

NORTHWESTERN Banker Newsletter

Vol. 13 No. 43

Des Moines, Iowa

February 11, 1985

Nebraska News

The 1985 Management Development Workshop, sponsored by the Nebraska Bankers Association, will be held March 6 at the Grand Island Ramada Inn.

The workshop will feature Dr. Richard M. Robl from Hutchinson, Kan. He has dedicated his career to designing productivity management systems. The program will run from 9:00 a.m. to 4:00 p.m., with a noon lunch planned. Advance registration fee is \$65, \$80 at the door. For more information, contact the NBA office in Lincoln.

CAMBRIDGE: The following people have been promoted at Cambridge State Bank: Keith Klocke to executive vice president; Mary Kay Sexton from cashier to vice president; Harriet Klocke to cashier and Shirley Mousel has been named the new assistant cashier.

CARSEN: Alta Wagner has been promoted to vice president at Carson National Bank. She formerly was assistant vice president and has been with the bank since 1963.

ELGIN: Dennis Ochsner has joined the Bank of Elgin as vice president and chief ag loan officer. He formerly was with Norwest of Omaha.

JANSEN: Kevin R. Keiser has been named vice president of State Bank of Jansen, according to Robert D. Zuehlsdorf, president. Mr. Keiser, a loan officer with the bank, and has

previously been associated with Crofton State Bank for three years.

OMAHA: First Westroads Bank recently appointed Peter W. Zandbergen executive vice president. Mr. Zandbergen is responsible for commercial lending and market development. Also appointed was James W. Kresha to vice president. His responsibilities include commercial and consumer lending.

OMAHA: Harold Walton, president of Norwest Bank Omaha West has announced the election of Brian D. Lierman as senior vice president/manager of private and business banking sectors effective February 15 and Patrick J. McPherson as senior vice president and cashier.

TRENTON: Mark L. Forgue has been promoted to vice president and cashier at State Bank of Trenton. He joined the bank in 1981.

Iowa News

Russell S. Howard, Jr., chairman and president of Mahaska State Bank in Oskaloosa, has announced his candidacy for the office of president-elect of the Iowa Bankers Association for the 1985-86 year. If elected, he would assume office at the IBA convention in September, and would succeed J. Bruce Meriwether, who is slated to become president in September for the 1985-86 year. Mr. Howard has a long history of service with the IBA and its affiliates.

The February 21 meeting of the Central Iowa Chapter of Bank Administration Institute will be held at Adventureland Inn in Des Moines. This is a joint meeting with NABW and will feature a panel discussion on "What are Benefits and Perks Worth?"

Social hour is at 5:30 p.m., followed by dinner at 6:30 and meeting at 7:30. Cost per person \$14. For more information contact: Tom Quinlin, Norwest Bank Des Moines.

BURLINGTON: The program for the Group 11 meeting here February 17-18 will feature the guest speaker, Dr. Taggart Frost, PhD, University of Northern Iowa, at the noon luncheon on Monday, February 18. Speakers during the business session starting at 10:00 a.m. include IBA President Bill Logan; IBA Exec. Vice President Neil Milner, and Iowa Superintendent of Banking Tom Huston. This is the reverse of their appearance as announced in the complete program published February 4.

CEDAR RAPIDS: Richard J. Benhart has been appointed vice president and cashier at City National Bank of Cedar Rapids. Mr. Benhart has held several positions with the bank for the past eleven years and has served as cashier since 1979.

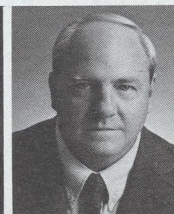
CRESTON: C.B. "Neal" Conover and Dwight Conover have signed an agreement to purchase nearly all of the stock of First National Bank,

**RISMILLER,
WEAVER
AND YAKE**

Getting it done for you.



David Rismiller
Chairman



Warren Weaver
President



Ernie Yake
Senior
Vice President NA



Commerce Bank of Kansas City

MEMBER FDIC

Telephone (816) 234-2000

ARE YOU CULTIVATING A CROP OF NON-PERFORMING AG LOANS??



