

Congress Looks at Ag Bank Relief

SOME relief for hard-pressed ag banks, as well as those in energy crisis states, appeared to be shaping up in Congress last week. Senate Majority Leader Robert Dole (R., Kan.) told the Senate Banking Committee he would move on a proposed ag bank relief bill as quickly as the committee could assemble a suitable bill.

As reviewed here earlier, the ABA-IBAA Ag Task Force testified before Sen. Jake Garn (R., Utah), Senate Banking Committee chairman, advocating the stabilization of bank capital, farm borrowers and farm real estate values. Sen. Garn also invited the Fed, FDIC and Comptroller to offer their proposals that would help alleviate the ag bank stress.

They appeared before the Senate Banking Committee last week with a unified proposal that would permit banks to operate below presently required minimum capital levels if they can restore capital within five years. Also, they would exercise forbearance on ag loans run through appropriate debt restructuring if there is reasonable anticipation the borrower will repay the loan. Regulatory reporting and disclosure would be modified to accommodate to such actions.

The ABA and IBAA Task Force had sought capital relief for hard-pressed ag banks and ABA Presi-

dent Donald P. Senterfitt and IBAA President B. F. "Chip" Backlund both responded favorably to the regulators initial proposals.

Senate Banking Committee members included a discussion of energy-related problems into the ag banking issue and regulators affirmed that their proposals could be spread equally to such situations to alleviate the uneven pressures in hard-hit segments of the economy. They were not willing to set a floor on what capital would be acceptable; only that they would be willing to exercise forbearance on the capital issue, and allow amortization for up to seven years, with new problem loans rolled into that total in the first two years.

Although new regulations to accommodate such an approach would take legally required time of about 45 days, the regulators indicated such procedure could unofficially be put into effect to meet emergency situations.

Washington reports indicated Senate Banking Committee members listened with interest to the various proposals and indicated their willingness to get a helpful bill onto the floor within a short time. □

C.C. Hope Nominated As Third FDIC Director

C.C. Hope, Jr., retired vice chairman of First Union National Bank,

Charlotte, N.C. and 1979-80 president of the American Bankers Association, has been nominated formally as the director-at-large of the FDIC. He is subject to Senate confirmation. Mr. Hope's nomination has been awaited since last October. He would serve with FDIC Chairman William Seidman and Comptroller of the Currency Robert Clarke as the third member of the FDIC board.

Discount Rate Cut to 7%

On March 7 the Federal Reserve Board cut the discount rate one-half point to 7 percent, the lowest lending rate in eight years. Major banks across the country quickly followed with half-point reductions in their prime rates, to 9 percent. Meanwhile, fixed-rate mortgages are being offered for as low as 9.75 percent in some areas, with the nationwide average at 10.5 percent, the lowest level in about eight years.

Iowa News

All of the Iowa Chapters of the National Association of Bank Women will meet in Des Moines at the State Capitol on March 25 to review the legislative process and discuss important issues with the state's legislators. Governor Terry Branstad will declare the day as National Association of Bank Women Day. A reception will be held in the

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evening at the Hotel Savery for the Iowa legislators, NABW members and their guests and prominent Des Moines financial leaders.

COLUMBUS JUNCTION: Aubrey Daedlow has joined the staff of the Columbus Junction State Bank as a vice president in charge of all loan operations. Mr. Daedlow began his career in 1945 at the Mediapolis Savings Bank, where he became president in 1959. He moved to Golden State Bank in Golden, Colo., where he served as vice president. In 1983, he joined the Iowa Department of Banking.

DES MOINES: At Brenton National Bank, Robert G. Mann has been promoted to senior vice presi-

dent from vice president/office administration and marketing. Mr. Mann, associated with the bank since 1972, will assume additional administrative duties. James Friesz, Mark Kempkes and Meriam Rosenthal have been named vice presidents of the bank. Mr. Friesz manages the S.W. 9th and Kinley office and heads the consumer loan department. Mr. Kempkes, a commercial loan officer, heads the special loan accounts department. Mr. Rosenthal, a former assistant vice president, is the banks customer investment officer.

Nebraska News

The National Association of Bank Women, Mid Plains Group, will hold its March meeting at Mr. C's Steakhouse, 5319 North 30th Street in Omaha on March 25 at 5:30 p.m. Guest speaker will be Mrs. Jean Beyer, director of student services at the Methodist School of Nursing, who will speak on "Multiple Role Management." For reservations call Karen Hosier at 291-1400.

