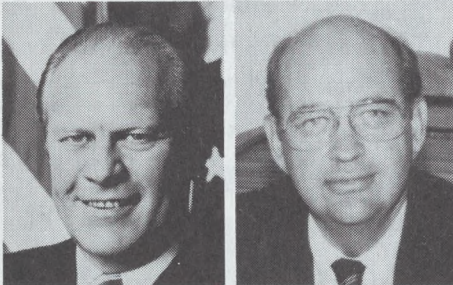


At ABA Convention in Honolulu—

Ex-Pres. Ford: 'Peace Through Strength'

WITH the applause of several thousand bankers and wives resounding through the Neal Blaisdell Center, former President Gerald R. Ford addressed the second general session of the American Bankers Association annual convention in



G.R. FORD

C.R. BRENTON

Honolulu October 11. Expressing strong support for President Reagan's determination to re-arm the nation as a protective measure, Pres. Ford called for, with great emphasis and emotion, "Peace through Strength."

His talk was one of eight major addresses to the general sessions on Monday and Tuesday. The convention was attended by approximately 12,000 persons.

Installation of officers also took place at the Tuesday morning session. C. Robert Brenton, president Brenton Banks, Inc., Des Moines, Ia., was advanced to the presidency of ABA, succeeding the extremely well-liked William H. Kennedy Jr.,

chairman of National Bank of Commerce in Pine Bluff, Ark., who presides in the coming year as chairman of the ABA Council. The new president-elect is James G. Cairns, Jr., president, Peoples National Bank of Washington, Seattle. Elected treasurer was Harry R. Mitiguy, president, Howard Bank, Burlington, Vt.

Any banker who was unable to attend the convention, or did not sit in on the general sessions, missed some excellent addresses and may wish to contact ABA to arrange for the purchase of tapes for selected talks (an entire set of tapes may be purchased for a flat fee). A more detailed report will be published in the November NORTHWESTERN BANKER.

Pres. Ford gave his wholehearted support to Fed Chairman Paul Volcker, who had spoken the previous day at the first general session, stating "He is doing a very superb job under the most difficult circumstances." He also called upon Congress to give the IMF its full backing and said the needed funding is crucial to this nation and the world.

World Conference Report

In describing a three-day conference he chaired recently in Vail, Colo., for some of the top financial leaders of the world and about 50 top U.S. businessmen, Pres. Ford reported "they all admired the United

States recovery, but had skepticism about its sustainability." He said they were all concerned about trade barriers and that the expansion of world trade was considered a basic for the developing nations of the world. The U.S. businessmen present all were willing to compete in this environment, he added, but on a fair basis.

Pres. Ford said further that concern was expressed at the conference about the \$700 billion debt of developing nations. Those in attendance at the meeting in Vail were nearly unanimous, he stated, in the opinion "that the International Monetary Fund, with U.S. support, is the only means of bringing fiscal discipline to these countries." They all felt that Mexico is doing a great turnaround, but were disappointed in Brazil.

Mr. Ford then went on to say that "the military challenge of the Soviet Union requires the United States to strengthen its strategic, as well as conventional, forces. This, "he said," will bring peace through strength."

"But the most interesting consensus," he continued, "was that the free world looks to and depends on United States leadership in all these undertakings to meet the challenge of the Soviet Union and the threat of communism around the globe. I was proud of our country; that it was rec-

PEACE THROUGH STRENGTH ...

(Turn to page 4, please)

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Bernie Kersey

Iowa News

The Iowa Bankers Association Marketing Committee is sponsoring the first annual Best of Iowa Bank Marketing competition to recognize IBA member banks for their outstanding industry efforts.

Any marketing program initiated and completed by a member bank between September 1, 1982 and August 31, 1983, can be entered in one of six categories: retail, commercial, agriculture, trust, institutional (name changes, bank openings, etc.), and community relations. Asset size groups have been established to allow banks to compete equally.

Three place winners will be named in six categories: newspaper, print, radio, television, outdoor, and spe-



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cialty advertising. Winners will be announced at the IBA Marketing Conference scheduled for February, 1984.

Entries must be submitted to the Iowa Bankers Association no later than November 15, 1983. Entry fee is \$25 for each program entered.

* * *

The Iowa Society of Certified Public Accountants is sponsoring a Banker/CPA forum entitled, "A Banker and a Regulator Discuss Deregulation," to be held November 9 at the Savery Hotel in Des Moines.

Paul Dunlap, president of Hawkeye Bancorporation, and Tom Huston, Superintendent of Banking, Iowa Department of Banking, will be the speakers for the forum. Both are uniquely qualified to speak about the opportunities and concerns arising out of deregulation.

