

NORTHWESTERN Banker Newsletter

Vol. 13 No. 27

Des Moines, Iowa

October 22, 1984

Interstate Banking Issue Discussed

THE subject of regional interstate banking continues to surface among legislative bodies in upper Midwest states. Last Friday, October 19, at the request of Wisconsin State Representative Tom Loftus, the National Conference of State Legislatures conducted a meeting in Milwaukee attended by approximately 100 state legislators and bankers from eight states.

The purpose of the meeting, according to the NCSL letter of invitation, was "to discuss midwest regional banking options and opportunities." Legislators, bankers and bank association representatives were invited from Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, Ohio and Wisconsin. The topic of regional interstate banking has surfaced in legislatures of some of those states. In Minnesota, for example, the Governor has strongly promoted it, but was defeated in the past session.

The first such regional conference was called by a Nebraska legislator earlier this year; however, Nebraska was not included in this conference.

Registered for the October 19 meeting at the Market Plaza Hotel in Milwaukee were the following from Minnesota:

Senators Betty Adkins, William Belanger, Michael Freeman and Eric

Petty; Representatives Bernard Brinkman, Lon Heinitz and Wesley Skoglund; John Jackson, general counsel, Minnesota Bankers Association; Norb McCrady, executive vice president, and Larry Redman, both with Independent Bankers of Minnesota; Mark Conrad, Pam Berkwitz and Bill Kelly, Norwest Corporation; David Heizer, Lisa Lebedoss, Becky Malkerson, Ron Pratt and Sherrill Rantala, First Bank System; David Dahl, Fed Bank of Minneapolis; Ross Kramer, Randolph Morris and Sandra Neren, attorneys, Messerly, Roe & Kramer, Minneapolis.

Registered from Iowa were: Senators Cal Hultman, Edgar Holden, Bill Hutchins, George Kinley and Jack Rice, Representatives Kay Chapman and Hugo Schneckloth; Bill Logan, president, Bruce Meriwether, president-elect, and Wes Ehrecke, government relations director, all with Iowa Bankers Association; Richard Berglund, executive vice president, Iowa Independent Bankers; Mick Gutttau, president, Treynor State Bank; Forbes Olberg, Iowa Development Commission; Ronald Rowland, legal counsel, Legislative Service Bureau of Iowa legislature; Stephen Byrnes, Norwest Corporation, Des Moines, and James West, attorney, Des

Moines.

Nebraska Action

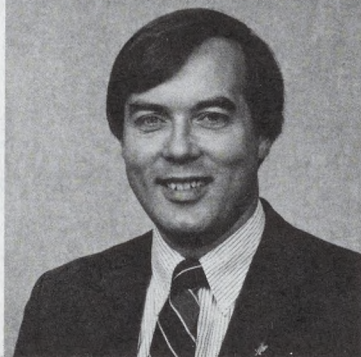
In the meantime, the Nebraska Bankers Association is pursuing action of its own.

As a follow-up to its survey to determine membership interest in discussing interstate banking, the NBA has scheduled a special conference for Friday, November 16 at the Kearney Holiday Inn. It will run from 9 a.m. to 4 p.m.

The conference will be limited to chief executive officers or their designated representatives of Nebraska banks only.

The NBA executive council members voted at their September 27 meeting in Kearney to conduct the survey. Within a short time, NBA had replies from 182 banks, or 40% of the membership, and 177 of them, or 97% of respondents, said they believe interstate banking is an appropriate issue for the NBA to concern itself with at this time. In addition, 158, or 87% of those replying, stated they would attend such a conference.

Based on the overwhelming immediate response, the NBA administrative committee decided to go ahead with the conference at once. It will be organized along the lines of the ABA Leadership Conferences, with presentations pro and con slated during the morning session, then, following lunch, participants



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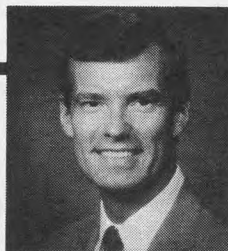
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will be divided into smaller groups to discuss the issue in an effort to gain a consensus. This will form a recommendation for consideration and potential action by the NBA executive council.

The issue of interstate banking has been before the Nebraska state legislature twice this year. Both times it was indefinitely postponed after hearings in the banking committee. The first occurred last spring in the regular session. The second defeat came August 26 when Sen. John DeCamp's banking committee killed the bill 6-4 after it had been presented to a special session of the legislature by Gov. Robert Kerrey on August 16. The legislature executive board by-passed the committee structure and sent the bill directly to the floor, to the dismay of Sen. DeCamp, as well as most in the banking industry. On a point of legislative rule, Sen. DeCamp got the bill back in committee where it was killed.

