

Withholding Bill Takes New Twist

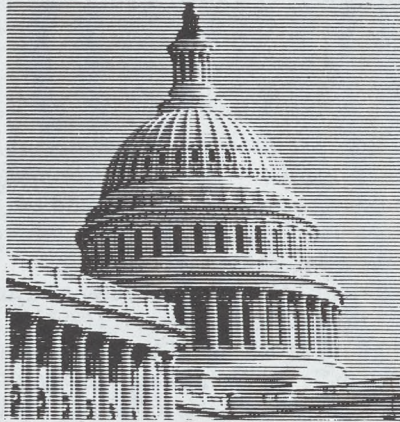
AREN'T politics fun? To prove that point, just follow the yellow brick road to the nation's capitol in Washington, D.C., and watch the deals as they're cut! For bankers, the current preoccupation is with the fate of the effort to delay or repeal the previously passed bill that would require withholding at source of 10% tax on interest and dividends. After ramming it down the throats of the nation's taxpayers, and the banking lobby that vigorously opposed it, the Senate later relented and voted to delay the effective date from July 1, 1983, to 1987.

The bill went to the House where Ways and Means Committee Chairman Dan Rostenkowski (D., Ill.) bottled it up in his committee, which gave it the security of being shielded by House tradition from the clutches of House supporters of the Senate delay compromise that was struck to save face for Majority Leader Sen. Robert Dole (R., Kan.) and President Reagan, who had said he would veto a repeal bill.

However, House supporters of the compromise who felt it would be wise to respond to the thousands of constituents who wrote to them and said, "Get rid of that bill," achieved an almost unheard of success. For only the second time in House history, they went through the House and obtained the necessary 218

signatures on a discharge petition that would force the bill from Chairman Rostenkowski's committee to the floor for a vote. The first time that could be done under established House procedures is May 23.

This delay offers the Chairman time to act on the bill and avoid the embarrassment of discharge. The Senate's four-year delay bill would,



as noted, save face for Sen. Dole, who vigorously opposed the bankers on their repeal and delay efforts, and would do the same for the President.

Enter politics!

Chairman Rostenkowski, who has been around the block a few times himself, has until May 23 to take action. At press time late last week it appeared that the Ways and Means Committee was well on its way toward repealing outright the with-

holding measure, instead of the face-saving compromise for the Republicans. Knowing that President Reagan has said he would veto any repeal of the withholding, it looks like House Democrats will tack their repeal bill onto the federal debt ceiling bill, which *must* be acted on by May 26 before adjournment.

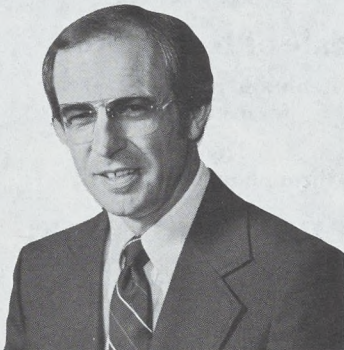
If the Senate then rejects the House repeal bill, the matter would have to go to a conference committee. If the Senate chose to accept such a measure, the bill would go straight to the President, with the critical federal debt ceiling bill, for his signature—or veto. The conference committee could be avoided and still work out a compromise through some very tricky, difficult parliamentary moves.

To make any impact consistent with his previous hard stand, Sen. Dole would be placed in the position of having to pursue the compromise the Senate approved; however, his choices are questionable at this point because the ball is in the House court, with the majority as "unfriendly" players.

Ah, politics, what would we do without that game? Tune in next week for the next chapter! □

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For Registration information call (605) 692-6145 or 800/843-9879 (EX, AK, HI, SD) or write Daktronics, Inc., P.O. Box 128, Brookings, S.D. 57006-0128.

Iowa News

DES MOINES: James Eiler has been named senior vice president - senior lending officer of United Central Bank, according to Robert G. Millen, president and chief executive officer. Mr. Eiler, who will have the responsibility for direction of the bank's commercial services group and management of the overall loan

portfolio, joined the bank in February, 1983. Previously he was president and chief executive officer of the First National Bank of Colfax, where he had been since 1980.

WATERLOO: Pete Petersen has recently joined the staff of Peoples Bank and Trust Holding Company as assistant vice president of human resources. Mr. Petersen previously served as human resources officer of First Bank of South Dakota, Rapid City, S.D., where he has been since 1969.

