

On ABA Video Conferences

Federal Lawmen Will Tell Bankers How to Stop Money Laundering

BECAUSE of a mushrooming problem with money laundering by racketeers that is threatening banks both large and small nationwide, the American Bankers Association will conduct one-day video conference seminars on the subject, according to ABA Executive Vice President Donald G. Ogilvie. They will be conducted in joint sponsorship with law enforcement agencies, regulators and other financial trade associations.

Several major banks on both coasts already have been victimized by money laundering schemes carried out by agents of underworld crime leaders. As a consequence, several of those banks have been fined in varying amounts up to as much as \$2.5 million for violating the existing law that requires financial institutions to report all cash transactions of \$10,000 or more.

The one-day seminar is the first ever to bring together the entire financial industry with law enforcement agencies in an effort to review existing laws and build awareness of potential money laundering threats to financial institutions.

The seminar features presentations by bankers on suggested poli-

cies and procedures relating to compliance and techniques for thwarting money laundering. Examination policies of all federal regulatory agencies will be discussed, including a review of actual controls for which financial institutions are examined.

Video-taped comments from top law enforcement officials and other authorities will be included with live discussions at more than 60 local sites scheduled from September to November. Those seminars most convenient for midwestern and mountain state bankers are listed with this article.

Cosponsors are the National Council of Savings Institutions, the Credit Union National Association, the International Association of Chiefs of Police, and twenty-four state bankers associations.

The program includes a discussion of the Bank Secrecy Act, the Right to Financial Privacy Act, the 1984 Comprehensive Crime Control Act, and other laws, regulations and pending legislation affecting money laundering.

According to Mr. Ogilvie, "This seminar will enable financial institutions to develop effective policies and procedures to prevent money laundering. This is an important

contribution to the strength of our industry and supports a top priority set by our government."

Among the 30 authorities making presentations will be FBI Director William Webster, Customs Commissioner William Von Raab, IRS Commissioner Roscoe L. Egger, and Acting Comptroller H. Joe Selby.

A comprehensive workbook will include case histories, money-laundering prevention techniques, a discussion of applicable laws, and sample guidelines and administration forms. The program is designed for bank compliance officers, operations managers, auditors, legal counselors, security officers and law enforcement officers. Continuing education credit may be available.

The fee for the first registrant from a financial institution is \$150 and \$95 for each additional person from the same institution. The fee for police officers is \$95.

For information on attendance, contact Julyette Berry at ABA at (202) 467-4047. Following are the dates and locations for selected seminars:

Colorado—Denver: Nov. 14, 1985. Clarion Hotel, 3203 Quebec Street.

Illinois—Oak Brook: Oct. 4, 1985. Drake Oak Brook Hotel, 2301 York Road.

Illinois—Springfield: Oct. 3, 1985. Holiday Inn East, 3100 S. Dirksen Parkway.

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Iowa—Des Moines: Oct. 9, 1985. Savery Hotel, 4th and Locust.

Kansas—Wichita: Nov. 14, 1985. Airport Hilton, 2098 Airport Road.

Minnesota—St. Paul: Oct. 30, 1985. Ramada Inn, I-94 and White Bear Avenue.

Missouri—Kansas City: Sept. 19, 1985. Adam's Mark Kansas City, 9103 East 39 Street.

Missouri—Springfield: Sept. 18, 1985. Ramada Inn, 2431 North Glenstone.

Nebraska—Omaha: Oct. 17, 1985. Marriott Hotel, 1022 Regency Circle.

South Dakota—Pierre: Oct. 29, 1985. Best Western King's Inn, 220 S. Pierre Street.

Wisconsin—Wausau: Nov. 12, 1985. Holiday Inn, 201 North 17 Avenue.

Wyoming—Casper: Sept. 19, 1985. Holiday Inn, 300 West F Street.

Iowa News

OTTUMWA: At Union Bank and Trust Company, Roger E. Rinderknecht has been elected executive vice president and a member of the board of directors. Mr. Rinderknecht joined the bank Sept. 3 after serving with the Brenton Banking System as president and trust officer since 1980. He has had 17 years banking experience.