The cost is \$15 and will include lunch which will be at 12:00 and immediately followed by the forum. For more information contact Iowa Society of CPAs, West Des Moines, (515) 223-8161.

* * *

A series of Insurance Continuing Education Seminars are scheduled to be held at five locations during November. Each seminar is approved for ten hours of continuing education credit by the Insurance Depart-

ment of Iowa, and will run from 8:00 a.m. - 6:00 p.m., with registration at 7:30 a.m.

Seminars will be held at: Hyatt House, Des Moines on Nov. 7; Hilton Inn, Sioux City on Nov. 9; Holiday Inn, Red Oak on Nov. 11; Red Fox Inn, Waverly on Nov. 15, and Holiday, Burlington on Nov. 17.

For information contact Jeanette M. Ellington, Iowa Bankers Insurance Services, Inc., 1-800-532-1423 or (515) 286-4371.

DES MOINES: United Central Bank has announced the election of Don Russell as vice president in farm management and Larry R. Cobb as senior trust investment officer. Mr. Russell previously was with Hawkeye Farm Management where he was chief executive officer. He started in his new position October 17. Mr. Cobb, for the past 11 years, has been with Valley National Bank in Des Moines.

FORT MADISON: Richard Reeder has been appointed vice president, commercial loans, at the Lee County Savings Bank, Mr. Reeder previously was employed by the Iowa Banking Department as the senior examiner headquartered at Mt. Pleasant.

HAYESVILLE: C.J. Mertz, president of the Hayesville Savings Bank has announced the promotion of Neal Conover to senior vice president, administration. Mr. Conover joined the bank in 1979. In addition, Paul Quam, formerly from the Home State Bank, Jefferson, has joined the Hayesville bank as vice president and ag service director.

NEW ALBIN: J.E. Welsh, 89, retired president of the New Albin Savings Bank, died October 1. Mr. Welsh had retired from the bank in January of this year following 63 years of service at New Albin Savings.

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In addition, if National Financial Services Corporation holds their securities, your customers are insured up to \$500,000 by the Securities Investor Protection Corporation (SIPC).

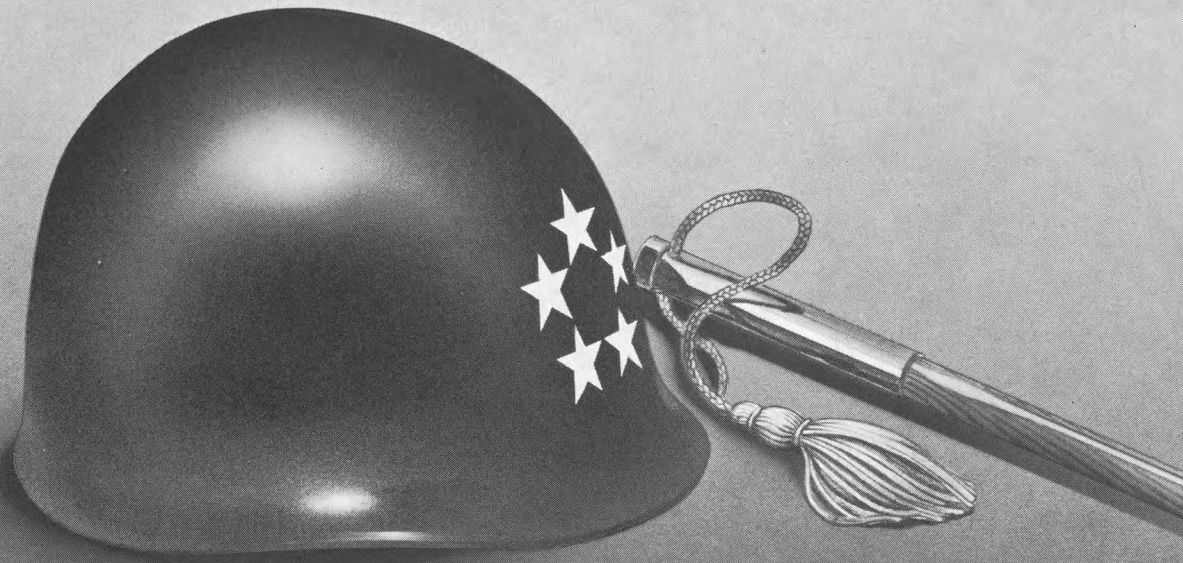
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\$18,000,000
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Academic Building Revenue Bonds, Series I.S.U. 1983
(Iowa State University)

DATED: November 1, 1983

DENOMINATION: \$5,000

Both principal and semiannual interest (January 1 and July 1; first coupon due July 1, 1984) payable at the office of the Treasurer of Iowa State University of Science and Technology, Ames, Iowa.