Nebraska News

Don G. Johnson was advanced to the presidency of the Nebraska Bankers Association for 1983-84 at the 86th annual convention in Omaha on May 5. Mr. Johnson is president of Farmers National Bank in Pilger. He succeeds Harold P. Stuckey, president, Lexington State Bank & Trust Company. Newly-elected president-elect is A.C. (Skip) Hove, Jr., chairman, Minden Exchange Bank. Mr. Stuckey was elected to a two-year term from Nebraska on the ABA Council. Ray Tiedje, president, Bank of Norfolk, was appointed to the new post of ABA state membership chairman. The two weeks of indoctrination for new NBA committee chairmen will be the last two weeks of June at Indian Hills Country Club in Beemer.

BLAIR: Robert J. Duden, executive vice president of the Washington

County Bank, has announced the promotion of John Abbott to vice president, commercial loans and marketing. Mr. Abbott has been with the bank over four years.

CRETE: William R. Fulton, president, City Bank & Trust Co., has announced the appointment of Tom Kozierek to vice president in the areas of operations and loans. Mr. Kozierek joins the bank from Midwest Federal Savings and Loan Association, where he was manager of the Crete office.

GRAND ISLAND: LeMoyné Monson has been promoted to vice president of First National Bank of Grand Island. Mr. Monson, who has been with the bank for 20 years, currently serves as electronic data processing coordinator and manager of the leasing department for Bankshares of Nebraska, Inc.

HASTINGS: Michael Jacobson, former head of agricultural lending for City National Bank and Trust, has been elected executive vice president and senior loan officer by the bank's board of directors. The promotion completes the management reorganization that has occurred at City National over the last 18 months.

LINDSAY: Mrs. Lorene Oberhauser, who joined the Bank of Lindsay in 1969, has been promoted to vice president. Succeeding her as cashier of the bank is Mrs. Geraldine Ditter, who has been assistant cashier. She joined the bank in 1972. The new assistant cashier is Mrs. LaVonne Nygren, an employee of the Bank of Lindsay since 1976.

STERLING: Adrian Falgione has been advanced to vice president of the Bank of Sterling, in charge of its

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Moody's: A1

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General Obligation Bonds

DATED: June 1, 1983

DENOMINATION: \$5,000

Both principal and semiannual interest (June 1 and December 1; first coupon due December 1, 1983) payable at the office of the City Treasurer, Fairfield, Iowa.

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

MATURITIES

	<u>8 1/2%</u>				<u>7.10%</u>	
\$60,000	June 1, 1984	5.25	\$ 95,000	June 1, 1990	7.10	
60,000	June 1, 1985	5.70		<u>7.30%</u>		
	<u>8%</u>		\$100,000	June 1, 1991	7.30	
\$70,000	June 1, 1986	6.10		<u>7 1/2%</u>		
	<u>6.30%</u>		\$110,000	June 1, 1992	7.50	
\$75,000	June 1, 1987	6.35		<u>7.70%</u>		
	<u>6.60%</u>		\$115,000	June 1, 1993	7.70	
\$80,000	June 1, 1988	6.60				
	<u>6.80%</u>					
\$85,000	June 1, 1989	6.85				

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The City of Fairfield, county seat of Jefferson County, is located in southeastern Iowa approximately 115 miles southeast of Des Moines. Fairfield serves as a commercial, financial, educational, employment and cultural center for the prosperous surrounding agricultural area. A very active Industrial Development Corporation, elected City officials and the Chamber of Commerce have for several decades encouraged industrial development. The result was a highly diversified economic base. A few of the larger employers include: Crane and Monorail Systems, Division of Acco Babcock, Incorporated (automatic overhead monorail handling equipment); the Dexter Company (domestic and commercial laundry equipment and one of the largest gray iron foundries in the Midwest); Fairfield Aluminum Castings Co. (sand and permanent mold aluminum castings); and Rockwell International Automotive Products Division (universal joints and drive line assemblies). Transportation is furnished by U.S. Highway 34, State Highway No. 1 and several all-weather farm-to-market roads. Commercial airline service is available in nearby Ottumwa and Burlington. The community is served by two commercial banks with deposits exceeding \$87,080,000 and a savings and loan association with deposits of \$26,278,000.

These bonds are being issued to pay a portion of the cost of constructing various improvements within the City and to refund outstanding warrants and accrued interest thereon issued as temporary payment therefor.

FINANCIAL STATEMENT

Actual Value Taxable Property, 1982	\$149,594,664.00
Assessed Value Taxable Property, 1982	117,629,162.00
Direct Debt, including this issue	966,000.00
Net Direct and overlapping debt	1,204,807.00

Population, 1980 Census: 9,428

Net Direct Debt:	\$102.46 per capita
Combined Net Debt:	\$127.79 per capita

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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FIRST NATIONAL LINCOLN

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management. His advancement follows the promotion of Jay Lovitt to president of the Johnson County Bank at Tecumseh. Mr. Falgione has been assistant cashier at the Johnson County Bank for the past two years, helping with the operation of the bank and in the lending department.

