

# NORTHWESTERN

# Banker Newsletter

Vol. 13 No. 42

Des Moines, Iowa

February 4, 1985

## Iowa News

The Iowa Bankers Association is sponsoring a Mid-Winter Management Conference the end of this month, February 27 to March 1, to be held in Keystone, Colo.

You will be welcomed the first evening at a get-acquainted reception. The second evening will include a panel discussion, moderated by IBA Executive Director Randy Steig, on "Banking — Where Do We Go From Here?" The final evening will conclude with "Profitability Management in the Bank"—presented by James L. Green, chairman of Bank Management Resources, Inc., Decatur Ga. Mr. Green has over 30 years of banking consulting experience.

Registration fee is \$130 for members, spouse fee is also \$130. IBA subscriber registration is \$175 and nonmembers are \$260. For more information or registration contact the IBA office in Des Moines.

**CHEROKEE:** The 111-year old Steele State Bank was closed January 25 by the Iowa superintendent of banking when examiners determined the bank's capital had been depleted by write-off of bad loans, mostly ag loans. Tom Steele was president of the family-owned \$20 million bank. The bank was turned over to the FDIC as receiver. The winning bid of three submitted was from Tad Hammond, chairman of State Sav-

ings Bank in Bedford, and Herman Denkage, Wisner, Nebr. They paid a \$206,000 premium to FDIC, and assumed total deposits of \$18,065,000, plus installment and real estate loans, securities, cash and due, and the building. A new state charter was processed in time for the new bank, Valley Bank & Trust, to open Monday morning, January 28, without interruption of service. Tom Huston, Iowa superintendent of banking, said "the banks capital of \$1.5 million was pretty well depleted." It was the first bank to be declared insolvent in 1985. Three Iowa banks were closed in 1984.

**FAIRFIELD:** Carl E. Berg has been named vice president and cashier and Melva L. Dahl has been named assistant vice president and trust officer at First National Bank. Mr. Berg has been with the bank since 1956 and Mrs. Dahl joined the staff in 1952.

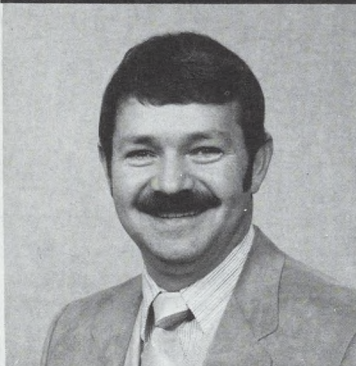
**FARLEY:** Joseph D. Daly has been elected president and chief executive officer of Farley State Bank. He succeeds J.F. Kleeman, who announced his retirement at a recent stockholders meeting. He will remain on the board as an honorary director. In addition, Robert M. Bertsch, attorney with a Dubuque firm, was elected chairman. Raymond J. Scherrman was elected vice chairman.

**GEORGE:** James L. Cuttell has been named president of George State Bank. Formerly vice president since 1970, he succeeds E.R. Manual, who will remain as chairman. Mr. Manuel has been with the bank since 1946.

**GILMAN:** The Citizens Savings Bank of Gilman has announced the promotion of Kim V. Hulin to vice president and director. Mr. Hulin has been associated with the bank for the last two years in its farm loan and insurance departments.

**GRUNDY CENTER:** Hawkeye Bank & Trust has announced the promotion of Dwight B. Stewart from executive vice president to president and CEO. He succeeds L.C. "Bud" Pike, who has been named chairman. In addition, T.J. Heronimus has been named vice chairman; Tom Batty has been advanced from farm loan representative to vice president, and Duane Dirks has joined the bank as vice president. Mr. Pike is a former president of the Iowa Bankers Association. Mr. Heronimus is a local attorney and will continue as bank counsel.

**HAMBURG:** At the annual meeting of Iowa State Bank, Hamburg, Dale Schnitker was promoted to vice president. Mr. Schnitker had been serving as assistant vice president.



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**IOWA FALLS:** Robert A. Baird has been named vice president and senior loan officer at Iowa Falls State Bank. He joined the bank recently after ten years as an Iowa Bank Examiner.

**MAQUOKETA:** Maquoketa State Bank has scheduled an eastern Iowa cattle industry seminar to be held Friday, February 8 at the Maquoketa Country Club. The seminar will run from 10:00 a.m. to 2:00 p.m. with a free beef luncheon at 11:30. Keynote speaker is Sam Washburn, past president of the National Cattlemen's Association, a member of President Reagan's advisory com-

mittee on trade negotiations and owner and operator of a grain and cattle farm. There will also be a review of the Iowa cattle feeding industry, past, present and future, and a panel discussion on the eastern Iowa cattle industry. For more information contact Maquoketa State Bank, 319/652-2491.