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

MATURITIES

9.50%			8.20%		
\$1,000,000	July 1, 1986	6.10	\$1,000,000	July 1, 1996	8.20*
1,000,000	July 1, 1987	6.40			
8.50%			8.40%		
\$1,000,000	July 1, 1988	6.70	\$1,000,000	July 1, 1997	8.40*
1,000,000	July 1, 1989	7.00			
1,000,000	July 1, 1990	7.20			
8.00%			8.50%		
\$1,000,000	July 1, 1991	7.40	\$1,000,000	July 1, 1998	8.50*
1,000,000	July 1, 1992	7.60	1,000,000	July 1, 1999	8.60*
1,000,000	July 1, 1993	7.70	1,000,000	July 1, 2000	8.70*
1,000,000	July 1, 1994	7.85	1,000,000	July 1, 2001	8.70*
1,000,000	July 1, 1995	8.00*	1,000,000	July 1, 2002	8.70*
			1,000,000	July 1, 2003	8.90*

*Bonds callable July 1, 1994 at 100% plus accrued interest plus a premium equal to ½ of 1%, but not to exceed 3%.

The Iowa State University is located in Ames in the central section of the State. The present campus includes about 1,730 acres with its central area landscaped as a natural park. Cultural and social amenities traditional to university life have been enhanced by the Iowa State Center. This complex of four buildings, which was financed entirely from gifts, grants and designated student fees, include: The C.Y. Stephens Auditorium, which seats 2,700 and has excellent acoustics for performances; The Fisher Theater which is used for drama and other cultural events; The Hilton Coliseum, with a seating capacity for 14,000 which is used for indoor athletic contests, mass meetings and arena-type entertainment; and The Scheman Continuing Education Building which has an auditorium, meeting rooms, food service facilities and office space to accommodate the University's continuing education program. The eight colleges into which the University is divided are: Agriculture; Design; Engineering; Education; Home Economics; Sciences and Humanities; Veterinary Medicine; and the Graduate College. In the past several decades, Iowa State University of Science and Technology retained its traditional preeminence in the practical arts and sciences and has expanded its research in electrical engineering and atomic physics. Presently, the Institute conducts basic research in nuclear energy and has conferred over 1,500 graduate degrees to students whose research was accomplished at the Ames Laboratory. The University has experienced fairly steady enrollment growth over the past decade with the 1983 Fall semester headcount of 26,020. These bonds are being issued to provide funds for the construction and equipping of an agronomy building addition and supporting utility services for College of Agriculture use on the Iowa State University of Science and Technology campus.

Available Student Fees and Institutional Income

Academic Year	Tuition and Fee Revenue (1)	* Average Annual \$6,465,595	* Maximum Annual \$9,903,145	General Institutional Income (2)
1983-84 Estimated	\$36,687,218	5.67 x	3.70 x	\$3,540,000
1982-83	32,051,580	4.96 x	3.24 x	3,456,196
1981-82	25,836,994	4.00 x	2.61 x	3,472,169
1980-81	22,949,836	3.55 x	2.32 x	3,450,925

Notes: (1) Pledged to Academic Building Revenue Bond debt service (including this issue and all outstanding parity issues) per the Bond Resolution.

(2) Income which has no restrictions or priorities and is available for Academic Building Revenue Bond debt service if tuition and fee revenue is inadequate to cover debt service requirements.

* Estimated

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 not still be available or may now be available at a price or yield different from that indicated above.

PEACE THROUGH STRENGTH ... (Continued from page 1)

ognized as the savior of the free world.

"I have since asked myself, 'Are we prepared to accept this role of world leadership?' I'm convinced we are! And I support our drive to achieve strength to preserve peace.

"I am aware also of the threat on the part of those who would make this a welfare state. In the early 1960s our defense costs took 45 to 48% of the budget, and entitlements took 25%. Now, those positions are reversed, and I remind my friends who advocate this pursuit that a government willing to give us everything we want is a government big enough to take from us everything we have!"

Pres. Ford said that in Great Britain "Margaret Thatcher got an overwhelming mandate to reverse that nation's social welfare policies; the same for Germany and our friends there. France elected the Socialist Mitterand and now they have a catastrophe in their finances, but they have stood firmly with us on NATO. The majority of public sentiment in these countries supports us, and the trend away from hatred of America is heartening, but this gives us a challenge and if we don't meet it, our allies will become discouraged and we will stand alone."