The NBA's effort to obtain a membership consensus through the survey and upcoming conference followed. □

Iowa News

Because many Iowa banks will be closed on Veteran's Day, Monday, November 12, the Iowa Bankers As-

sociation Staff Training Seminar scheduled to be held that day in Council Bluffs has been changed to Thursday, November 8. Times and location remain the same.

CEDAR RAPIDS: At Merchants National Bank, the following promotions have been announced: Jerry D. Strait to vice president, trust division, financial services products; Thomas J. Watson, vice president, personal banking division, and Jimmie D. Henley, vice president, systems and procedures group.

WEST DES MOINES: Raymond G. Johnston has been elected senior vice president in commercial lending of West Des Moines State Bank, according to David L. Miller, president and chairman. Mr. Johnston previously was associated with United Central Bank of Des Moines, serving in various capacities including trust officer, senior vice president-commercial lending and president and CEO until November, 1981. Most recently he was with R.G. Dickinson & Co.

Nebraska News

The Mid Plains Group of the National Association of Bank Women will hold their October meeting at the Omaha Club, 20th & Douglas on Tuesday, October 23 at 6:30 p.m.

Guest speaker for the meeting is Vicki Krecek, manager of the agricultural council of the Greater Omaha Chamber of Commerce. The monthly business meeting will follow Ms. Krecek's presentation. For reservations call Jackie Boryca, 731-4900, extension #237.

* * *

The Nebraska Bankers Association's 1984 Qualified Retirement Plan Seminar will be held November 14 at Kearney Holiday Inn and November 15 at the Omaha Marriott.

Registration for this one-day seminar is \$80 per person, which includes all seminar materials, breaks, refreshments and lunch. Send registration to Nebraska Bankers Association, 525 South 13th Street, Lincoln, Neb. 68508.

OMAHA: Norwest Bank Omaha, N.A., recently announced the promotion of Thomas L. Patton and Myron H. Peterson to vice president. Mr. Patton has been with the bank since 1972 when he joined the instalment loan department. Mr. Peterson joined the bank in 1978 as a credit trainee.

SWANTON: Controlling interest in the Bank of Swanton has been purchased by Thomas D. Bass, president of the bank, and his father, Dean Bass, from James D. Krantz, president, First National Bank in Bayard. In addition, the balance of the stock was purchased by Dee Ann Schwisow, vice president and cashier. Mr. Bass transferred to the Bank of Swanton as executive vice president in 1981 and was named president later that year. Previously he was with Sioux National Bank in Harrison. Ms. Schwisow joined the bank in 1971.

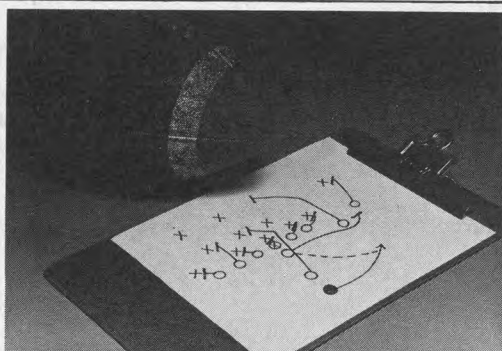
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- 3) Designation of Beneficiaries

