

# NORTHWESTERN Banker Newsletter

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July 22, 1985

## ABA President Cairns Says 'Trigger' Will Be on Leadership Sept. Agenda

LAST WEEK'S *Newsletter* reported the conflicts that have arisen within the banking industry in recent weeks because of the nearly divided opinion over the "trigger" contained in H.R. 2707. That "trigger" would mandate that any states involved in regional banking pacts would have to open their borders to nationwide banking after five years, unless a state legislature withdraws its regional participation within five years.

The official ABA position, based on the Banking Leadership Conference in late April, expresses overwhelming support for added bank powers and for closing the nonbank bank loophole, but only a 55-45 vote in support of the "trigger."

When that article was being prepared last week we contacted ABA President Jim Cairns at his bank, Peoples National Bank of Washington in Seattle, to give him an opportunity to comment on the 18-state meeting that was held in Kansas City to protest the "trigger" and the decision of those state association representatives to fight to get it removed from legislation. Mr. Cairns has almost daily commitments to ABA that occupy his time and was unable to return our call until July 15. He accepted our invitation to discuss the "trigger" issue and what

ABA is doing about it. This is a summary of his telephone comments during that brief interview:

"By way of quick review, our Government Relations Committee last February presented its legislative proposal to the Board, calling it a three-legged stool. They were a bit fuzzy about the 'trigger,' but the Board eventually adopted their proposal. In April, that proposal was presented to the Banking Leadership conference. As you know, there were lots of votes, and lots of strong feelings and passionate words expressed by both sides.

"The vote on the three-legged stool approach was 97% in support; however, only 55% were actually in favor of the 'trigger,' which was obviously not a consensus but only a slight majority. We certainly recognized that, and every bit of testimony we have offered before the House and Senate committees reflects that fact—that there is distinct consensus on the first two issues, but only a 55-45 majority on the 'trigger' issue. Any review of testimony we have given will show that we have expressed only a consensus position for the three-legged stool concept, and that on the issue of a 'trigger' we have testified that the membership is almost evenly divided.

"After the Supreme Court decision (that regional banking pacts are lawful) and after the banking bill got through the House committees (H.R. 2707), our Government Relations Administrative Committee (about 30 persons) discussed and looked at the three-legged stool proposal and all the discontent that has been expressed with it.

"We know we do not have a consensus on this single issue. One thing we could do is get rid of the 'trigger' but, if we do, then there are slightly more than half in favor who will be mad. So, we have to find a better solution. Part of that solution might be in the concentration studies that are a part of this proposal.

"We do know that we need to get everybody back in the room. We have postponed our Board meeting from August to coincide with the Banking Leadership Council meeting scheduled for September. Congress is out almost all of August so there's no rush to meet in that month. When we take up that BLC meeting in September we will try to find a position that reaches a greater consensus than we presently have."

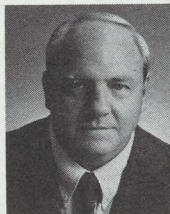
Based on this interview, we feel that Mr. Cairns and ABA are well aware of the diverse feelings on the "trigger" and are taking steps to have the matter reviewed again in the hope of achieving a greater understanding and high majority consensus position. □

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### Iowa News

The Iowa Bankers Association will hold its second annual President's Golf Tournament Monday, Aug. 12 at the Spencer Country Club in Spencer. Last year's IBA president, Al Maser, president and chairman, First National Bank in LeMars, will be host. Tournament proceeds are donated to the ag "war chest" fund which was established to provide funds for statewide ag-related events like the Governor's Charity Steer Show. IBA's participation in this worthwhile event not only raises thousands of dollars for the Ronald McDonald House but also promotes a positive relation-

ship between the beef and banking industries. The cost is \$45 and includes green fees, one-half cart, steak dinner and two drink tickets. Cost without a cart is \$40. Play begins at 1:00 p.m. and will be followed by the steak cookout and golf award presentations. To register contact Claudia Ross at the IBA office in Des Moines.