CEDAR FALLS: David G. McDermott has been appointed senior vice president and commercial loan officer of Cedar Falls Trust & Savings Bank. He has been vice president and commercial loan officer at First Interstate Bank of Fort Dodge since 1979.

DES MOINES: At First Interstate Bank of Des Moines, N.A., Bill Mullins has been appointed vice president in the Iowa correspondent/corporate services division and Steve Justice has been appointed assistant vice president in the metro-

politan commercial services division. Mr. Mullins has served as assistant vice president in the Iowa correspondent/corporate division since joining the bank in 1984. Mr. Justice has served as commercial loan officer in the metro commercial services division since joining the bank that same year.

Nebraska News

MITCHELL: Roy Dinsdale, chairman of the board of the First National Bank in Mitchell, has announced that Dave Oakenson has been elected president. He previously served as executive vice president of the bank. Pat Hughes, the bank's former president, has been elected president of the First National Bank in Wisner, which is also owned by the Dinsdale family.

OMAHA: The Norwest Banks in Nebraska will be consolidated into one bank, according to John Cochran, regional president. Norwest Bank Omaha, N.A., and Norwest Bank Omaha West will be consolidated, along with the Norwest banks in Grand Island, Norfolk and Hastings and will then be called Norwest Nebraska, N.A. headquartered in Omaha at the present Norwest Bank Omaha site. The combined banks will have \$1.4 billion assets and \$1.2 billion deposits.

OMAHA: Albert Pinho has been elected credit officer in the lending division at the American National Bank of Omaha. He began with the bank in April of this year as a management trainee. He was formerly a financial consultant for ARA Transportation of Boston, Mass.

Minnesota News

DULUTH: At First Bank Duluth, Frank J. McCarthy has been elected senior vice president. He has been serving as vice president of the regional division since 1984, and will continue to have responsibilities in

that area, as well as in the area of business development. Mr. McCarthy was president of First Bank Virginia from 1981 to 1984, and of First Bank Cloquet from 1973 to 1981.

MINNEAPOLIS: Bank Shares Incorporated, the parent company of Marquette Bank Minneapolis, announced Aug. 30 that it has acquired Fidelity Bank and Trust Company of Minneapolis. Terms of the purchase were not disclosed. Fidelity Bank and Trust Company in Northeast Minneapolis will become an affiliate bank of Bank Shares Incorporated called Fidelity Bank Northeast. Fidelity Bank and Trust has detached facilities located in Eden Prairie and Burnsville. Bank Shares Incorporated was established in 1940 and now includes six banks with 13 offices.

South Dakota News

ABERDEEN: Rodney Fouberg, chairman of the board, announced that the board of directors of Dacotah Bank Holding Co., in its Aug. 27 meeting, declared a 3% stock dividend in lieu of its semi-annual cash dividend. The stock dividend will be payable in whole shares only, fractional shares to be paid on Sept. 23 to shareholders of record on Sept. 15.

HURON: At First Federal Bank of Huron, current vice president Paul Mavity has been promoted to president and CEO. He was also elected to the board. Steve Skow resigned as president, CEO and director, to pursue his career in the commercial banking field. Mr. Mavity joined the bank in 1979 from the First Federal Savings and Loan Assoc. of Lafayette, Inc., where he had served for 12 years. Paul Eichinger, currently cashier, has been promoted to vice president. He will continue to serve as cashier as well. He joined the bank in 1984 from the Roseville Bank, St. Paul, Minn., where he had served as controller for three years.

MITCHELL: Leslie H. Olson has been elected president and CEO of Commercial Trust & Savings Bank, effective September 15. Mr. Olson has been executive vice president at Peoples Bank & Trust Co. in Waterloo, Ia., since May 1, 1984. Prior to that time he was with Toy National Bank in Sioux City since January, 1945, and was president for several years prior to his move to Waterloo.