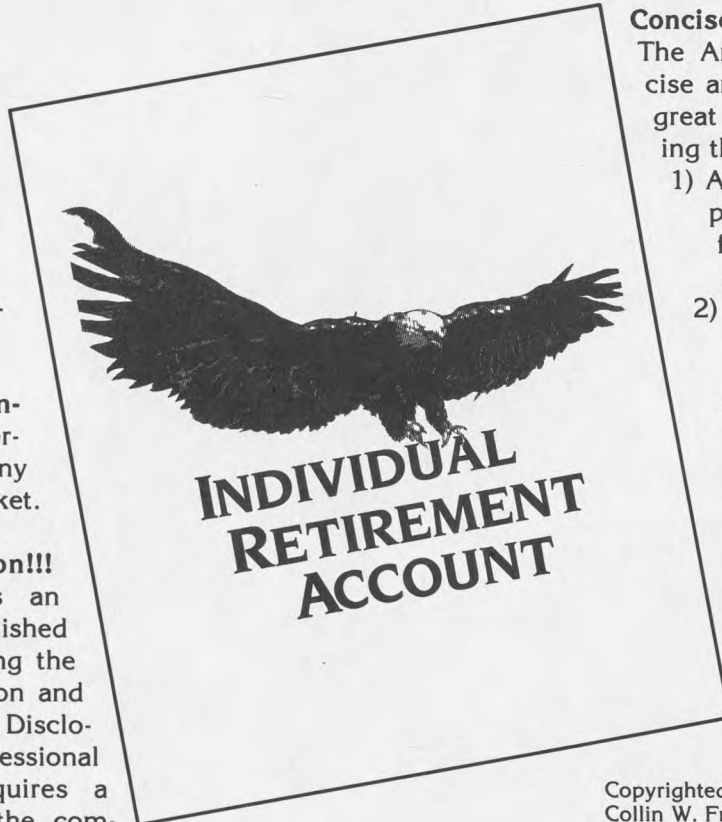
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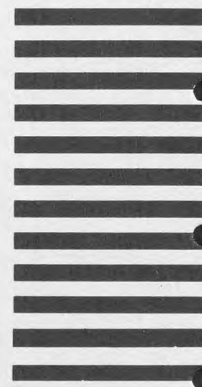
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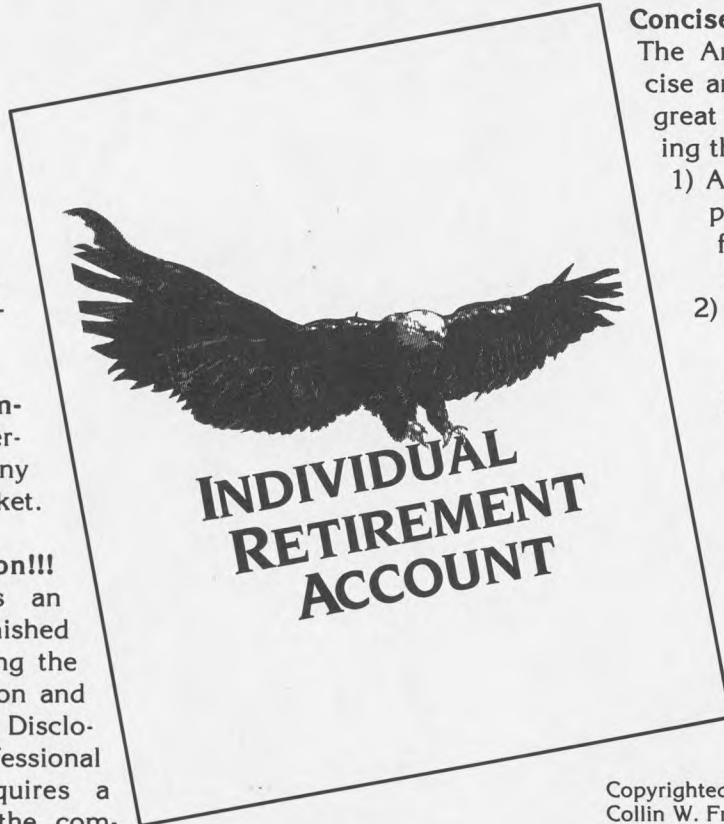
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IRA AGENDA
(Essentials)

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;

1. Plan documents & disclosure
2. Administration services
3. Tax changes
4. SEPs
5. New distribution rules

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

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.

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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Minnesota News

HASTINGS: Mell Taets has joined the staff of Norwest Bank Hastings as assistant vice president in agricultural loans. Mr. Taets has been a loan officer at Norwest Bank Stillwater since 1982 and prior to that time was with United Central Bank and Trust of Mason City, Iowa.

MINNEAPOLIS: The board of directors of the Federal Reserve Bank of Minneapolis has named a search committee to coordinate the selection of a successor to E. Gerald Corrigan, president of the Minneapolis Bank. Mr. Corrigan will become president of the Federal Reserve Bank of New York on January 1, 1985. The four-member search committee will be chaired by William G. Phillips, chairman of the Minneapolis Federal Reserve Bank board and chairman of International Multi-foods of Minneapolis. Individuals interested in recommending candidates for the position should contact Mr. Phillips c/o The Secretary's Office, Federal Reserve of Minneapolis, Minn. 55480.

MINNEAPOLIS: First Bank System has announced the promotion of the following two new vice presidents: Cynthia N. Amrstrong, financial reporting and accounting, and Laurel J. Hillier, financial systems. Ms. Armstrong continues as assistant controller and manager of reporting, a position she has held since 1982. Ms. Hillier joined FBS in 1982 as an assistant controller and retains that responsibility.

SAINT PAUL: Charles A. Hanema has been elected vice president of St. Anthony Park State Bank.

Most recently he held the position of commercial banking officer and branch manager of First Bank St. Paul's Shoreview.

SAINT PAUL: David A. Baumgarten has been promoted to senior vice president and Pamela L. Clayton has been promoted to vice president for human resources at First Bank Saint Paul. Mr. Baumgarten will assume responsibility for the special industries group. He previously held several management positions at First Bank Minneapolis. Ms. Clayton has been with the bank 15 years.

Wisconsin News

FREEDOM: Ruth A. Rynish has been named president of Firststar Bank Freedom, according to Joseph A. Geenen, chairman. Ms. Rynish, with 23 years of banking experience, joined what is now Firststar in 1971. She succeeds Stanley M. Sielaff, who resigned September 1.