**MITCHELLVILLE:** Farmers Savings Bank has announced the promotion of George C. Ballard to vice president and a director. He has been with the bank since 1969. In addition, Steven R. Hall was promoted to assistant vice president and Betty J. Thompson was promoted to cashier.

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### Nebraska News

Mel Adams has accepted nomination to become the next president of the Nebraska Bankers Association, for election to that post at the state convention in Lincoln next May. Mr. Adams, a third-generation banker, is chairman of the Adams bank, which are located in Ogallala, Brule, Imperial, Sutherland and Madrid. He has served on the NBA Executive Council since 1982 and has been active in NBA work for years. He replaces Roger Weiss, president of Commercial National Bank, Ainsworth, who resigned the president-elect post recently due to personal needs at his own bank.

**HASTINGS:** Norwest Bank Hastings recently announced the promotion of Robert Zaback, formerly senior vice president, to executive vice president, and Dave Higbea, formerly assistant vice president, to vice president - agricultural banking.

**LINCOLN:** Tom Schlautman has been named president of City Bank and Trust Co. He replaces Michael J. Rooney, who resigned earlier in January to pursue other business interests. Mr. Schlautman, 31, for the past five years has served as an internal auditor with the Lincoln consulting firm of Midwest Financial management Corp.

**MINDEN:** James M. Larsen, vice president of the Minden Exchange Bank, died last month at the Kearney hospital. Mr. Larsen, 39, had been ill since April.

**NORFOLK:** Directors of The DeLay First National Bank & Trust Com-

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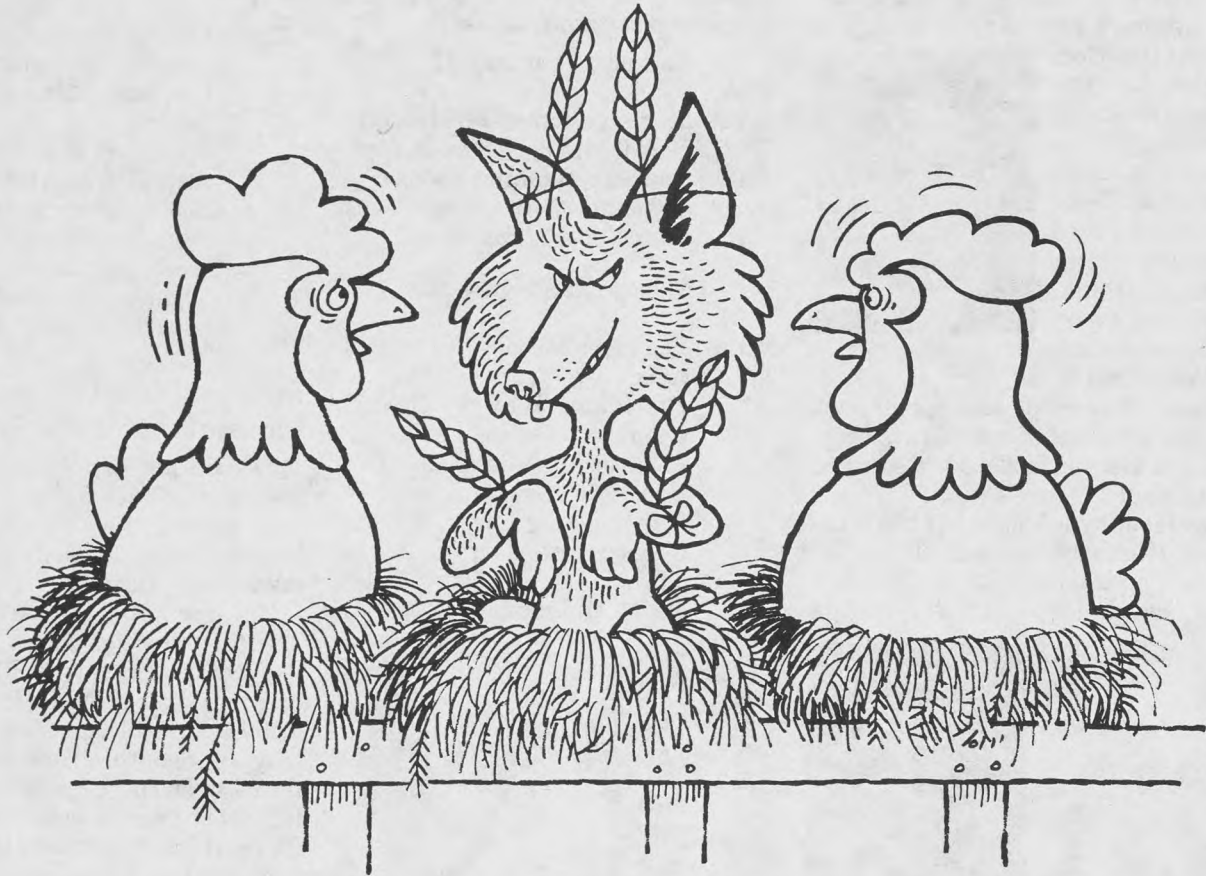
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# 4 Burlington Hosts Group 11, Feb. 17-18