Call (515) 225-0085 COLLECT To Learn About

THE PLANNER

Revolutionary Software for Farm Credit Analysis and Planning

Homestead Management Systems, Inc.

pending approval of the Federal Reserve Board. An application to form a one-bank holding company also has been filed with the Fed. Neal Conover has been elected chairman. Dwight Conover has been elected president to succeed H.C. Houghton. Dale Burich continues as vice president and cashier and Barbara Lightner as vice president. New officers are: Dean Schantz and Richard Anderson, vice presidents, and Russell Booth and Madison Ausman, assistant vice presidents. At 1984 year-end, deposits were \$54,105,000 and assets were \$60,050,000.

DES MOINES: Chris Pappas has accepted an assignment as senior credit specialist for the FDIC at



ASK TERRY MARTIN

to make MNB work for you.

Toll free
1-800-332-5991

Merchants National Bank 
Member F.D.I.C. A "BANKS OF IOWA" BANK

Continental Bank of Chicago. Mr. Pappas heads the FDIC oversight team working on commercial loans that were spun out of Continental to FDIC under last year's refinancing agreement. The other four divisions of special loans being handled by FDIC workout specialists are maritime, international, energy and real estate. Mr. Pappas has 28 years of banking experience—12 as a Federal Reserve senior bank examiner out of the Chicago office, 12 as senior loan officer at Bankers Trust Company, Des Moines, six months at State Central Bank, Keokuk, and the past three years as a banking consultant and loan workout specialist.

HARLAN: Following the bank's annual meeting, Harlan National Bank announced the promotions of David Gude from assistant vice president to vice president/ag loans, and Becky Miller was promoted to loan documentation officer.

JEFFERSON: Sid Jones has been promoted to executive vice president of Home State Bank in Jefferson. Mr. Jones will supervise the loaning function and be active in operations management. He has been with the bank since 1983, most recently as vice president.

MOORHEAD: Earl N. Bressman, president of Moorhead State Bank, died January 3. C. Keith Hieber has been named to succeed him as president of the bank, and will also serve as cashier. Martin Cline will serve as vice president.

SOLON: Solon State Bank has announced the promotion of Mary A. Hanzelka from vice president to senior vice president; Don C. Ellis

from cashier to vice president, and Douglas J. Stahle from assistant cashier to cashier.

SWISHER: At the annual meeting of Swisher Trust and Savings Bank, F. Eugene Robison was elected president. He succeeds G. Milton Chadima, who was elected chairman. Daryl J. Hynek was elected executive vice president and Philip R. Reed was elected cashier.

WATERLOO: At Peoples Bank and Trust Company, Josef M. Vich and Alan C. Schmeidel were elected vice presidents in the operations division. Mr. Vich, a CPA, has been with the bank since December, 1983. Mr. Schmeidel joined Peoples Bank in 1979.

South Dakota News

The South Dakota Bankers Association 1985 Bank Management Conference will be held February 21 at the Holiday Inn, Mitchell. A complete agenda for the conference can be found in the February NORTHWESTERN BANKER.

North Dakota News

CROSBY: Gaylen Melgaard has been promoted from vice president to executive vice president. Mr. Gaylen joined the bank nine years ago, after spending several years with a finance company.

BANKING SPECIALISTS LENDING • TRUST • OPERATIONS



Diane Evans
816/842-3860

For Prompt, Courteous,
Professional Attention
To Your Staffing
Needs, Call On Us.

REGENCY RECRUITERS, INC.

1102 Grand Avenue, Kansas City, MO 64106

Serving bankers quietly and efficiently.