Issues to Test Character

He then listed "two issues to test our character and wisdom. The first is to pursue sound fiscal policies to be strong. The second, strengthening and modernizing our military strength must be solved simultaneously and interchangeably. We can't do one without the other. I be-

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lieve strongly that we must re-build our Army, Navy and Air Force to meet and contain any contingency. With some minor changes, I support President Reagan's plans.

"I support the new B-1 bomber replacement program. We need the MX-1 missiles. We must expand the Navy from 450 to 600 capital ships. I just as strongly support negotiations for control of long-range and medium missiles. When I met with Mr. Breshnev we sought at Vladivostok to achieve peace without war. I can tell you we kept up our guard while I was there!

"President Reagan is doing the same to re-build our strength, while negotiating for peace.

"Fiscal control likewise is important. The most serious item is our deficit of about \$200 billion. Uncle Sam in a 12-month period spent \$800 billion, took in \$600 billion and borrowed \$200 billion, or 25%! That might be OK for one year, but for several successive years it's catastrophic. Since 1980, government expenditures have hemorrhaged—\$581 billion in 1980, \$661 billion in 1981 and \$730 billion in 1982, and now \$800 billion.

"We haven't been able to cut the budget, but President Reagan has reduced the increase to 5%. We *have* to keep the lid on."

Pres. Ford also discussed the constitutional amendment to balance the budget, stating "it won't work. It's full of loopholes and I know if there *is* one, Congress will exploit it. Even if approved today, it wouldn't be effective for five years. So, the real answer is election of those Democrats or Republicans who will stand up strong and tall and vote against the pressures and vote no to increased expenditures. And when you find them, *support* them! Tell them so."

Optimism for Future

In concluding, Pres. Ford said with a warm smile, "I'm *always* an optimist, even though we have a litany of problems. The dark economic clouds are clearing. If we look back two and a half years to the dark conditions when President Reagan took over we see double digit inflation, high interest rates, falling business and other adverse conditions.

"I feel our bright American future will prevail. Our nation was born in strife—13 states and three million people with courageous standards. We built a nation. We fought a war within ourselves and healed. We fought two world wars and then

helped friend and foe alike to re-build. We've had tough times, but we faced them. Our forefathers faced their problems and didn't lose hope!

"Under our system we'll have hot political campaigns, but let's remember to only singe and not burn! Let us remember our unwritten compact of respect for others and their opinions." □

ABA, IBAA Both Object to Demand Deposit Interest

Rowland J. McClellan of the American Bankers Association and Noel Estep of the Independent Bankers Association of America both told the House Banking Subcommittee on Financial Institutions that legislation to allow payment of interest on demand deposits, if enacted by itself, would hurt the very people it is intended to help.

Mr. McClellan, chairman and president of Bank of Wisconsin, Janesville, said "further increases in lending rates will contribute to an increase in the number of problem loans, particularly in the sensitive small business and farm sectors." He had estimated earlier that at his bank he would have to raise lending rates by 45 basis points to offset interest on demand deposits.

Mr. McClellan listed four major impediments limiting banks' ability to adjust to these increased costs: Inability to offer a wider range of financial services and thus compete; usury ceilings imposed by some states; the implicit tax on banks through required non-interest bearing reserves, and the large number of bankruptcies resulting from abuse of bankruptcy laws.

Mr. Estep, president of Southwest National Bank in Wichita, Kan., said the proposal would slap some \$20 billion in new annual interest costs on banks at a time of record high problems. He told the subcommittee, "Community banks do not get IMF intervention when our loans to farmers or small businesses go bad. We are not eligible for the thrifts' net worth assistance program. We pay a higher effective tax rate. And we are now asked to pay market rates and compete against these competitors who are protected by government action from the full range of market risks and discipline."

Nebraska News

HASTINGS: Edward B. Cosgriff, chairman and president of City Na-

tional Bank and Trust Company from 1956 to October, 1973, died October 11 at his home in Las Vegas, Nevada, where he had resided since his retirement from banking in 1973.

LINCOLN: Omaha National Corporation of Omaha announced recently its intention to make a cash offer at \$40 per share for up to 775,000 of the common stock of First National Lincoln Corp., or approximately 45% of the outstanding shares. Omaha National Corporation's principal subsidiary is Omaha National Bank, Nebraska's largest bank \$1 billion assets, while the Lincoln holding company's main subsidiary is First National Bank & Trust Co. of Lincoln, the state's second largest bank \$787 million assets. John D. Woods, chairman and CEO of Omaha National, said if the merger of the two banks proceeds as discussed earlier, they will be joined in a multi-bank holding company to be named Firstier, Inc. Any First Lincoln stockholders not wishing to accept the \$40 per share offer will receive .85 shares of Firstier common stock; Omaha National stock will remain as one share of common in the surviving company.

