

NORTHWESTERN Banker Newsletter

Vol. 13 No. 25

Des Moines, Iowa

October 8, 1984

Government Actions Affect Banking

IT APPEARED late last week that no compromise agreement would be reached between the House and Senate on any kind of bare bones banking bill or a temporary moratorium that would prevent chartering of non-bank banks until the next Congress takes up the matter.

Sen. Jake Garn (R., Utah) chairman of the Senate Banking Committee issued on October 3 a "we'll be back in the next session" statement, affirming his commitment to pushing for expanded powers for banks and a closing of the non-bank loopholes. As reported here last week, Rep. Fernand St. Germain, chairman of the House Banking and Finance Committee, had given up a week earlier in even seeking a compromise of some kind between his bill to close the loopholes and the Senate's bill to do the same but also with expanded powers. Rep. St. Germain's sudden decision killed the legislation.

Both Congressmen put the Comptroller of the Currency and non-bank charter applicants on notice that when they do get around to the official legislation, they will impose a retroactive provision that will make void any charters issued after mid-1983.

It was reported in Washington that the Comptroller's office, which earlier in the year had imposed its

own moratorium on non-bank bank charter issuance until after the Congress adjourned this fall, would begin processing those applications on hand. It was not known whether the Comptroller would adopt an aggressive stance that would speed through the pending applications or, if in view of the announced Congressional intent to pursue action in January, he would stall further with the "processing" procedure.

Farm Program Discussion

On another front involving the nation's banks, Under Secretary of Agriculture Frank Naylor was in Des Moines October 2 to participate in a statewide teleconference conducted by the Iowa Bankers Association for nearly 1,000 persons representing the Iowa banks, PCAs, Federal Land Bank offices and FmHA districts. Mr. Naylor reviewed in detail the farm assistance program put together by Secretary of Agriculture John Block, Mr. Naylor and their staff and announced September 17 by President Reagan.

That program has four main points, as outlined in the September 24 *Weekly Newsletter*.

1. FmHA will agree to "put on the shelf" 25% (or up to \$100,000) of a farm operator's FmHA direct loan for a period of up to five years at no interest.

2. A loan guaranty pool of up to

\$650 million will be provided by FmHA for banks and other private lenders—*provided* the lender agrees to write-off 10% or more of the distressed borrower's note owed the institution, provided the reduced balance will cash flow.

3. Formation of county committees to assist lenders and farmers in debt restructuring plans for affected farmers, with the aim of returning the operators to profitability.

4. FmHA would be authorized to contract with lenders to handle and process necessary paperwork, utilizing its Approved Lender Program.

The one-day teleconference provided an array of talented ag speakers from banking, the private sector, government and the ag colleges. About two-thirds or more of the 1,000 attendees at the 14 sites were from Iowa banks. The rest were from the PCA, Land Bank and FmHA offices. The conference was closed to the press, thus affording a frank exchange of views between banks and their competitors. □

Iowa News

The Iowa Bankers Association Consumer Lending/Retail Banking Conference has been set for October 24-25 at the Hotel Savery in Des Moines. The two-day conference agenda includes roundtable discussion, general sessions and concurrent workshops.

Wednesday's speakers include Dennis McCuiston of McCuiston &

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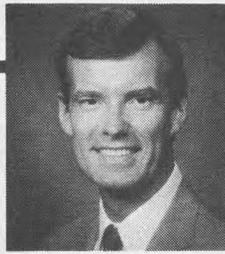
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Associates, a 20-year veteran of banking as president of the American Bank in Irving, Texas, and vice chairman of Commercial National Bank in Dallas. Luncheon speaker is Jack Jackson, chairman of Jack Jackson and Associates. Three concurrent workshops will be offered in the afternoon including: "Credit Analysis: A Sales Tool," "Servicing the Customers of the 80s" and "Telemarketing for Retail Banking and Commercial Lending."

A session on financial counseling will lead off the Thursday morning session followed by a compliance update by Kathy Giles, IBA compliance coordinator, and a talk by Wes Ehrecke, IBA government relations/agriculture director, on "The Banker as Lobbyist."



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The October meeting of the Northwest Iowa Group of the National Association of Bank Women will be held Wednesday, October 10, at 5:00 p.m. at Heibers in Battle Creek.

The program will be presented by Margaret Lindquist, vice president and investment officer, Montgomery County National Bank, Red Oak, and state council chairman. The meeting will be hosted by Phoebe Treiber of Farmers State Bank in Danbury and Jean Hartman, First Trust and Savings Bank, Anthon.