CAPITAL PERSONNEL SERVICE

714 U.C.B. Building, 515-283-2545
Des Moines, Iowa 50309

3 IRA Seminars Just for Iowa Bankers!

MARCH 5 - Storm Lake

Maxwell's Harbor House
1524 E. Lakeshore
712-732-6111

MARCH 6 - Des Moines

Airport Hilton
6111 Fleur Drive
515-287-2400

MARCH 7 - Cedar Rapids

Stouffer Five Seasons Hotel
350 First Avenue
319-363-8161

IRA Agenda

- I. IRA Plan Document Requirements
 - A. Financial Disclosure Projection
 - B. Amending IRA Files - Tax Reform Act
- II. Federal Income Tax Issues
 - A. Contribution and Deduction Limits
 - B. Compensation (Earned Income) Considerations
 - C. Excess Contribution
 - D. Transfers and Rollovers - New Partial Rollover Rules & Divorced Spousal Rollovers
 - E. Penalty Taxes - IRS Form 5329
 - F. Prohibited Transactions
- III. Administrative Issues
 - A. Annual Reporting Requirements
 - 1. To Federal Government (5498, 1049-R, W-2P and W-3C)
 - 2. To IRA Participant (5498, Annual Report, W-2P and W-3C)
 - B. IRA Withholding Rules
- C. Distributions Before Age 70½
- D. Calculating Mandated Distributions at 70½
- E. Calculating and Monitoring Mandated Distributions to Beneficiaries
- IV. As these topics are discussed the following major changes of the Tax Reform Act and Retirement Equity Act will be covered:
 - 1. The new IRA contribution deadline;
 - 2. The special rollover rules for partial distributions from a qualified plan or tax sheltered annuity
 - 3. Special rollover rules for distribution upon divorce
 - 4. New distribution rules - change the method of calculating the distribution amounts both before death of accountholder and after
- V. Overview SEP vs. Qualified Plan (formerly HR-10)

TO PRE-REGISTER CALL 1-(800) 346-3961

Registration Information

FEES—

\$97 for the first registrant per day.

\$87 for each additional registrant at the same seminar.

The fee includes course instruction, course instruction guide, coffee break, and luncheon.

SEMINAR SCHEDULE

Registration	8:15
Seminar Begins	9:00
Morning Break	10:15-10:30
Lunch	12:00-1:00
Afternoon Break	2:30-2:45
Conclusion	4:00

REFUNDS

A refund of \$60.00 will be made on cancellations received 10 days prior to the seminar date which you were registered to attend. Refunds will not otherwise be made.

Don't take chances - register today!

Site & Facility _____
 Seminar Date _____ Your Institution _____
 Address _____ Phone _____
 City _____ State _____ Zip Code _____

Name and Title	Amount

Return to: **Collin W. Fritz and Associates, Ltd.**
 "The Pension Specialists"
 3211 Wakonda Court
 Des Moines, Iowa 50321

Total Enclosed _____

"Information Request" - Please send me information on the following services at no obligation.

July 20, 1957

IRA Agency

Registration Information

77
78

Don't take
chances -
register
today!

Call on the "Experienced Professionals"

Ready to meet your correspondent needs.

FIRST NATIONAL LINCOLN

13th & M Streets, Lincoln, NE 68501

A FirstTier Company • Member, F.D.I.C.

Minnesota News

MANKATO: John C. Roise has been elected president and chief operating officer of Norwest Bank Mankato, N.A. Mr. Roise, joined the bank in 1978 and most recently served as executive vice president-credit. He succeeds George W. Sugden, who has been named chairman and chief executive officer. Mr. Sugden joined the bank in 1951 and was named president in 1965. Also at the bank, Patrick Burnell was promoted to vice president and Paul Pfeifer to accounting officer.

PIPESTONE: First Bank Luverne, Pipestone Office, has elected Mark L. Mosbrucker president and chief operations officer. He succeeds Steven A. Grell, who has accepted a position as president of First Bank Cando, N.D. He has been with the bank since 1979.

SAINT PAUL: Jerome S. Yugend has joined American National Bank as vice president and senior trust marketing officer. He has over 28 years banking and trust experience.

Montana News

BILLINGS: At Norwest Bank Billings, N.A., Connie Bergsvan recently was elected vice president for commercial middle market lending. She has been serving as manager of the private banking division of Norwest Bank Bloomington, Minn., for the past year.

