, you guys are now even and now the talks should start with a clean slate."

At the time this article was being written, AMBI President Jim Watt had not seen a copy of the IBA resolution. He said the IBA president had telephoned the AMBI chairman notifying him of the mandate passed by the IBA membership. Mr. Watt stated he was disappointed in some of the conditions in the IBA resolu-

tion, but hopes that it would now be possible for the leadership of IBA and AMBI to sit down and develop some ground rules for the merger talks and to get them underway. □

Iowa News

The Iowa Independent Bankers have announced the addition of Silas Keehn, president of the Federal Reserve Bank of Chicago, and Richard Threlkeld, national correspondent for ABC Network News, New York, as speakers at the IIB annual convention July 22-24 at Okoboji.

CEDAR RAPIDS: Robert H. O'Meara has been promoted to executive vice president of Merchants National Bank, along with Dennis R. Haines and John R. Taylor, who were both promoted to vice president status. Mr. O'Meara has been with the bank since 1961, most recently as senior vice president in charge of the loaning function. Mr. Haines handles the bank's investment portfolio and Mr. Taylor operates the check processing center.

COUNCIL BLUFFS: Bruce E. Cramer has been elected vice president and commercial loan officer of First National Bank. He has been in banking the past nine years, serving as a commercial banking officer with the Omaha National Bank, Neb., prior to joining First National.

DYERSVILLE: Dale R. Luckow, president of Dyersville National

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Bank, & Associates of Dyersville have purchased Mechanicsville Bancshares, Inc., which owns 87% of the stock of Mechanicsville Trust & Savings Bank, from Vaughn and Bernice Hartzell. Mr. Hartzell has served as president of the bank the past 17 years. The purchase is subject to regulatory approval.

FARLEY: Funeral services were held June 7 for John A. Schrandt, director and vice president of the Farley State Bank. Mr. Schrandt first became a director with the bank in 1954 and has served as vice president since 1971.

OCHEYEDAN: With the approval of the Federal Reserve Bank of Chicago, Ocheyedan Bancorporation recently completed the purchase of over 90% of the common stock of the Ocheyedan Savings Bank. There were no changes in bank management. Principal stockholders of Ocheyedan Bancorporation are C.E. Spengler, Stephen J. Spengler and Paul R. Dorr.

Nebraska News

OMAHA: Donald R. Larson recently was appointed regional marketing representative for First National Bank of Omaha, working from the bank's Lincoln office. He previously was serving as vice president in the commercial loan division of a Lincoln bank.

SOUTH SIOUX CITY: Jack Sorensen, vice president of the Dakota County State Bank, has been elected executive vice president and to the bank's board of directors. He succeeds Bernie Moore, who will stay on as an officer in an advisory

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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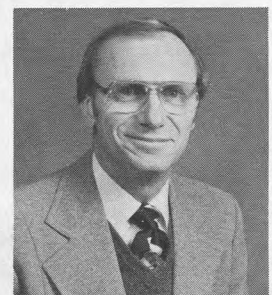
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NEW ISSUE

MOODY'S: A

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

\$1,100,000 WEBSTER CITY, IOWA Sewer Revenue Bonds, Series 1982

DATED: May 1, 1982

DENOMINATION: \$5,000

Both principal and semiannual interest (May 1 and November 1; first coupon due November 1, 1982) payable at the office of the City Treasurer, Webster City, Iowa.

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

MATURITIES					
	11¼ %			10¾ %	
\$ 40,000	May 1, 1983	8.40	\$100,000	May 1, 1990	10.50
55,000	May 1, 1984	8.70	115,000	May 1, 1991	10.75
60,000	May 1, 1985	9.00		11 %	
65,000	May 1, 1986	9.30	\$125,000	May 1, 1992	11.00
75,000	May 1, 1987	9.60		11¼ %	
80,000	May 1, 1988	9.90	\$140,000	May 1, 1993	11.25
90,000	May 1, 1989	10.20		11½ %	
			\$155,000	May 1, 1994	11.50

*Bonds numbered 114 to 220, inclusive, maturing in 1991-1994, inclusive callable for redemption in inverse order beginning May 1, 1990 or any interest payment date thereafter, at 101.5% declining to par.

LEGALITY TO BE APPROVED BY BELIN, HARRIS, HELMICK & HEARTNEY, ATTORNEYS DES MOINES, IOWA

The City of Webster City, the county seat of Hamilton County, is located in central Iowa 70 miles north of Des Moines. The City was chosen as "Main Street, USA" in national competition several years ago as the typical, prosperous community. It serves as the principal manufacturing and trading center for Hamilton County and the surrounding area. The City is surrounded by farmland which ranks as the fourth highest in value per acre for farmland (Hamilton County) in the State of Iowa (compiled by Iowa State University in 1980) and ranks among the top agricultural producing areas in the State. In addition, the City has become an important livestock marketing area recently with the completion of one of the most modern livestock exchanges in the Midwest. Daily capacity of the exchange is 10,000 head. The City owns and successfully operates an excellent municipal electric light and power system, sewage treatment system and waterworks plant and system. Some of the larger industries in or near Webster City include: Webster City Products Co., Division of White Consolidated Industries (washers, dryers, dishwashers); Nissen Packing Co. (beef and pork products); Hahne Printing Co. (commercial printing, magazines and catalogs); Arrow-Acme Corp. (die castings and machined parts) and Modern Farm Systems (grain storing and drying bins). Webster City has two Commercial banks with deposits exceeding \$88,703,000. The current population is estimated at 8,572.