NEWLY elected officers of the IBoM for 1985-86 are pictured left to right. Front row: Exec. Vice Pres.—**Norbert A. McCrady**, Minneapolis; First Vice Pres.—**Kermit A. Mahlum**, pres., First Natl., St. Peters; Immed. Past Pres.—**James A. Clark**, pres., Lake Crystal Natl. Back row: Second Vice Pres.—**Edward J. Zapp**, v.p., Zapp Natl., St. Cloud; Treas.—**Robert Jacobson**, v.p., American Natl. Bk. & Tr., St. Paul, and Pres., **J. Stephen Schmidt**, pres., Northern Bank, Anoka.

to your community that it can serve its customers better than big." Mr. Lederman went on to say how important the local banks are and finalized "let's keep our money in our communities."

The major thrust of the IBoM this year has been devoted to federal problems, namely interstate banking. The IBoM's resolution states "we remain unalterably opposed to interstate banking, including regional pacts and national 'triggers' that would mandate nationwide interstate banking...large institutions are unable to adequately serve the nation's consumers, farmers, and small businesses."

A panel discussion was part of the continuing thought on interstate banking. The panel was made up of **John A. Brown**, president, Independent Community Bankers of North Dakota; **David Ballweg**, president, Independent Bankers Association of Wisconsin; **Neal Peterson**, Partner, Peterson, Engberg, Peterson Law Firm, and **Tom Huston**, Iowa Superintendent of Banking.

Mr. Huston said, "Bankers spend too much time talking about their banks and banking problems instead of getting involved with their customers and communities - we're not selling enough." The panel stressed the importance of keeping your capital close to your community and keeping productivity close to home. Mr. Peterson commented that most of the problems that bankers are faced with today are mostly due to the budget deficit.

Highlighting this year's convention was the election of IBoM officers. Election ceremonies were held Saturday morning following the morning business session. Elected officers of the IBoM for 1985-86 are:

President—**J. Stephen Schmidt**, president, Northern Bank, Anoka; First Vice President, **Kermit A. Mahlum**, president, First National Bank, St. Peter; Second Vice President—**Edward J. Zapp**, vice president, Zapp National Bank, St. Cloud; Treasurer—**Robert Jacobson**, vice president, American National Bank & Trust, St. Paul, and Executive Vice President—**Norbert A. McCrady**, Independent Bankers of Minnesota.

Following a hospitality reception, the annual dinner-dance took place. The Jules Herman Orchestra played for everyone's enjoyment. □

Independent Bankers of Minnesota 1985 Annual State Convention

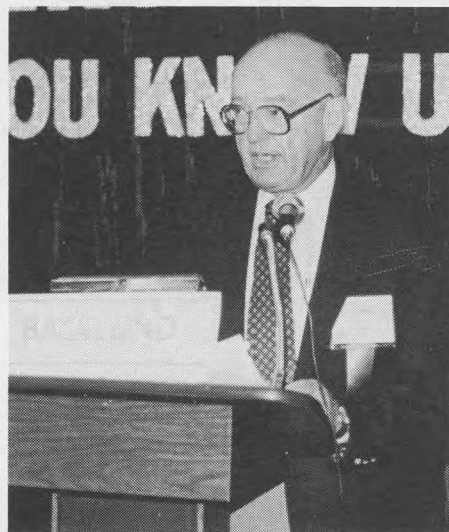
By **ROBERT O. CRONIN**
Associate Publisher

THE INDEPENDENT Bankers of Minnesota held their annual state convention at Breezy Point Resort August 22-25. The agenda consisted of informative business sessions, and a "Minnesota Round-Up Party," which allowed participants to compete for prizes in casino-like surroundings using play money. Recreational activities included men's and women's golf tournaments, a tennis tournament, horseback riding and boating on Pelican Lake. Although the weather was not cooperative, the convention was a success.