KENOSHA: Samuel M. Seavitte has been appointed president and chief executive officer of the Independence Bank Kenosha succeeding the late Earl D. Merritt. Mr. Seavitte joined the bank in 1974 and was appointed executive vice president in 1981.

MADISON: Charles A. Thieme has been elected senior vice president of The Monona Grove State Bank. He will be responsible for managing and developing the leasing division for all Community Banks, Inc. banks. Mr. Thieme previously was senior vice president and senior lending officer with the American Exchange Bank here.

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WAUSAU: John B. Williams has been elected president of First Wisconsin National Bank of Wausau, effective October 1. He succeeds William B. Sampe, who has been advanced to chairman. Mr. Williams previously served as vice president of First Wisconsin National Bank of Milwaukee.

South Dakota News

MITCHELL: Leonard C. Koetter has been elected senior vice president of Commercial Trust & Savings Bank. He will serve as head of the lending function, a newly created position in the bank, and will also supervise the commercial, real estate and instalment departments. Most recently self-employed as a banking consultant, Mr. Koetter has also served as an officer with Continental Illinois National Bank, Chicago; Valley National Bank, Phoenix, and as president of Exchange National Bank, Atchison, Kan.

YANKTON: American State Bank has announced the following changes in the bank's Yankton and Vermillion offices; James I. Deam from president to chairman; William A. Deam from executive vice president to president and CEO; Karen K. Langley to executive vice president; Ronald E. Johnson to vice president and manager of the Vermillion Branch; Rick A. Bacon to assistant vice president, and Ken D. Martinec to consumer loan officer.

YAKE, SPRENGER AND JENNINGS

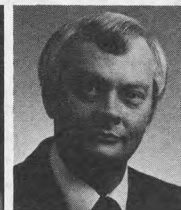
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 - EXECUTIVE VICE PRESIDENT**, \$10mm bank in country setting \$35,000
 - PRESIDENT**, for a \$30mm bank in town 45 minutes from city to \$45,000
 - EXECUTIVE VICE PRESIDENT**, \$40mm country bank \$40,000
 - EXECUTIVE VICE PRESIDENT**, \$45mm bank, excellent location \$40,000-\$50,000
 - #2 MAN** for \$10mm bank, 2,500 population \$25,000-\$30,000
 - SENIOR LOAN OFFICER**, \$60mm bank, 12,000 population \$35,000-\$40,000
 - AG LENDER**, \$95mm bank, 30,000 population to \$35,000


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COMMERCIAL LENDER, 38, a results-oriented professional with 17 years of diversified commercial lending and financial management experience. Extensive knowledge of credit analysis, loan administration, workout and loss control - and asset/liability management.

COMMERCIAL LENDER, 40, now responsible for commercial, agricultural and real estate lending in \$80 million bank. College graduate with additional degrees from ABA commercial lending school and ISU ag lending school. OFFERS 14 years intensive banking experience.

COMMERCIAL LENDER, 37, now with \$300 million bank; five years' experience in large bank environment. Detailed knowledge of commercial and agricultural leasing. Good people skills, as well as both credit and operations.

INTERNATIONAL BANKER, 45, with 12 years' experience in large bank environment. Extensive commercial loan operations background. College graduate with degree in banking and finance from NYU.

INVESTMENT OFFICER, 27, with MBA in finance. Now serving as investment services officer in major metro bank. Honor student.

TRUST OFFICER with college degree in accounting. Experienced in preparation of annual reports, court reports, fiduciary returns, monthly cash flows. Responsibility includes employee profit sharing plans, trusts, estates, and conservatorships.

NUMBER TWO, 38, with eleven years ag and business loan experience in banks of \$50 million. Currently senior member of three man loan committee.

BANK EXAMINER, 32, with ten years' experience. College graduate with major in economics and marketing. TOP references.

INSTALLMENT MANAGER, 28, with 3 years' college and five years managing \$4 million portfolio of consumer, student and floor plan loans in community bank.

AG LENDER, 34, with over 10 years' experience and college degree in economics. Currently in charge of \$11 million ag loan portfolio. Experienced in ag, commercial, real estate, consumer and student loans. Graduate of ABA Advanced Ag Credit School.

We have many other applicants. 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.

POSITION WANTED

SENIOR BANK OFFICER, with 23 years' experience in operations, personnel, lending and management in medium-size bank, desires relocation. Prefer management or senior position. Excellent record with emphasis on bank earnings and quality credit. Write file WCE, c/o Northwestern Banker. (PW)

Recent Luther graduate, interested in **ENTRY LEVEL TRAINING POSITION LEADING TO MANAGEMENT.** Previous bank experience. Married. Resume available upon request. Phone 515/967-6425, after 4:00 p.m. (PW)

POSITIONS AVAILABLE

PRESIDENT - \$25MM rural bank in small community close to southern Missouri lake area. Superior agri-loan skills required. \$40K

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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Serving the Banking Industry Since 1970

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