Minnesota News

MAPLE GROVE: James Heig, president of Norwest Bank Maple Grove, has announced the election of Thomas A. Dudich as vice president in charge of mortgage banking. He replaces Roger Helm, who has been elected assistant vice president of Norwest Mortgage, Inc. Mr. Dudich previously was with Union Bank and Trust, Minneapolis, and FBS Homes and First National Bank of Hutchinson.

MINNEAPOLIS: Richard B. Hume has been promoted to vice president and senior trust officer at F&M Marquette National Bank, according to Carl R. Pohlad, president. Mr. Hume previously was vice president of Marquette Capital Management Corporation, a wholly owned subsidiary of F&M Marquette. He will retain officership in that corporation but will also assume management responsibility for its profitability as well as for the trust department of the bank.

ST. PAUL: American National Bank recently announced the promotions of Robert B. Buck to senior vice president, finance and operations; Gary M. Senn to vice president and controller, and Duane G. Torfin to data processing officer. Mr. Buck joined American in 1975 as

assistant controller. Mr. Senn joined in 1980 also as assistant controller. Mr. Torfin joined in 1966, transferred to Fargo, N.D., and later rejoined as customer service manager.

Illinois News

CHICAGO: Albert F. Naveja has joined the Sears Bank and Trust Company as a senior vice president in charge of the corporate and international banking divisions within the banking group. He formerly was vice president of the international banking group of the Harris Trust and Savings Bank.

NAPERVILLE: Harris Bankcorp, Inc. and the bank of Naperville recently announced the signing of a letter of intent under which Harris would acquire 100 percent of the capital stock of Bank of Naperville. The agreement calls for a cash purchase transaction of \$12,731,000, or \$53 per share for each of the 240,208 Bank of Naperville shares. Located at 503 North Washington Street in west suburban Naperville, the bank also has a service facility at Aurora and Washington streets in Naperville.

South Dakota News

VERMILLION: Richard Lambert has been promoted to vice president of the Vermillion Branch of First Bank of South Dakota. Mr. Lambert transferred to Vermillion in 1979 as assistant vice president and assistant manager.

Montana News

BILLINGS: Don Hanson, vice president and cashier of First Citizens Bank, has received his certification as a CPA. Mr. Hanson began his

banking career as a staff auditor at Northwestern National Bank of Minneapolis in 1969.

GREAT FALLS: At First National Bank, Jere B. Davis has been appointed chief credit officer and James L. Purdy has been named manager of the commercial loan department. Promoted to assistant vice president status were: Deborah D. Ducas, marketing, and William J. Pledge, property and security.

Wyoming News

THERMOPOLIS: Louis Walrath, president of First National Bank, has been elected chairman of the board and chief executive officer. Succeeding him as president is Gary Jinks, executive vice president of the bank. Mr. Jinks joined First National Bank's staff earlier this year.

Colorado News

ARAPAHOE: James H. Hesman has been promoted to vice president of Colorado National Bank. Mr. Hesman has over 16 years of banking experience beginning with The Cattle National Bank in Seward, Neb., in 1967.

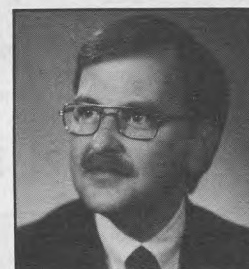
DENVER: G. Michael Moore has been appointed vice president and manager of the Denver Energy Office of Norwest Bank Minneapolis, N.A., (formerly Northwestern National Bank of Minneapolis). Mr. Moore will have responsibility for the division's oil and gas lending and investment activities. Prior to joining Norwest in April of this year, Mr. Moore was first vice president, corporate finance, of the Denver office of Rotan Mosle Inc.