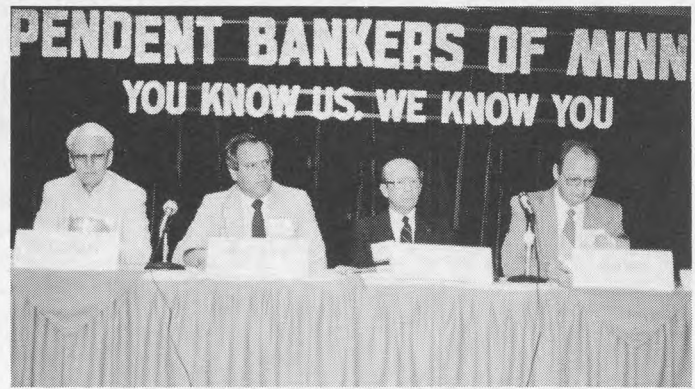
B.F. "Chip" Backlund, president of The Independent Bankers Association of America, was the kick-off speaker. Mr. Backlund sited Minnesota as "the cradle of IBAA," as he noted the strong support for independent banking in the state. Mr. Backlund, who wants to "save the world from Citicorps," said the com-

munity banks are the real class acts. "Smallness is beautiful and it works," he concluded.

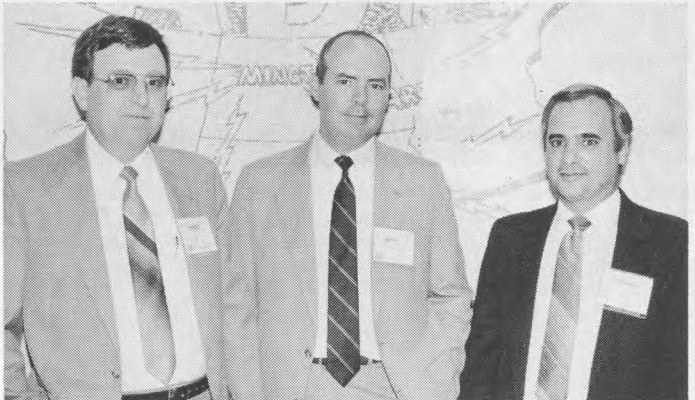
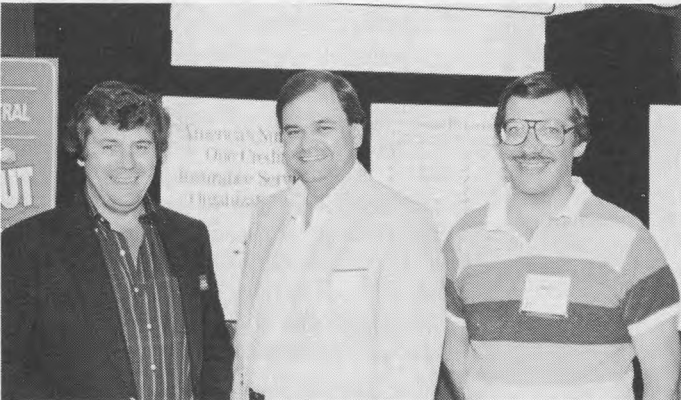
Harvey S. Lederman, former director, Heller Institute for Small Business, Chicago, told bankers that the community banker is very important and should "demonstrate



B.F. "Chip" Backlund, pres., IBAA, tells the Independent Bankers "small is beautiful."

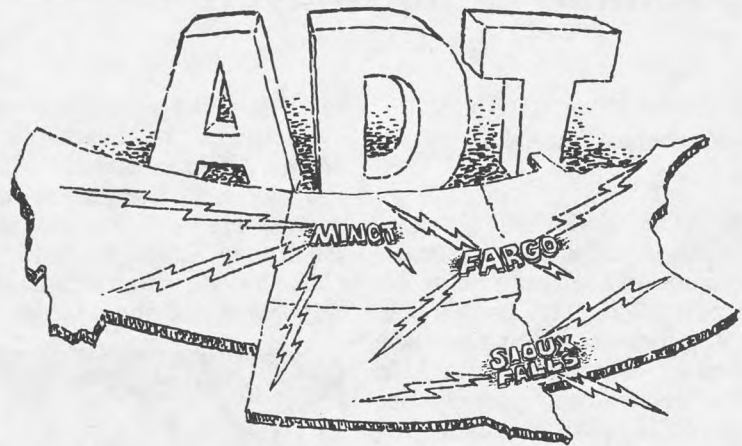


LEFT—Enjoying themselves at the “Minnesota Round-Up Party” are: **Tom Huston**, Iowa Supt. of Banking and **Alice** with **Norbert McCrady**, exec. v.p., IBoM and **Natalie**. **RIGHT**—Panelists **Neal Peterson**, partner, Peterson, Engberg, Peterson Law Firm; **David Ballweg**, pres., Ind. Bankers Assoc. of Wisc.; **Tom Huston**, Iowa Supt. of Banking; and **John A. Brown**, pres., Ind. Comm. Bankers of N.D.