Estate Appraisals

Purchase of Collections

Sale of Rare Coins

Reliable and respected service for over 20 years

Used by bankers throughout the midwest

Ben E. Marlenee Coins

913 Locust
Des Moines, Iowa 50309
515-243-8064

LIVINGSTON: The board of directors of First Bank Livingston has elected Robert J. Gersack president and director, effective March 1. He will succeed Malcolm E. Adams, who has been promoted to president of First Bank in Miles City. Mr. Gersack most recently served as senior vice president and second officer of First Bank Miles City, where he has been since 1964.

MILES CITY: Malcolm E. Adams has been elected president and a director of First Bank Miles City. He succeeds Gordon L. Bickle, who has elected to take early retirement effective March 31. Mr. Adams most recently served as president of First Bank Livingston, where he has been since 1974. Mr. Bickle first joined the bank in 1953, later serving as president and CEO of First Bank in Albert Lea, Minn., and returning to Miles City as president and CEO of First Bank in 1983. Also announced was the promotion of Edward C. Lamb as vice president, second officer, effective March 1. He replaces Robert J. Gersack who was named president of First Bank Livingston.

Wyoming News

CHEYENNE: Recently promoted at First Wyoming Bancorporation were: Judith T. Walz to vice president and manager of marketing, planning, public relations and research, and Marvin A. Schutte to assistant vice president and manager of data processing. Mrs. Walz joined the organization in 1981 as research analyst. Mr. Schutte joined in July of 1984 and has managed the organization's data processing center since that time.

Design, Decorating, Building

BANKS - Do you want to save money: We specialize in finding space where there is none. Banks are our only business - Call:

Structural Designs, Inc.
Holstein, Iowa
Phone: (712) 368-4817

SKI COLORADO

Stay within minutes of 4 major Colorado ski areas. Luxury and economy condominiums and townhomes. Call: Dwayne Smith, Anne Marie or Sue at

PARADISE PROPERTIES
Toll Free 800-922-2590
Denver, 892-9367 or 303-468-5846.

COMMERCIAL-AG LOAN VICE PRESIDENT

Position in northeast Iowa. Minimum 3-5 years lending experience. Cash flow and loan documentation necessary. Excellent benefits and career opportunities with growing multi-bank holding company. Salary commensurate with experience. Send resume and references to:

Charles V. Perry, President
Parkersburg State Bank
Box 70, Parkersburg, IA 50665
Phone: 319/346-2114

(PA)

LOAN WORKOUT SPECIALIST

Available on a temporary or an intermediate basis in an on line or advisory capacity for:

- LOAN WORKOUTS
- LIQUIDATIONS
- DOCUMENTATION

22 years experience in acquisitions and liquidations. write: WBX

c/o Northwestern Banker

— All Replies Confidential —

(PW)

TRUST ACCOUNTING SOFTWARE FOR MICROCOMPUTERS

MBS, Inc.

7387 Pacific St., Omaha, NE 68114
Phone: 402/399-8021

Banking Career Specialists

Financial Placements is built on a history of strong relationships between bankers and Bank News' publications.



Mike Wall



Tom Cannon

Call us!
We can help find the
right person or the
right position.

FINANCIAL PLACEMENTS

a division of BANK NEWS

912 Baltimore
Kansas City, MO 64105

816-421-7941

WANT ADS—Rates are \$5.00 per line per insertion. Add \$3.00 for file letters per insertion. Identify of file letter advertisers cannot be revealed. **NORTHWESTERN BANKER, 306 15th St., Des Moines, Iowa 50309. Phone 515/244-8163**

FOR SALE

SHARP ELECTRONIC TELLER MACHINES—Overstocked—Special Price for 30 days. Phone: 307/634-7402. (FS)

BURROUGHS \$590 SINGLE POCKET DOCUMENT ENCODER. New. Never Used. Contact D.T. Ledlie, Phone: 815/453-7441. (FS)

BURROUGHS 6 POCKET PROOF MACHINE MODEL \$3000 Farmers State Bank, Irene, S.D. 57037. Phone: 605/263-3355. (FS)