CLINTON: David E. Harris has joined Iowa State Savings Bank as vice president of the agriculture loan department. He previously served as executive vice president at First Trust & Savings Bank in Wheatland.

### Nebraska News

Roger Beverage has resigned as director of banking and is forming a law firm in Omaha named Beverage, James and Associates. He said he will continue living in Lincoln, at least for the present time. Mr. Beverage became director of banking January 2, 1984. He was executive vice president of the Nebraska Bankers Association from 1979 until June, 1982, when he resigned that post to enter private law practice. Mr. James is an Omaha attorney/CPA. Roger Hirsch, legal counsel for the Nebraska department of banking, has been appointed acting director until Governor Robert Kerrey names a new director of banking.

GERING: Ray M. Otte, Jr. has been

promoted to senior vice president of the Bank of Gering, with main duties in the area of investments and commercial and agriculture lending. He has been with the bank for 11 years and has been in banking for 20 years.

### Minnesota News

FERGUS FALLS: At Security State Bank, Herbert J. Wogsland will join the bank on August 12 as senior vice president and Douglas J. Dietman has been promoted to senior vice president and senior lending officer. Mr. Wogsland will be coming from First Bank Edina, Edina, Minnesota where he is president and chairman. He has been with the First Bank System for twenty years. Mr. Dietman joined Security State in 1977 from the First National Bank in Hastings.

MANKATO: Norbert J. Harrington has been promoted to senior vice president/commercial & agricultural departments of Norwest Bank Mankato. He has been with the bank since 1974, most recently as vice president of the commercial department.

MINNEAPOLIS: The Federal Reserve Bank of Minneapolis has named Ronald E. Kaatz senior vice president. He previously served as vice president of automation services.

MINNEAPOLIS: The Minneapolis Chapter of the American Institute of Banking will be conducting several seminars in upcoming weeks. All seminars will be held at the AIB Education Center in Minneapolis. The dates and seminars follow:

- July 23—AIB Asset-based Lending Seminar
- July 24—AIB Making Meetings Work Seminar
- July 25—AIB Performance Problems Seminar
- July 25—AIB Management and Supervisory Skills Seminar



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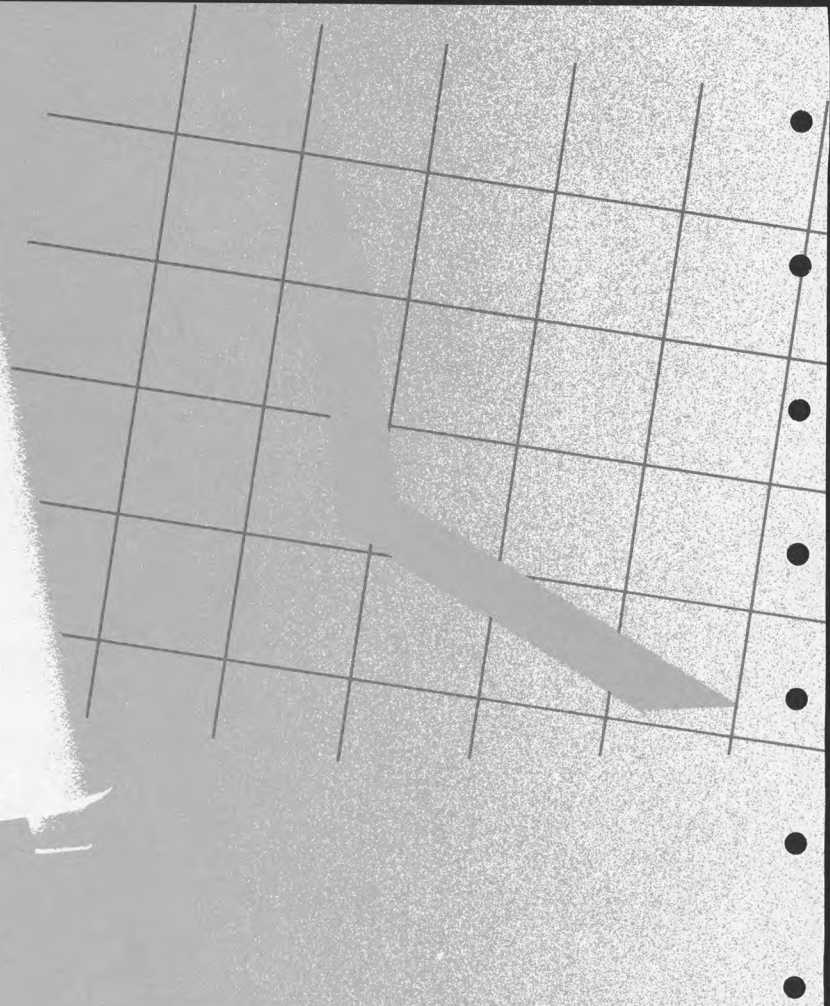
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### Illinois News