LEFT—Representing North Central Life Insurance Co., are: **Keith G. Falconer**, St. Paul; **Greg Taylor**, Grand Rapids; and **Bill Gaspar**, St. Paul. **RIGHT**—Representing American Data Technology, St. Paul are: **Doug Marquart**, v.p.; **Dick Aird**, v.p.; and **Gary Wachala**, v.p.

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Partial list of available Banking candidates.

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DB900 \$45K
- **AG LOAN OFFICER:** Excellent lending history. Very analytical individual with cash flows and loan restructuring skills. In 6+ years of ag lending has only been involved in *one* workout situation. Commercial ag exposure as well.
DB901 \$30K
- **CASHIER:** Operations and cashier type with strong accounting and management experience in rural bank. Supervisory responsibility of 30+ and in charge of call reporting function in a \$50mm+ institution.
DB902 \$27K
- **RETAIL BANKING HEAD:** Self-starter with exceptional calling ability. Installment and commercial lending to professional markets plus loan restructuring and supervisory of 60+ in a \$8B+ bank. Community active lender with professional attitude and willingness to roll-up sleeves and dive into a job.
DB903 \$50K
- **VICE PRESIDENT REAL ESTATE LENDER:** Sales oriented go getter with 9+ years of experience in \$60mm+ institution. In depth real estate background handling commercial line real estate accounts as well as residential. Business and civic leader with accounting degree.
DB904 \$39K
- **TRUST OFFICER/JD:** Skilled new business developer with detailed knowledge of personal trusts and estate planning. Proven track record in successful \$100mm department seeks #1 spot where hard work and achievements are rewarded.
DB905 \$40K
- **FINANCIAL ANALYST:** Degreed individual with 12 years experience in large savings and loan seeks financial management opportunity. Strong operating performance analysis and reporting background combined with preparation of other financial reports. A proven professional.
DB906 Asks Upper \$30's
- **CASHIER:** Operations person with lending experience in ag, consumer and real estate. Supervisory of 5+ and cashier work in rural bank for 7+ years. Runs a tight ship.
DB907 \$23K

(CONTINUED)

PARTIAL LISTING OF AVAILABLE BANKING CANDIDATES — FINANCIAL AND EDP

AG LENDER: Cash flows, workout, FmHA and general ag lending knowledge gained over three years experience in a rural bank. Raised on a farm with a degree Iowa State University and strong analytical skills.

DB908

\$20K

SENIOR COMMERCIAL LENDER: Career driven lender with new business development skills. Excellent image, high degree of success with corporate borrowers. Well trained in strong metro bank in both large commercial and smaller retail credits.

DB909

\$45K

CHIEF EXECUTIVE OFFICER: Profit minded leader with heavy emphasis in the commercial area. Excellent manager with 15+ years in banking the last 3 handling lending and operations in a \$15mm bank. Most ag experience gained in larger metro markets.

DB910

\$48K

COMPUTER OPERATIONS MANAGER: BA degree. Four years operations background in metro bank. IBM shop. Leads all production, data entry, scheduling, distribution, and security. Personable, outgoing and dependable.

DS911

Mid-\$20's

PROGRAMMER/ANALYST: Over 2 years experience in COBOL and BAL programming. CICS exposure in IBM environment. Heavy banking background with lending applications experience. Meets deadlines!

DS912

\$20K

SENIOR AG OFFICER: Determined, farsighted lender with 6+ years of cash flows, field analysis and loan restructuring in a \$20mm bank. Good operations background and work with elevator and feed store borrowers.