POSITION AVAILABLE

COMMERCIAL LOAN OFFICER—Immediate opening for head of commercial loan department. This person will also supervise officer in charge of consumer loans. Minimum of 3 years commercial experience required. Salary commensurate with experience. Excellent benefits and career opportunities. Contact: **Robert S. DeWaay, President, United State Bank, P.O. Box 309, Cedar Rapids, IA, 52406. Member Hawkeye Bancorporation. Phone 319/366-8413.** (PA)

PRESIDENT—\$25 million Fort Madison, Iowa bank. Good earnings, not a problem bank. Must have lending background. Contact **Larry Wenzl, P.O. Box 450, Ames, Iowa 50010. Phone: 515/232-8200.** (PA)

AG. LOAN OFFICER—Prefer farm background and some lending experience. Salary \$20K to \$25K depending on education and experience. Contact Art Ovrom, Pres., Farmers State Bank, Keosauqua, IA. Phone: 319/293-3794. (PA)

SENIOR LOAN OFFICER—NW Illinois \$52 million community bank. Must have 5-8 years banking experience in all phases of banking. Excellent opportunity in a good rural community. Phone **Andy Rogers, First National Bank of Galena, IL. Phone: 815/777-0344.** (PA)

VICE PRESIDENT—\$40 million southeast Iowa bank seeking individual with strong credit and operations background needed. Near major college town. Excellent benefits and career opportunity. Send resume and salary history in confidence to file WCS, c/o Northwestern Banker. (PA)

NEEDED IMMEDIATELY—2nd officer in \$12 million SE Iowa bank. Prefer minimum of 2 yrs. experience in Ag. lending or operations. Send resume, including salary requirements to file WCT, c/o Northwestern Banker. (PA)

POSITIONS AVAILABLE

COMM'L LENDER - Flourishing central IA bank seeks degreed, pure comm'l lender with 2-5 yrs exp. Super oppy to move into senior mgmt position.

VICE PRESIDENT - Expanding community bank in a growing area wants innovative indiv with good comm'l lending record, senior lending exp and strong desire to eventually be #1 man. 4 yr degree and good overall lending knowledge a plus.

PORTFOLIO MANAGER - Large progressive institution is searching for an experienced indiv who has analyzed short and long term investment needs, managed gov't securities, and a \$500+ investment portfolio. \$35-55K.

COMM'L LOAN ANAL - Florida bank holding co seeks seasoned comm'l lender, 3+ yrs exp to evaluate fin'l position and performance. Challenging/responsible position with great benefits and location in a large organization. \$28K.

AG LENDER - Rapidly growing community bank seeks indiv with 4 yr degree, 2+ yrs in bank lending and strength in ag lending. Credit/collections knowledge a plus. \$25K.

TRUST OFFICER - Dynamic midwest bank is looking for a professional with strong trust history & business development exp. JD, strong marketing. \$30K.

FOR FURTHER INFORMATION
FOR THESE AND OTHER POSITIONS
RESPOND IN CONFIDENCE TO:
R. KURT ROSENCRANTS AT (515) 244-4414



ROBERT HALF

317 6th Ave, Ste. 650
Des Moines, IA 50309
(515) 244-4414

ALL FEES COMPANY PAID

Ag Banking Specialists

Let us help with your career advancement or staffing needs. Call in confidence, without obligation. Employers pay our reasonable fee to hire the best.



Linda 515/394-5827
New Hampton, Ia. 50659



Jean 515/263-9598 (T/W/F)
712/779-3567 (M/TH)
Massena, Iowa 50853

agri CAREERS, INC.

POSITIONS AVAILABLE

AG LENDERS - My clients need 6 ag lenders 4-8 years experience. Prefer degree. E. Nebraska and W. Iowa \$30-35K

Call or send resume to:

Richard L. Beem
Certified Personnel Consultant
GUMBERT EXECUTIVE EXCHANGE, INC.
11246 Davenport Street
Omaha, NE 68154
Phone: 402/330-3260
- Member National Personnel Assoc. -
We're Nationwide

DON & SCHOOLER JR.
AND ASSOCIATES

"Successful Banking is Quality Personnel"

If you would like to be informed of positions as they become available and if you are interested in changing your present position, send your resume or phone **Don Schooler, 417-882-2265, 2508 East Meadow, Springfield, Missouri 65804.** Information on you will be kept confidential until you are interested in a specific position.

