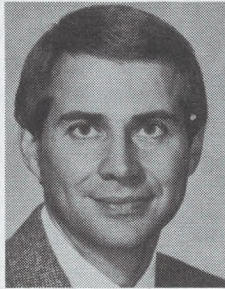


ABA Ag Bankers To Meet Nov. 11-14

RESOURCES available to bankers to handle the current turbulent financial conditions of their farm customers will be a much-discussed topic for agricultural bankers attending the 1984 National Agricultural Bankers Conference in Kansas City, Mo., November 11-14, sponsored by the American Bankers Association.



A.R. TUBBS

"The greatest concern today is for economic stability and time to methodically restructure debts and assets so that farmers can once again operate at a profit," explained Alan R. Tubbs, conference chairman and president of First Central State Bank, DeWitt, Iowa.

"Resources exist to handle the situation," Mr. Tubbs asserted, "if borrowers, lenders and regulators work together in partnership. Acceptable solutions can be found that will assure future success."

New and helpful opportunities and solutions for bankers to work with their farm customers will be explored during the conference through a series of concurrent sessions, roundtable discussions and general sessions, each focusing on aspects of banking, the economy

and strategic aspects of financing agriculture. An exhibit area will offer insight into the newest developments in technical systems, micro-computers and software with agri-banking applications.

The conference program will open Sunday, November 11, with a musical fellowship gathering featuring nationally-known entertainer Pat Boone. The exhibit area will be open throughout the day, offering bankers an opportunity to meet with industry consultants to discuss their latest service innovations.

Richard L. Berkley, the mayor of Kansas City, will welcome the bankers on Monday morning followed by a presentation by ABA President James G. Cairns, Jr., president of Peoples National Bank, Seattle, Wash., who will offer a perspective on the current and changing banking environment and set the tone for the two-and-one half days of diverse events as follows:

- A panel of editors from a foremost new magazine, U.S. News and World Report, will provide a perspective on general U.S. and world economics, the outlook for investments, business and politics, and will answer questions relating to these subjects.

- A current issues forum will seek to obtain an agricultural constituency consensus on provisions of the 1985 Farm Bill. Representatives of

the ABA Agricultural Bankers Executive Committee will lead roundtable discussions that will offer every banker opportunity to articulate individual concerns relating to the drafting of that bill.

- A roundtable discussion session, new to this conference program, will offer an in-depth discussion of many "hot" agri-banking issues. Topics such as loan agreements, the future of agricultural banks, using FmHA's guaranteed loan programs, attracting good ag customers, lease financing, measuring productivity, correspondent bank relationships, long term real estate financing and auction sales are all suggested topics to be raised by industry experts and banking peers.

- A futuristic look at America's agricultural industry and what lies ahead in the areas of feed grains, dairy, inputs, cattle, and hogs will be explored in an agricultural commodities outlook session. Orion Samuelson, renowned agricultural newscaster and agricultural service director, WGN Radio, Chicago, will moderate this discussion with panelists John Marten, staff economist, Farm Journal Magazine; Harold Heinold, chairman of the Board, Heinold Companies, and Topper Thorpe, Cattle Fax.

- A series of 20 concurrent topical sessions, repeated throughout the program, offer a punctuation of educational discussion forums. Each

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session, repeated so that attendees can attend as many as six, will provide a unique opportunity for bankers to discuss areas of concern with their peers and industry experts.

• More than 50 speakers will participate in this, the nation's largest ag banking conference sponsored by the ABA. Included in the roster of speakers are: Fred Pryor, who will provide a special motivational address; Marlin Jackson, Commissioner, Arkansas State Bank Department; Michael Boehlje, professor of economics, Iowa State University; Freddie Barnard, agricultural economist, Purdue University; Peter Barry, professor of agricultural finance, University of Illinois, and Myron Wirth, agricultural econo-

mist and professor, Washington State University.

Still others include Walter Minger, vice chairman of the board, MASI; Kate Hathaway, Commodity Futures Trading Commission; Dr. William Herr, head, department of agri-business economics, Southern Illinois University, and Wayne Sharp, assistant administrator, foreign agricultural affairs, USDA.

• In addition, many of the nation's bankers who are recognized spokespersons and trend-setters for banking will be on the program sharing their observations and concerns.

"This conference is the nation's leading opportunity for agricultural bankers to look toward the future and take account of the past," Mr. Tubbs suggested. "With the dramatic changes taking place in banking and agriculture, being tied to past experiences is a sure way toward obsolescence. The conference will look ahead to future successes." □

Willis Alexander Resigns From ABA

American Bankers Association Executive Vice President Willis W. Alexander will retire effective January 31, 1985. The announcement was made during the recent ABA Convention by newly elected ABA President James Cairns.

While president of Trenton Trust Company, Trenton, Mo., Mr. Alexander served as president of the Missouri Bankers Association from 1959-60 and then as president of the ABA from 1968-69. He joined the ABA as executive vice president in 1969. Mr. Alexander has not announced his future plans, however, he will remain chairman of Trenton Trust Company. A search committee is being formed to select his replacement.

In other convention activity, Don Senterfitt, vice chairman, Sun Banks of Florida, Inc., was elected as president-elect for the 1984-85

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year. Harry Mitiguy, president of Howard Bank, Burlington, Vt., continues in the second year of his two year term as ABA treasurer and C. Robert Brenton, president of Brenton Banks, Inc., Des Moines, Ia., will serve as chairman of the ABA Governing Council for the coming year.