DS913

\$35K

CONSUMER LOAN: Go-getter, career minded leader with 2+ years in a strong community bank working \$3mm+ portfolio of installment with some small business loans. Sharp individual not afraid of rolling up shirtsleeves and attacking work.

DB914

\$25K

TRUST OFFICER/JUNIOR: Self-starter has taken small bank department from the red to the black through hard work and cost effective planning. Lending skills and good operational background gained from rural bank atmosphere.

DB915

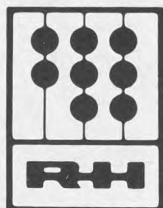
\$35K

SENIOR OPERATIONS OFFICER: Executive with proven skills in organization and management. Has worked "around the clock" restructuring bank operations in both one-bank and multi-bank holding companies while simultaneously handling cashier duties.

DB916

\$40K

FOR FURTHER INFORMATION ON THESE CANDIDATES
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North Dakota News

The North Dakota Bankers Association has announced the schedule for its 1985 Group Meetings. Newly appointed State Banking Commissioner Jane Lundberg will address each meeting. In addition, David L. Schmidt, a nationally recognized business consultant, will present a program on time management. His presentation will include practical time-management techniques for planning and organizing, prioritizing, decision making, interruption control, effective delegation and effective meetings. For more information, contact the NDBA office in Bismarck. Dates and locations of the meeting are as follows:

Northeast: Sept. 16, Artclare Motel, Devils Lake

Northwest: Sept. 17, Elks Club, Williston

Southwest: Sept. 18, Seven Seas, Mandan

Southeast: Sept. 19, Kelly's Restaurant, Wahpeton

BISMARCK: George E. Nygaard has been elected vice president and commercial loan officer at The First National Bank and Trust Company of Bismarck. He was previously employed with First Bank Huron, Huron, S.D. He has held other positions with First Banks in Montana and North Dakota.

WAHPETON: John Blume has been named president of the Dakota Bank in Wahpeton. He joins the bank from Norwest Bank Fergus Falls, where he worked for the last two years. Prior to that, Mr. Blume was employed at the Bonanza Valley State Bank in Brooten, Minn.

Wisconsin News

The Independent Bankers Association of Wisconsin will hold its fourth annual convention Sept. 22-24 at the Radisson Hotel in LaCrosse. The convention is open to all Wisconsin community bankers and is specifically geared to their needs as independent bankers. Additional information may be obtained from the IBAW office at 555 D'Onofrio Drive, Madison, WI 53719.

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MILWAUKEE: Daniel J. Gannon has been named president of Marine Corp., taking over responsibility for the day-to-day operations from George R. Slater, who will concentrate on strategic planning as chairman and CEO. In addition, three other Marine officers were promoted. Ronald C. Baldwin, formerly vice president and manager of the financial service department, was named to succeed Mr. Gannon as senior vice president of finance. Leila Fraser was named senior vice president in charge of marketing. In addition to her previous duties as vice president of marketing, she will be responsible for construction and maintenance of all Marine's buildings. Frederick L. Cullen was promoted from vice president to senior vice president in charge of personnel.

NEILLSVILLE: David R. Kvalsten has been appointed president of the Neillsville Bank. He has 16 years banking experience, most recently at Associated Citizens Bank in Marshfield, where he has been vice president for the past three and a half years.

Illinois News

ARLINGTON HEIGHTS: At The Bank & Trust Company of Arlington Heights, Robert T. Lincoln has been appointed senior vice president, commercial banking. He joined the bank in 1979 and has held the positions of commercial loan officer, assistant vice president and vice president of commercial banking.

Wyoming News

GLENROCK: At the National Bank of Glenrock, Francis V. "Fran" Larson has been named president. He formerly served as vice president and cashier of the First National Bank in Hastings, Minn. He has 15 years banking experience.

POWELL: Harold R. Hand has resigned as president of American National Bank in Powell. Patrick C. McDermott has been elected to succeed him as president and CEO as of Sept. 1. Mr. Hand will serve as vice chairman of the bank's board and will serve as an advisor and an assistant to the new president. He has been with the bank for 20 years, and was its president since 1980. Mr. McDermott recently served as executive vice president of the Bank of

Baker, Baker, Mont., as well as a director and vice president of the United Bancorporation. Prior to that, he spent 24 years serving Norwest Bank in Great Falls, Mont.