COLFAX: John Goodenow has been elected president and Jerry Piper executive vice president and chief operations officer of First National Bank. Dean Schantz, formerly the bank's president, has resigned to pursue other interests. Mr. Goodenow, currently a director of the bank, formerly was with the FDIC and is also serving at the present time as chief executive officer of several Iowa banks. Mr. Piper moved to Colfax from Grand Island, Nebr., where he was a vice president of the Omaha National Bank.

DUBUQUE: Donald A. Kimmel has been elected executive vice president in commercial lending at American Trust & Savings Bank. Mr. Kimmel previously was executive vice president and cashier at United Central Bank & Trust Co., Mason City.

FORT DODGE: J.P. Mansfield III has been named president and chief executive officer of United Central Bank here. Mr. Mansfield, who also serves as a director, joined the bank in April of this year. He succeeds Jim Hughes, who resigned. Prior to joining United Central Bank, Mr. Mansfield was with First Bank Minneapolis, Minn., and has been affiliated with First Bank System for 12 years.

FREDERICKSBURG: Mel Martin has joined the staff of Northeast

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Iowa National Bank as vice president. Currently at the Fredericksburg office, he will eventually be responsible for operations of the new Sumner facility. Mr. Martin joins the bank with eight years of financial experience at Production Credit Association and experience in farm operations and insurance.

Nebraska News

COLUMBUS: Lloyd Lunder has been named president of the Platte Valley National Bank. Formerly vice president of the Dundas State Bank in Dundas, Minn., Mr. Lunder started in the banking business in 1963. He succeeds former bank president Timothy Rowan.

IMPERIAL: Doug King has been named president of Chase County Bank & Trust Co. in Imperial. He replaces John Adams, who recently resigned to maintain and resume other business interests. Mr. King has been affiliated with the bank since April, 1983, and prior to that time was with Ravenna Bank in Ravenna.

Minnesota News

The Minnesota Bankers Association announced last month the election of Larry L. Gilb, president, First Bank Duluth, to represent MBA District 8 on the MBA board of directors. Mr. Gilb was recommended by District 8 officers to serve the remainder of the term left available by the retirement August 31, of Dennis Dunne, from Norwest Bank Duluth, who was elected to serve a three year term on the board in June, 1982.

BLOOMINGTON: American State Bank of Bloomington has announced the election of Robert J. Facente Jr. as executive vice president. He joined the bank in 1976 as vice president.

DORSET: Farmers State Bank of Dorset officially changed its name October 1 to Northwoods Bank of Minnesota, with offices in Dorset, Park Rapids and Nevis. In his announcement, Mark Hewitt, president, stated that only the bank's name would change. There will be no change in ownership.

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IRA AGENDA (Essentials)

The IRA seminar's purpose is to furnish a comprehensive explanation of IRA rules, regulations, administrative requirements & procedures & marketing issues. The seminar is directed towards financial institution personnel who work with IRAs. The changes mandated by the Tax Reform Act of 1984 (TRA-84) & the Retirement Equity Act of 1984 (REA-84) will be thoroughly discussed and illustrated. These topics will be covered in detail.

QUALIFIED PLAN AGENDA (Formerly HR-10 KEOGH)

The purpose of the qualified plan seminar is to provide the BASICS of qualified plans in an easy to understand manner. After this seminar an individual should have the information needed to advise whether and in what manner a financial institution should seek pension deposits by offering pension services. HELP! Business customers are and will be looking for someone to help them with their pension needs. Every pension plan in the United States must be updated to comply with these major law changes: (1) The Tax Equity and Fiscal Responsibility Act of 1982 (TEFRA); (2) The tax Reform Act of 1984; and (3) The Retirement Equity Act of 1984. All three laws make significant changes in qualified plans.

Dates and Locations:

October 24, 1984	Waterloo, IA	Conway Civic Center
November 5, 1984	Omaha, NE	Holiday Inn 72nd St.
November 7, 1984	Storm Lake, IA	Harbor House
November 19, 1984	North Platte, NE	Holiday Inn I-80
November 20, 1984	Grand Island, NE	Holiday Inn
November 27, 1984	Des Moines, IA	Savery Hotel
November 29, 1984	Iowa City, IA	Highlander

Fees:

\$85 for first registrant
\$75 for each additional registrant

Seminar Schedule:

Registration - 8:15
Seminar Begins - 9:00
Morning Break - 10:30-10:45
Lunch - 12:00-1:15
Conclusion - 4:00



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MINNEAPOLIS: Catherine Whitaker Van Velzen has joined First Bank System, Inc. as vice president and manager of human resources for the financial services division. She most recently served as an area marketing manager for Burger King Corporation.