Iowa News

BRITT: Controlling interest of the First State Bank has been purchased by Peoples Bankshares, Ltd., Waterloo, effective September 27, according to R.K. Sverdahl, president of Peoples Bankshares. First State Bank President Gary Northrup stated that no additional changes in officers or staff are planned. First State Bank has total assets of \$36,691,000.

CORRECTIONVILLE: Clair Hatfield, executive vice president of Corn Belt State Bank, will retire at the end of 1984 following a banking career that spanned 39 years. During that 39-year career, Mr. Hatfield has held virtually every position at the bank, including his present post. He will continue as a director.

DES MOINES: Thomas P. Killeen has been promoted to vice president at the Des Moines Office of the Federal Reserve Bank of Chicago. In his new position, he will continue to oversee operations and has assumed responsibility for sales in the Iowa territory. Mr. Killeen joined the staff of the Federal Reserve Bank of Chicago in 1961. In 1972, he was named assistant vice president and moved to Iowa to assist in the establishment of the Des Moines Office. He assumed overall responsibility for check and electronic payment operations at the office in 1978.

Nebraska News

CLAY CENTER: Services were held last month for Frank B. Tice, president of The Commercial State Bank, who died unexpectedly at the age of 76. He had been taken to Fillmore County Hospital in Geneva earlier in the week for tests and observation. He and his wife, Clarice, have been in the banking business for more than 45 years. Starting in 1938 they operated the Shickley State Bank.



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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

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:

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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Then in 1951, they moved to Clay Center where he owned and operated The Commercial State Bank.

LYONS: Robert Kiester, president of First National Bank of Lyons, has been promoted to vice chairman. Succeeding him as president is Doug Friedli, who has been with First National since 1974. Mr. Kiester, who suffered a heart attack and subsequently had open heart surgery a year ago, will concentrate on specific projects for the bank.

Minnesota News

MINNEAPOLIS: C. Bernard Jacobs, president and CEO of National City Bancorporation and chairman of National City Bank of Minneapolis will retire from both offices December 31, but will continue on the board of both companies. Mr. Jacobs was the first CEO of National City Bank from its inception in 1964 until 1982 when he was named president and CEO of the Bancorporation. Lowell W. Andreas, chairman of National City Bancorporation, will assume the additional duties as president and CEO. James H. Hearon, III, president and chief executive officer of National City Bank, will also become senior vice president and chief administrative officer of the Bancorporation. The post of chairman of the bank has not yet been filled.

MINNEAPOLIS: William E. Lavin, Jr. has been named vice president in the personal trust services department by First Bank Minneapolis. He has been with the bank since 1976 and was named an assistant vice president in 1980.

Illinois News

CHICAGO: William A. Bonifield has been promoted to vice president and will oversee all check operations at the Chicago Federal Reserve Bank. He began his career at the Chicago Fed in 1960 while still attending high school, and most recently served in the bank's electronic payments and fiscal agency operations.

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Bank recently announced the election of William M. Ogle as vice president and facility manager at One East Wacker Drive. He joined Mid-City in 1983 as assistant vice president for new business development. Also elected at the Wacker Drive location were Irene K. Wojtczak, assistant vice president and assistant facility manager, and JoAnn McCauley, loan officer.

CHICAGO: William J. Buckley has joined Amalgamated Trust & Savings Bank as vice president, operations, announced Eugene P. Heytow, chairman. Mr. Buckley joins Amalgamated from Continental Bank, where he has served in the operations area since 1970.

DE KALB: Midwest Financial Group, Inc., Peoria, has completed the acquisition of The DeKalb Bancorp., Inc., a one-bank holding company which owned the DeKalb Bank. Midwest Financial paid \$50 a share for all 120,292 shares of The DeKalb Bancorp. Midwest Financial Group now owns 19 banks and has assets totaling over \$2 billion.

SKOKIE: Phillip K. Duncan has been appointed vice president, cor-

porate banking, at the Skokie Trust & Savings Bank. Mr. Duncan previously was at First Illinois Bank of Evanston, where he was vice president, commercial loans.

North Dakota News

JAMESTOWN: Norwest Bank Jamestown, N.A. has announced that Paul H. Olson has been promoted to vice president and manager, agri-business loans. Mr. Olson has been associated with Norwest Corporation since 1982.

South Dakota News

RAPID CITY: First Bank of South Dakota has promoted Thomas Rau to vice president at First Bank Rapid City. Mr. Rau joined the Rapid City bank in 1977 in the installment lending area at the Northeast Office. Most recently he served as manager of the timepay department downtown.

Wisconsin News

KINGSTON: Stan Sielaff has been appointed vice president of Kingston-Dalton State Bank. Mr. Sielaff has past banking experience in banks in Freedom and Green Bay.



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Submit to: **Mark Kapfer, Group Manager Marketing Group Iowa Development Commission 600 East Court Avenue Des Moines, Iowa 50309** (PA)

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CEO WANTED—\$10 million rural bank in Marion county Illinois. Must be strong in ag lending and documentation. Good salary and benefits. Write file WCF, c/o Northwestern Banker. (PA)

AG LOAN OFFICER—with three to four years banking experience. Must be familiar with microcomputers, cash flow, and documentation. Please send resume and salary requirements to: **Clair Hatfield, EVP, Corn Belt State Bank, Box N, Correctionville, IA 51016.** (PA)

SECOND OFFICER for north central Iowa bank. Experienced in agricultural and commercial lending. Responsibilities include loan workout, documentation and collections. Salary commensurate with experience. Send resume to file WCH, c/o Northwestern Banker. (PA)

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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 populationto \$35,000

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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.

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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.**

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