**G**ROUP 11 bankers and spouses will meet February 17-18 at The Holiday in Burlington for the annual meeting. Presiding will be Group Chairman John F. O'Neill, chairman and president, First National Bank, Burlington. Group secretary is William R.



J.F. O'NEILL

Bernau, chairman and president, Peoples Savings Bank, Crawfordsville. Mr. Bernau is slated to succeed Mr. O'Neill at the election.

The Holiday is located at the junction of Highways 34 and 61.

Guest speaker will be Dr. Taggart Frost, psychology professor at the

University of Northern Iowa. The complete program follows:

## Sunday, February 17

- P.M.**  
 4:00 Registration—The Holiday.  
 5:30 Social Hour—Poolside.  
 7:00 Dinner—Banquet room.  
 8:30 Dancing to midnight with Dan Yoder's Big Band.

## Monday, February 18

- A.M.**  
 10:00 Business Meeting—The Holiday.  
 Presiding, John F. O'Neill, chairman, Group 11.  
 Minutes—William R. Bernau, secretary, Group 11.  
 "Self Defeating Consequences of Organizational Traps"—Dr. Taggart Frost, PhD, University of North-

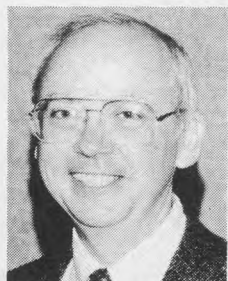
ern Iowa.  
 10:00 Ladies' Program—Style Show. Holiday Poolside.

**P.M.**  
 12:30 Luncheon—Ballroom.  
 Choral Selections—Vocal Chords, Danville High School.  
 Speakers: Bill Logan, president IBA and president, The State Central Bank, Keokuk; Neil Milner, executive vice president IBA, and Thomas H. Huston, Iowa superintendent of banking.

## Peoples Trust Donates Memorial to Late President

Dedication ceremonies for a new memorial to Richard W. Buxton were held at the West Roads Office of Peoples Trust & Savings Bank, Indianola, on December 30.

The memorial, given by Peoples Trust & Savings Bank, includes a flag pole from which will be flown a flag from the United States Capitol. The flag, acquired through the courtesy of Senator Tom Harkin, was flown over the Capitol in Washington D.C. on November 6, 1984. Richard W. Buxton served as president of the bank from 1972, and chairman of the board from 1983 until his death on July 16, 1984.



W.R. BERNAU



W. LOGAN



N. MILNER



T.H. HUSTON

Welcome to Our Group Meeting

# BURLINGTON

## Monday, February 18

Headquarters and Registration at

## THE HOLIDAY

Junction of Hwys. 34 & 61

Burlington banks extend a hearty invitation to all members of Group Eleven and other bankers to attend our annual Group meeting.

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pany have named Bernard N. DeLay as chairman and he will continue as chief executive officer. Elmer E. Mohl succeeds Mr. DeLay as president and continues as chief administrative officer. Mr. DeLay has been with the bank 50 years and has been president since 1962, when he was elected to succeed his father, J.J. DeLay. Mr. Mohl has been executive vice president since 1967.

OMAHA: Packers National Bank recently announced the promotion of James R. Riha to executive vice president and Terence J. Tvrdek to vice president. Mr. Riha joined Packers in 1969. Mr. Tvrdek has been with the bank since 1970.

SUPERIOR: At Security National Bank, Scott Hobson, vice president, was advanced to executive vice president, ag manager and a director, and Steve Riggert was advanced from assistant vice president to vice president, installment loan manager and a director. In addition, Robert E. Noren, executive vice president and a director, has retired.