These bonds are being issued to provide funds to refund outstanding sewer revenue pledge orders issued as payment for the construction of improvements to the Sewer Utility and for technical services incurred in connection with that improvement.

PROJECTED EARNINGS STATEMENT

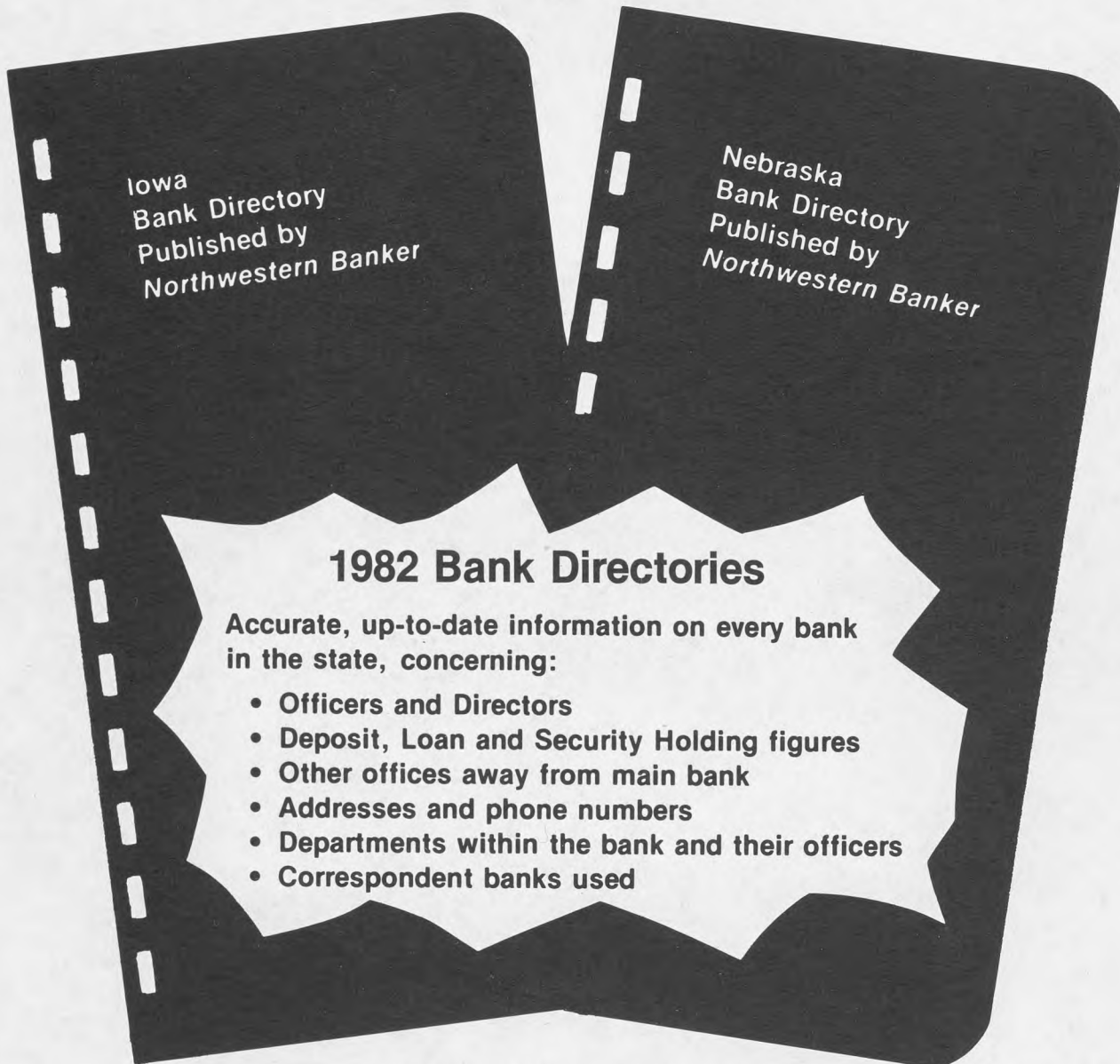
	1983	1984	1985	1986
Gross Revenue	\$449,500	\$462,250	\$475,400	\$488,950
Expenses	188,700	198,150	208,000	218,400
Net Revenues	\$260,800	\$264,100	\$267,400	\$270,550

COVERAGES

Average principal and interest	(Based on projected average earnings)	Maximum principal and interest	
Coverage of average requirement	\$172,053 1.54X	Coverage of maximum requirement	\$174,687 1.52X

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 are 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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capacity until August, when he will resign to take another position.

Minnesota News

BRAINERD: Gordon E. Winzenburg has recently joined Citizens State Bank as vice president in the commercial loan department. He assumes the loan department responsibilities of Tom Welle, who has accepted the position of president at International State Bank, International Falls. Prior to moving to Brainerd, Mr. Winzenburg was a vice president at the Princeton State Bank.