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AG LENDER for central Iowa bank. Several years lending experience required. Operations and/or computer experience a plus. Send resume and salary history in strict confidence. Salary commensurate with experience. Write file TBT, c/o Northwestern Banker. (PA)

PRESIDENT—\$24 million bank in Fort Madison, Iowa. Must have lending background and ability to produce a high performance bank. Contact: Larry Wenzl, P.O. Box 1622, Des Moines, Iowa 50306. Phone: 515/244-5111. (PA)

Ag Loan Officer—Northwestern Illinois \$50 million community bank needs an Ag Loan Officer with minimum of 3-5 years experience. Excellent opportunity in a good rural community. Call Andy Rogers, First National Bank of Galena, IL. Phone: (815) 777-0344. (PA)

INSURANCE MANAGER WANTED: 500,000 agency in Mountain Lake, MN. Salary \$20,000 to \$30,000 plus commission. Experience needed. Call or send resume to: James G. Sneer, Farmers State Bank, Mountain Lake, MN 56159. Phone: 507/427-2422. (PA)

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POSITIONS AVAILABLE

CEO for central Illinois community bank of \$20 million. Must have good track record in lending and administration plus college degree. Salary Open.

Commercial Lender for eastern Iowa multi-bank holding company located in larger city. Must have extensive commercial loan experience. Salary to \$45,000

Senior Ag Lender for major Iowa bank. Must have experience in dealing with larger ag loans plus ag degree. Bank experience essential. Salary to \$45,000

Commercial Lender for major Iowa bank. Must have three or more years in commercial lending/documentation plus college degree. Salary to \$40,000

Chief Operations Officer for bank located in suburb of Twin Cities. Must know internal operations and be a good administrator. Salary to \$30,000

Commercial Lender for Wisconsin bank - a member of multi-bank holding company. Excellent future opportunities. Salary low \$30s

Ag Lender with two or more years of bank experience and operations background for northwest Iowa community bank. Must be oriented to smaller town and ag area. Salary \$28,000

Ag Lender for larger community in southern Minnesota. Must have banking experience of at least two years and college degree in ag. Salary to \$30,000

Ag Lender for eastern Iowa community. Should know operations. Salary \$25,000

Ag Lender for northern Illinois bank located in scenic area. Must be experienced in a community bank and be able to go right to work. Salary \$26,000

Operations person for southern Iowa county seat town. Salary \$23,000

Write or call Malcolm Freeland of Freeland Financial Services, Inc., 1032 Carriers Bldg., Des Moines, IA 50309. Phone 515/282-6462. Employer pays fee.

BANKERS AVAILABLE

CEO of high performance bank seeks new challenge with Upper Midwest community bank in or near a city of 10,000 population. Salary Neg.

Commercial Lender, age 36, over 10 years of experience with multi-bank holding company - proven track record - solid references. Salary \$38,000

Senior Ag Lender, age 40, Iowa State Grad., handles \$20 million portfolio with minimal charge-offs. Could be strong second man. Salary \$40,000

CEO heading community bank for major multi-bank holding company seeks position in Minnesota/Wisconsin area. Excellent references. Salary \$35,000

Commercial Lender, 40, over 10 years experience in \$80 million bank. Works heavily in inventory and accounts receivable financing. Salary \$35,000

Marketing Executive with commercial lending experience with major midwest bank. Salary \$40,000

Attorney experience in trusts and estates plus high performance investment record. Salary \$45,000

Ag Lender with over 20 years of experience and excellent record. Prefers central or southern Iowa. Salary \$28,000

Auditor with multi-bank holding company. Over 15 years experience - CPA degree. Salary \$36,000

Installation Lender with multi-bank holding company. Seven years experience and college degree. Prefer northern or central Iowa. Salary \$23,500

V.P./Cashier with heavy operations experience. Prefer eastern Iowa or Illinois location. Salary \$25,000

Ag Lender with Iowa State Degree and one year's experience with major bank. Salary \$17,000

Ag Lender with Iowa State Degree and seven years experience. Salary \$30,000

If you need qualified officer material, call or write Malcolm Freeland, Freeland Financial Services, Inc., 1032 Carriers Bldg., Des Moines, Iowa 50309. Phone 515/282-6462. Employer pays modest fee.

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POSITIONS AVAILABLE

OPERATIONS—\$50MM community bank. Handle internal operations, reports and personnel. Degree preferred. \$30,000

PRESIDENT—small rural bank close to larger city. Background in Ag lending and previous administrative experience desired. \$35,000

CORRESPONDENT OFFICER—bank operations and sales background preferred. Sixty percent travel involved with vehicle furnished. \$25,000+

CASHIER—affiliate of large Missouri holding company. Responsible for operations and accounting functions. \$28,000

COMMERCIAL LOAN—addition to staff of large suburban bank; 1-2 yrs. exper. with commercial loans and degree required. \$24,000

OPERATIONS/CONTROLLER—accounting degree and minimum 3 yrs. bank experience. \$28,000

AGRI LOAN—\$20MM rural bank needs experienced Ag officer to oversee lending function. \$26,000

Forward resume' and salary history. All inquiries confidential.

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