MAYWOOD: The board of directors of Farmers State Bank has elected Max Chehey president. Roger Thuman, former president, was elected chairman. Mr. Chehey has been with Farmers State since 1945, most recently as executive vice president and cashier which he was elected to in 1979 when Mr. Thuman became semi-retired.

OMAHA: John M. Shonsey, board chairman of American National Bank, has announced the election of Harold G. "Hal" Haver as president and chief executive officer of the bank. Mr. Haver and Allen G. Lozier, chairman of the board of the Lozier Corporation, Omaha, have been elected to the bank's board of directors. Robert L. Zabawa, former

president of American National, has been named to the newly created post of assistant to the president. Mr. Haver is a 27 year veteran of the banking industry, most recently serving as president of United Central Bank and Trust in Mason City, Iowa.

Minnesota News

NEWPORT: Town & Country Bank has announced the election of Kathleen A. Krause as vice president and manager, mortgage banking services. Ms. Krause has been involved in the mortgage banking industry in the Twin Cities for a number of years and most recently was associated with First Bank St. Paul as manager/real estate officer of its home loan division.

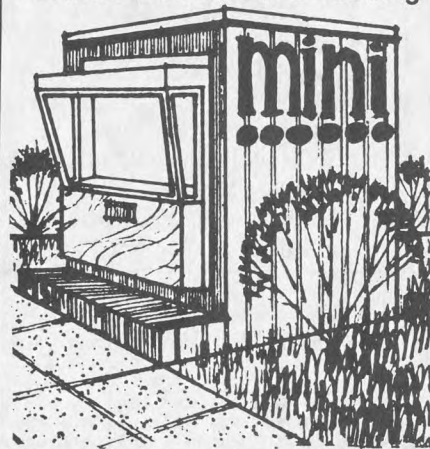
RED LAKE FALLS: O.P. "Bud" Gjerdingen, president of the Red Lake County State Bank, has sold his interests in the bank to Glenn A. Solsrud. Since 1970, Mr. Solsrud has been majority stockholder of the Peoples State Bank of Augustana. According to Mr. Solsrud, present management and staff will continue to operate the bank with Mr. Gjerdingen assisting during the interim.

Illinois News

CHICAGO: Donald D. Thornburg, chairman and president of Sears Bank and Trust Company, has announced the promotion of Rhea Moody to vice president, credit administration. Named assistant vice presidents were: Paul L. Carson, metropolitan banking; Barbara K. Doherty, travel center, and Michael J. O'Connell, secured lending.

EVANSTON: Elizabeth Soter has been promoted to senior vice president at the Evanston bank. Mrs. Soter, who has been with the bank since 1969, was serving as vice president of consumer loans, retail banking and marketing and recently

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assumed full responsibility for the bank's commercial loan department operations.

Wyoming News

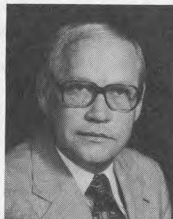
RIVERTON: Dennis Heckart has been promoted to executive vice president of Riverton State Bank, according to Alvin Sparky Olson, president. Mr. Heckart is a graduate of the University of Wyoming and has had 12 years banking experience.

Montana News

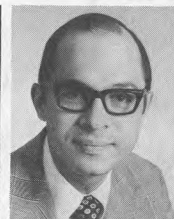
BILLINGS: Under terms of a recent agreement, Security Banks of Montana and Commerce Bancshares of Wyoming, Inc., Sheridan, will be joining First Interstate Bancorp, a Los Angeles-based multibank holding company, and have access to First Interstate services. Existing management and ownership will be retained with the 11 affiliate banks adopting the First Interstate name sometime next year.

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EXECUTIVE VICE PRESIDENT retiring Central Iowa Bank of \$11 1/2 million. Three to five years experience necessary. Operation: loans and insurance. Excellent opportunity. Write file VBI, c/o Northwestern Banker. (PA)

VICE PRESIDENT needed for independent bank in university town in southeast Wyoming. Good opportunity for ambitious, hard-working, and knowledgeable individual. Send resume and salary requirements to Chuck Kragel, president, Box 1027, Laramie WY 82070. (PA)

AG REPRESENTATIVE \$20 million bank in SE Iowa. Some experience desired. Salary commensurate with experience. Send letter with resume to file VBG, c/o Northwestern Banker. (PA)

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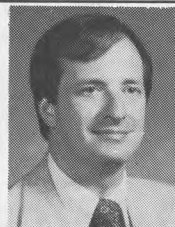
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