WAUSA: At the annual meeting of Commercial State Bank, Doug Johnson was elected executive vice president and to the board. He has been with the bank since 1980. In addition, Lyle Rorvik was promoted to assistant vice president. He joined in 1983.

### Minnesota News

MINNEAPOLIS: Charles J. Burns has joined FBS Merchant Banking Group as executive vice president. He had been senior vice president and chief financial officer of BMC

Industries, Inc., and previously was managing partner of Arthur Young and Company in Minneapolis.

ST. PAUL: Norwest Bank St. Paul, N.A. recently announced the election of Raymond A. Johns to senior vice president, commercial banking group. He joins the bank from Norwest Bank Minneapolis, N.A., where he was manager of international trade services.

### Illinois News

CHICAGO: Robert M. Wrobel was recently elected senior vice president of Amalgamated Trust & Savings Bank. Mr. Wrobel joined Amalgamated in 1972 as a credit analyst.

### South Dakota News

ARLINGTON: Citizens State Bank recently announced several promotions. Frank Felix was promoted to vice president in charge of consumer loans and Eudale Ringgaard was named vice president in charge of commercial loans. They joined the bank in 1961 and 1971, respectively.

ESTELLINE: The Farmers State Bank of Estelline has announced the election of David W. Johnson as president. Mr. Johnson joined the bank in 1975 as executive vice president and has been managing officer since 1976.

### North Dakota News

GRAFTON: Russell Erickson has been advanced to vice president and manager of the agricultural loan department of First American Bank and Trust. He joined the staff in 1981 and previously was with the bank of North Dakota.

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MINOT: The board of directors of First Western Bank of Minot has announced the promotion of John H. Hoeven, III from assistant vice president and trust officer to vice president and trust officer. He will continue to supervise trust operations and assume more responsibility in commercial and administrative activities.

### Montana News

BUTTE: Norwest Bank Anaconda-Butte, N.A. recently announced the following changes and promotions: Fred Stradinger was elected vice president and cashier, and Gary Winship was promoted to vice president.

## Banking Career Specialists

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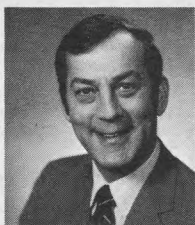
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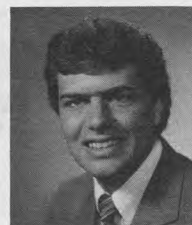
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**COUNTRY BANK COMMERCIAL LENDER**, \$80mm, #3 man, 7,500+ population, southern Missouri, business development skills .....\$25,000

**COUNTRY BANK**, #2, Excellent town of 2,000, small bank, needs all around lending abilities .....\$25,000

**PRESIDENT COUNTRY BANK**, \$30mm+ bank, ag oriented, work-out credits, population of 4,000 .....\$45,000

**PRESIDENT SUBURBAN BANK**, \$40mm+, outstanding growth potential, requiring a seasoned, stable, team builder administrator ..... OPEN

**PRESIDENT COUNTRY BANK**, near college, \$20mm+, work-out and documentation expertise .....\$45,000

**OPERATIONS HEAD**, \$30mm+, good college town .....\$25,000

**COUNTRY BANK LENDER**, \$30mm+, 1,500 population, strong ag background, strong banking organization .....\$30,000

**Financial Careers**

**CEO** for \$25 million Iowa bank. Prefer experienced banker with college degree ..... Salary \$35,000+

**CEO** for \$35 million Wisconsin bank. Requires 5-10 years experience, college degree and credit schools ..... Salary \$50,000

**CEO** for \$14 million Iowa community bank. Requires 5 to 10 years experience. Good ag background. ... Salary open

**COMMERCIAL LENDER** for \$100 million bank. Requires 5-10 years experience. Job entails loan cleanup—both ag and commercial ..... Salary \$40,000+

**COMMERCIAL LENDER** for \$600 million midwest bank. Must be experienced in handling major credits and good at documentation ..... Salary \$40,000.

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**TRUST OFFICER** for \$300 million midwest bank. Prefer lawyer or CPA with trust experience ... Salary \$35,000+

**AG LENDER** for major eastern Iowa bank. Located in metro area. Candidate will work in rural office. .... Salary to \$30,000.

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**SENIOR LENDER** - supervise all lending divisions of \$125MM community bank. Degree and experience in large bank desired. \$45K

**COMMERCIAL LOAN** - \$75MM suburban bank affiliated with major holding company. Requires excellent documentation and analysis skills. \$30K

**CEO** - medium size Ag bank located in small northern Missouri community. Previous administrative experience required. \$40K

Additional opportunities available in Midwestern States.

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