Colorado News

DENVER: At Cherry Creek National Bank, J. Thomas Hand has been promoted to executive vice president and Timothy Webster to senior vice president of the commercial lending division. Mr. Hand joined the bank in 1980 as vice president in the commercial loan area. He has been senior vice president of the commercial lending division. Mr. Webster joined the bank in 1983 as assistant vice president in the commercial lending area. Prior to that he was in the correspondent bank department of Intrawest of Denver.

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- VP COM'L/AG LOANS—Ks—\$36K
- COM'L CLIENT REP—Iowa—\$35K
- AVP OPERATIONS—Kansas—\$35K
- AVP COM'L/CONS—Okla—\$30K
- AVP AG LOANS—Kansas—\$30K
- MTG/CONS DEPT HEAD—Ks—\$30K
- CASHIER/OPER—Kansas—\$27K
- COM'L LOAN OFFICER—Nebr—\$28K
- AVP COM'L LOANS—Kansas—\$25K
- AGRI LOAN OFFICER—Colo—\$24K

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CASHIER—\$21 Million S.W. Minnesota Bank with one detached facility. Seeking an individual to manage the entire operation. Contact: James G. Snee, Farmers State Bank, Mountain Lake, MN 56159. (507) 427-2422. (PA)

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AG LENDER for \$40 million bank in western Iowa. Position leads to number two person in bank Salary to \$35,000.

AG LENDER for \$45 million bank in northern Missouri. Prefer two or more years experience plus college degree Salary to \$30,000.

CASHIER for southern Wisconsin community bank Salary to \$35,000.

COMMERCIAL LENDERS for Illinois banks located in North & Central areas Salary to \$35,000.

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AG LENDER for major Central Illinois bank Salary to \$35,000.

Please call Malcolm Freeland or Cy Kirk in care of:

Freeland Financial Service

1010 Equitable Bldg. Des Moines, IA 50309
515/282-6462
Employer pays fee.

BANKING OPPORTUNITIES

PRESIDENT—S.W. WI \$40mm ag bank.

CREDIT ADMINISTRATOR—Commercial loan work out leading to Credit Mgmt position, \$500mm MW bank. \$48K.

Contact Barbara J. Ritta.

PROFESSIONAL RECRUITERS, INC.
P.O. Box 24227
Omaha, NE 68124
1-800-225-2885, in NE (402) 397-2885

POSITIONS AVAILABLE

V.P. AG LOANS - \$35M bank E. Nebr. 2-3 years ag loan experience, some work-out. Must have management potential. Will lead to CEO. \$25-35K.

AG LENDER - N.E. Nebraska bank. 1-3 years experience bank or PCA. To \$28K.

SR. OPERATIONS OFFICER - all operations & cashier duties. E. Central Iowa. \$90mm bank. To \$45K.

Richard L. Beem, CPC
GUMBERT EXECUTIVE EXCHANGE, INC.
11246 Davenport Street
Omaha, NE 68154
Phone: 402/330-3280
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POSITIONS AVAILABLE

COMM'L LOAN - \$100MM suburban bank with aggressive new ownership. Prefer five to seven yrs. experience in similar size bank. \$40K

COMM'L LOAN/BIZ DEV - \$80MM suburban bank affiliated with major holding company. Emphasis on new business development but need solid credit background. \$35K

SENIOR LENDER - \$150MM suburban bank with large comm'l and real estate portfolio. Second position in bank with opportunity to advance. \$Open

REAL ESTATE LOAN - junior position in large suburban bank. Will assume some duties in construction and comm'l real estate depts. plus handle residential loans. \$23K

AGRI-LOAN - \$25MM community bank with 50% of loans in agri-credits. Prefer background in cattle financing. \$30K

Additional positions available for experienced bankers.

TOM HAGAN & ASSOCIATES

2024 Swift - Box 12346
North Kansas City, MO 64116
816/474-8874

"Serving the Banking Industry Since 1970"

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