**CHICAGO:** The Board of Directors of Midwest Financial Group, Inc. (MFG), the Peoria-based bank holding company, has named Walter J. Charlton as chairman and William Barnes III as president and chief executive officer. The two men will succeed David E. Connor, who has resigned as MFG's president and CEO and as a director effective July 31. Mr. Charlton is also chairman of First Trust and Savings Bank of Kankakee, an MFG member bank. He was named an officer there in 1950, president in 1965, and chairman in 1979. Mr. Barnes is president, chairman and CEO of The Citizens National Bank of Decatur, also an MFG bank. He joined the bank in 1947 and was named its president and CEO in 1980.

**ROCKFORD:** First National Bank and Trust Company of Rockford has named four new vice presidents. They are Steven G. Meyers, senior

vice president—retail banking; Gregory S. Abbott, vice president—administration for First National and its holding company, First Community Bankcorp, Inc.; Jerry A. Lecklider, vice president and controller in the holding company, and Ilene K. Eisenberg, vice president—marketing/planning. Mr. Meyers comes from Illinois National Bank and Trust Company of Rockford where he was vice president of marketing and retail banking. Mr. Abbott joined First National in 1983 as vice president—marketing/planning. Mr. Lecklider will retain his responsibilities at First National; he joined the bank in 1977 as a staff auditor. Ms. Eisenberg was previously manager of product planning at InterFirst Corporation in Dallas, Texas.

ience, having previously been associated with CNB—Denver and First National Bank—Boulder. She is responsible for bank operations, investments, budgets, and purchasing.

**DENVER:** Gregory L. Majors has been promoted to vice president at United Bank of Denver. He joined the bank in 1981, and has been serving as market manager in the energy and minerals group.

**MONTROSE:** Ted G. Collin has been elected vice president and manager of agri-business and installment lending at United Bank of Montrose. Previously senior vice president, Southwest Production Credit Association, Montrose, Mr. Collin is a 13-year ag banker. In addition, Kenneth E. Keltz, senior vice president at United Bank of Montrose, has been assigned new duties emphasizing the management of the bank's commercial and real estate loan portfolios. He began his career in 1956 as assistant cashier at the bank, and has been a loan officer since 1972.

### Wisconsin News

The Marshall & Illsley Corp. has officially merged with the Heritage Wisconsin Corp., finalizing the largest banking merger in Wisconsin history. It has been seven months since M&I reached an agreement with Heritage in the \$59 million transaction. The merger has resulted in a thinning of top executive ranks at Heritage, as it essentially dissolves the holding company.

**EAU CLAIRE:** Leonard A. Kinnick has been named vice president in the loan department at Community State Bank. Before joining the bank, he served at ITT Financial Services.

**FLORENCE:** John R. Kerhasky has joined the State Bank of Florence as vice president and loan officer. He has 17 years banking experience.

### Colorado News

**AURORA:** Kathleen W. Palmquist has joined Colorado National Bank—Aurora as vice president and cashier. She has ten years banking exper-

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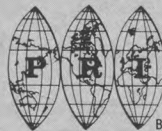
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