ST. PAUL: Arthur J. Smith has joined First Bank St. Paul as vice president of capital markets and treasury. Prior to this position, Mr. Smith served as assistant treasurer for the Dayton Hudson Corporation.

ST. PAUL: American National Bank has announced that James A. Russell, vice president, has been appointed the manager of the correspondent banking department. He joined the bank earlier this year with over 20 years of correspondent banking experience.

ST. PAUL: Michael T. Zenk has joined Metrobank St. Paul as vice president. For the past six years, Mr. Zenk was an officer of Riverside Community State Bank. Metrobank St. Paul is part of the Metropolitan Bank Group.

Illinois News

CHICAGO: Michael C. Keeling was recently elected senior vice president, operations, and Carl A. Jansen, vice president, commercial lending, announced Richard T. Schroeder, president and CEO. Prior to joining the bank in 1981, Mr. Keeling was a vice president with American National Bank, Chicago. Mr. Jansen, who joined the bank in 1982, will have primary responsibility for the bank's real estate division.

Wisconsin News

HAMMOND: Dale Crowley has been elected executive vice president of Hammond State Bank. Mr. Crowley previously served at banks in Wilmont and Fulda, Minn. In making the announcement, John Huss, chairman of Hammond State Bank, announced that Mr. Crowley will eventually be elected president, succeeding Bob Burke, who plans to retire in a few months.

South Dakota News

ABERDEEN: Richard Klein has been elected vice president and manager of the installment loan department at First Bank Aberdeen. Mr. Klein joined First Bank System in Aberdeen in 1958 while attending school. He has also served at First Bank affiliates in Austin and Virginia, Minn., and Bismarck, North Dakota.

SIOUX FALLS: The consolidation of South Dakota's four Norwest banks into a single national banking association became official October 1. The consolidation involved Norwest affiliates in Aberdeen, Black Hills, Sioux Falls and Watertown and their branches. C.P. (Buck) Moore is chairman and chief executive officer of the consolidated bank and will also continue to serve as president of Norwest Corporation's region VI.

North Dakota News

The North Dakota Bankers Association Consumer Credit Conference—"Lending—Setting New Trends"—will be held November 14-15 at the Holiday Inn, Fargo. Registration will run from 11:00 a.m. to 1:30 p.m. on the 14th. The conference will open at 1:00 with a talk on "Variable Rate Lending" by Steven Hite, vice president, Huntington National Bank, Columbus, Ohio. Following a short break, there will be small group discussions with topics to be announced. The last presentation of the afternoon will be on "Lending to Executives," speaker

to be announced.

On the 15th, the morning session will consist of two presentations on "Collections and Repossessions." The first, by Keith C. Magnusson, associate director/staff counsel, NDBA, will be on the legal aspects. The second talk, by Richard L. Raymond, senior vice president, First Bank, Sioux Falls, and Dave McAdoo, American State Bank & Trust Co., Williston, will be on how to do it. Following a break at 10:00, Kathy Fischer will conclude the morning with a talk on "Creative Stress Management." Ms. Fischer is a human resources consultant from Des Moines.

For more information contact the NDBA office in Bismarck.

DICKINSON: Dennis White, executive vice president, has been promoted to the additional post of chief executive officer of Liberty National Bank and Trust Co. and Richard Kingsley has been hired as a vice president. Mr. White has been with the bank the past five years. Mr. Kingsley previously was a bank examiner with the FDIC and has had other banking experience.

FARGO: Gary Gibson, previously vice president, cashier and chief operations officer of First Bank Helena, Mont., has been promoted to senior vice president at First Bank Fargo, effective October 15. He will also assume other additional responsibilities to the Southern North Dakota region. Prior to joining the Helena bank, he had ten years experience at First Security Bank in Bozeman.