SHAKOPEE: Funeral services were recently held for F.A. Wieland, 70, a director and former president and chairman of First National Bank of Shakopee. Mr. Wieland joined the bank in the early 1930s and was a third generation Shakopee banker. He was elected president in 1963, actively serving as chairman the last several years until his retirement in April, 1981.

Illinois News

CHICAGO: Robert D. Gecht was elected president of Albany Bank & Trust Company, N.A. Mr. Gecht had been serving as executive vice president since 1981, before which he was vice president at Amalgamated Trust & Savings Bank, also in Chicago.

North Dakota News

FARGO: George W. Schwartz, president of First National Bank of Fargo, has announced the appointment of Ron Braseth as vice president, agricultural loans/correspondent banking and Gregg Sorensen, vice president, retail banking. Mr. Braseth joined the bank in 1976 as agricultural loan officer. Mr. Sorensen started in 1977 in the installment loans and real estate departments.

Wyoming News

KEMMERER: Jerry Greenfield, formerly vice president at First Wyoming Bank, recently accepted a position as president and chief executive officer at another Kemmerer bank, Fossil Butte National Bank, which was recently purchased by Affiliated Bank Corporation. Mr. Greenfield had been with First Wyoming Bank seven years.

LANDER: Paul F. Phillips has been promoted to the position of president and chief executive officer of Yellowstone State Bank. Mr. Phillips, who has been an officer of the bank since joining it in February, will succeed Orval F. Little, who has been named president of Central Wyoming Bank of Riverton.

WORLAND: Affiliated Bank Corporation of Wyoming and Don C. Davis and Robert L. Anderson, major shareholders in Stockgrowers State Bank, jointly announced an agreement in principle for acquisition of Stockgrowers State Bank by Affiliated. Under the agreement in principle, Affiliated will acquire all of the shares of Stockgrowers State Bank Co., Inc., which owns 94% of Stockgrowers State Bank, for a combination of cash, stock of Affiliated and assumption of debt of the Stockgrowers State Bank Co., Inc. The acquisition will be contingent on the execution of a definitive agreement and other conditions, including approval by the Federal Reserve Board.

Montana News

LEWISTOWN: John M. Carlson will be named executive vice president and managing officer of Midstate Bank of Montana, effective June 21. Joseph J. Friend will continue as chairman of the board and president of Midstate Bank. Mr. Carlson began his banking career in 1978 with First National Bank in Lewistown as a loan officer.

MISSOULA: George E. Nygaard has been promoted to vice president and senior commercial loan officer, second officer in the bank and secretary to the board.

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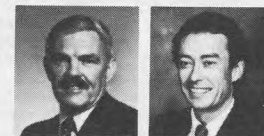
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PRESIDENT-CEO—\$18 million bank near Springfield, Illinois. Population 2,200. Must have lending background. Contact L. Wenzl (515) 277-9907, or write in confidence c/o Hawkeye-Capital Bank & Trust, E. 5th & Locust, Des Moines, IA 50307. (PA)

CHIEF EXECUTIVE OFFICER—A \$20 million bank located in western Illinois is seeking an individual with agricultural loan experience to become chief executive officer. This is an excellent opportunity for an individual with an agricultural loan background interested in managing a bank. Ownership has interests in several Illinois banks so that advancement opportunities are unlimited. Salary commensurate with experience and ability. Please send resume to file QBH, c/o The Northwestern Banker. (PA)

AGRICULTURAL LOAN OFFICER—Excellent career opportunity for seasoned lender with a strong Ag background. Degree preferred but not required. Resumes may be forwarded to: Personnel Officer, First Interstate Bank of Great Falls, P.O. Box 5010, Great Falls, Mont. 59403. (PA)

COMMERCIAL LOAN OFFICER with 5-7 years experience. Experience with loans to mid-six figures and higher is desirable. Degree preferred but not required. Resumes may be forwarded to: Personnel Officer, First Interstate Bank of Great Falls, P.O. Box 5010, Great Falls, Montana 59403. (PA)

American State Bank, Mason City, Iowa is seeking a **Commercial Loan Officer**. The applicant must have three years of lending experience as well as Operations experience. The position offers excellent opportunities with an affiliate of Hawkeye Bancorporation. Send a resume to George W. Meyer, President, American State Bank, P.O. Box 851, Mason City, Iowa 50401. (PA)

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Operations Person for western North Dakota bank \$23,000

Installment Lender for eastern Nebraska bank. Must have bank exp. \$23,000

Ag Lender for southeast South Dakota bank . Salary Open.

Marketing Person for northern Iowa bank, limited experience \$15,000

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Ag Lender in \$45 million bank, extensive experience in both ag and commercial loans \$32,000

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Installment Lenders with three or more years experience \$20,000 up

Operations specialist with \$100 million bank seeks job in Upper Midwest \$24,500

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CEOs now active in banks from \$10 million to \$300 million want to relocate in Upper Midwest \$35,000 up

Ag Lenders, entry-level and/or several years experience \$16,000 up

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