Eighteen years of banking serving as President of rural and metropolitan banks enables me to match you, technically and personally, with the right banking environment.

POSITIONS CURRENTLY AVAILABLE
Missouri, Iowa Oklahoma, Kansas, Arkansas, Illinois, and Nebraska

COMMERCIAL LENDER, \$150mm bank, \$10,000 portfolio, middle market credits, excellent location \$35,000

COMMERCIAL LENDER, \$100mm + bank, solid commercial construction lending background, \$10mm portfolio, work-out credits \$40,000

PRESIDENT, in a top suburban location, strong business development and social background ... OPEN WITH OWNERSHIP EQUITIES

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 \$28 million Iowa bank. Affiliated with major holding company. Prefer experienced banker with good ag background Salary \$45,000 +

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.

NUMBER TWO person for \$140 million bank. Must have loan experience in larger bank. Position leads to CEO Salary \$50,000 +

COMMERCIAL LENDER for major southern Minnesota bank. Requires 5 or more years experience. Salary to \$40,000.

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.

TRUST OFFICER for \$70 million Iowa bank. Prefer lawyer with two or more years experience in handling trusts and estates Salary \$30,000.

VICE PRESIDENT—COMMERCIAL LOANS for \$40 million Iowa bank. Insurance license is a plus .. Salary to \$35,000

CASHIER for eastern Nebraska bank. Requires 3-5 years experience. Salary to \$32,000.

AG LENDER for northern Iowa bank. Prefer college grad with one or two years experience. Must know documentation Salary to \$25,000.

AG LENDERS for PCA. to serve as managers in excellent farming areas. Offices do not have major problem loans. Prefer college grads with 3 or more years experience and farm background. Good documentation record is essential Salary to \$30,000.

Write or call **Malcolm Freeland or Cy Kirk** in care of Freeland Financial Service, Inc., 1010 Equitable Bldg., Des Moines, Iowa 50309. Phone 515/282-6462. Employer pays reasonable fee. Many other opportunities now available.

WANT TO BUY

WANTED—Minnesota, Iowa or Wisconsin \$10-\$20 million sound bank. File WCC, c/o Northwestern Banker. (WTB)

WANT TO PURCHASE BANK(s)—Contact: **Steve Drennan, Palmer State Bank, Palmer, Iowa 50571.** (WTB)

POSITION WANTED

ENTRY LEVEL POSITION. Graduate of the University of South Dakota. With interest in finance and economics. Contact **Jeff Wollman, 803 Dakota St., Yankton, SD 57078.** Phone: (605) 665-8293. (PW)

AG LOAN OFFICER—36 years old, Iowa State University graduate, farming, ag business, and 4 years banking experience. Experienced with cash flows, micro-computers and loan documentation. Have real estate and insurance licenses. Contact file WCR, c/o Northwestern Banker. (PW)

POSITIONS AVAILABLE

REAL ESTATE OFFICER - manage dept. for \$100MM bank located in college town. Experience with secondary market operation a plus. \$28K

SECOND OFFICER - \$35MM Agri-oriented bank. Minimum five yrs. Ag-Lending experience \$35K

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.

TOM HAGAN & ASSOCIATES

2024 Swift - Box 12346
North Kansas City, MO 64116
816/474-6874

"Serving the Banking Industry Since 1970"

Vol. 13 No. 43 Northwestern Banker Newsletter (USPS 873-300) is published weekly by the Northwestern Banker Company, 306 Fifteenth Street, Des Moines, Iowa 50309, (515) 244-8163. Subscriptions \$1.00 per copy, \$18.00 per year. Second class postage paid at Des Moines, Iowa. Address all mail subscriptions, changes of address (Form 3579), manuscripts, mail items to above address.