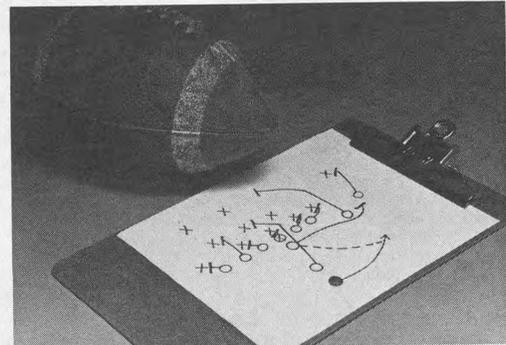
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INSURANCE MANAGER—Immediate opening for experienced insurance agent. Base salary plus commission. Replies confidential. Send resume to: **Frank Osowski, EVP, National Bank of Canby, Box 70, Canby, MN 56220.** (PA)

SR. LOAN OFFICER/ADMINISTRATOR—\$22 million bank, southeast Wyoming. Salary negotiable with ability. Past experience as strong collector and administrator required. Operations, personnel desirable. Contact file WCD, c/o Northwestern Banker. (PA)

SENIOR VICE PRESIDENT—The individual will supervise all loan departments. Requires Bachelor's degree plus minimum five years' lending experience. Salary commensurate with experience plus excellent benefits. Excellent career opportunity. Contact: **Steve Aldahl, President Hawkeye Bank and Trust, P.O. Box 4068, Spencer, Iowa, 51301. Member Hawkeye Bancorporation. Phone 712/262-1940.** (PA)

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V.P.—(Soon to be #2) in \$60mm independent E. IA bank. Take charge of \$25mm loan port. (primarily ag loans; very good shape). Requires min. of 7 yrs. bank ag lending exper., strong in analysis and cash flows; a conservative lender. Stock ownership available. To \$60K

V.P.—Head and develop small ag dept. in \$40mm E. IA. bank near metro area. 10 yrs. ag bank exper. required. To \$50K

AG LOAN OFF—In mid-size major hold. co. bank in central IA. 5-10 yrs. bank exper. To \$40K

V.P.—To manage \$25mm ag bank. Requires min. of 5 yrs. bank exper., strong in ag lending, some operations exper. and supervisory skills. Central IA. To \$45K

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PRESIDENT, \$35mm bank, population 6,000 to \$50,000

COMMERCIAL, SENIOR VICE PRESIDENT, \$140mm bank, 95,000 pop. OPEN

ALL AROUND Lender, \$30mm bank, 12,000 population OPEN

EXECUTIVE VICE PRESIDENT, \$125mm, population 160,000 + + \$50,000's

EXECUTIVE VICE PRESIDENT, \$15mm, metropolitan area \$35,000

COMMERCIAL LENDER, \$65mm bank, 15,000 population \$30,000's

COMMERCIAL LENDERS (Large Texas bank) OPEN

Financial Careers

COMMERCIAL LOAN OFFICER for \$50 million Iowa bank Salary to \$45,000

EVP for \$30 million bank in Northwest Iowa Salary to \$40,000

NUMBER TWO person for major bank in Northern Iowa Salary open

CEO for eastern South Dakota community bank Salary to \$35,000

NUMBER TWO person for major southern Iowa bank. Requires strong commercial lending experience and college degree Salary to \$60,000

NUMBER TWO person for \$60 million central Iowa bank. Must be ag-oriented with good commercial experience Salary \$40,000+

CEO for small community bank in north central Iowa Salary low \$30's

SR. AG LENDER for major Illinois bank. Must be experienced in working with large ag business customers and larger ag credits Salary to \$49,000

NUMBER TWO for major Iowa bank. Must have proven commercial loan record. Salary open.

CEO for \$20 million central Iowa bank Salary open

COMMERCIAL LENDER for major Illinois holding company bank. Must have experience with large credit lines Salary open

We have many other opportunities. Call or write Malcolm Freeland or Cy Kirk at Freeland Financial Service, Inc., 1010 Equitable Building, Des Moines, Iowa 50309. Phone 515/282-6462. Employer pays reasonable fee.

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COMMERCIAL LOAN - \$50MM suburban bank located in major midwestern metro area. Assist senior loan officer with commercial portfolio. \$32K

PRESIDENT - \$30MM community bank within fifty miles of large city. Requires commercial and ag loan experience. \$45K

AGRI-LOAN - \$25MM community bank. Need ag loan background with some exposure to instal. credits. \$25K

PRESIDENT - \$35MM community bank. Majority of portfolio in commercial and consumer credits. Prefer CEO experience. \$46K

Additional career opportunities available for experienced bankers.

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