* * *

The Nebraska Bankers Association will sponsor its 1986 Head Teller/Teller Staff conference throughout the month of April. The head teller session is scheduled for the afternoon and will address topics affecting the relationship between the employer/employee and the customer. The teller staff session, held

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later in the evening will present topics centered around good customer relations. Janet Ayres, a management consultant, and John Miller, executive vice president, Networks in Lincoln, are the scheduled guest speakers. Advance registration fee is \$45 per session. The fee for attending both sessions is \$80. Fee includes all conference materials, coffee breaks and dinner. Deadline for registration is March 31. Dates and locations are as follows: April 8, Scottsbluff Inn; April 9, North Platte Holiday Inn; April 10, Lincoln Cornhusker; April 16, Norfolk Villa Inn, and April 17, Kearney Ramada.

LINCOLN: Dwain C. Carlson and Harold J. "Jack" Dawson have been elected senior vice presidents of First National Lincoln. Mr. Carlson began his First National career in 1964 and serves as senior vice president and manager of the bank's municipal and government bond division. Mr. Dawson joined the bank in 1974 and will now serve as senior vice president and manager of the trust division. Both men were previously vice presidents and managers of their respective divisions.

Montana News

WEST BILLINGS: Connie Marshall has been promoted to vice president at First Interstate Bank. She joined the bank in 1982 as an assistant vice president. Previously she had worked for First Interstate Bank of Billings for 12 years in the installment lending, personal banking and marketing departments.



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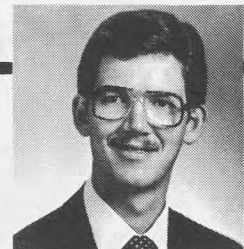
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AG BANKERS AVAILABLE

BJ-1 OPERATIONS—"A PROBLEM SOLVER and MONEY SAVER," quote references. An administrative 'fixer'; takes problem areas and cleans them up to acceptable rating. Over 15 yrs. experience in \$100mm+ banks. As operational correspondent for major holding company he served as consultant to affiliate banks on legal, operational and procedural matters. Has supervised a staff of 70-90. Strong training skills. Direct experience in consumer lending and management of investment portfolio. References state, "One of the sharpest operations people around...1st class! ...Efficiency-conscious, an excellent numbers man with a sales personality...makes improvements quickly...able to develop and organize staff, and inspires loyalty." Grad. School of Bank Admin. **\$35,000.** Call Jean.

BJ-2 AG LOAN OFFICER—An impressive young man with useful experience gained from his past three yrs. with FmHA. References say, "Top work habits...a real producer with lots of drive. Intense; really gets into high gear on farm loans. Above average intelligence, personality, and appearance. Good farm background, energetic and results oriented." Strong micro computer experience. Masters degree Ag Econ. **\$22,000 min.** Call Jean.

BS-3 CONSUMER/COMMERCIAL/AG LOANS—Four years lending experience handling commercial, consumer, real estate, auto loans and some ag. Insurance licenses. Good collector of delinquent loans. Farm background. B.S. Business. **\$23,000-25,000.** Call Sandi.

BS-4 SENIOR LOAN OFFICER AND CASHIER—Offers all facets of lending experience in \$11 MM bank. Three years experience in loan applications, farm visits, inspections, cash flows, balance sheets, financial statements, etc. "Positive and very personable...a lot of savvy," says one reference. Farm background. On board of directors and has bank lending authority. B.S. **\$28,000 +.** Call Sandi.

BJ-5 AG LENDER—PCA loan officer for past 2 yrs. Responsible for \$4-\$5mm in loans. Strengths are in loan analysis, documentation and workouts, and rates #1 in customer relations and new business calls. Reference reports, "Wish I could have brought him with me when I left PCA to come to this bank! He'd be a good asset to any bank staff; a qualified ag lender with good potential to learn commercial lending. Follows orders to the letter, high energy level, very good appearance, and PERSONALITY PLUS:

he'll attract new customers and he can spot a poor risk loan quickly." Previous experience as commodity broker and consultant. Good computer skills. B.S. Ag Economics, high grade point average. **\$25-\$27,000.** Call Jean.

BS-6 LOAN OFFICER—Familiar with all aspects of financial analysis in the ag area. Farm background and FHA experience. Outgoing personality...good customer rapport, and is able to key in on potential problems before they happen. ASSERTIVE, can say 'no' if need arises. I.S.U. B.S. **\$22,000-\$25,000.** Call Sandi.

BJ-7 AG REP—Currently ag loan rep and credit analyst in large ag bank, responsible for financial statement spreading and analysis, loan documentation, cash flows, and micro-computer operation. Reference says, "Has all the basics of ag lending...really a hard worker." Wants to advance his career in a smaller bank with more responsibility and growth opportunity. B.S. Ag Bus. Ag Lending School. **\$15-\$20,000.** Call Jean.

BJ-8 AG LOAN OFFICER—Currently in charge of decreasing ag loan portfolio in small rural bank; also handles few installments. Has 2 yrs. previous experience with FmHA, which has added to his success in processing guaranteed loans. References say, "Very smart cookie! A real stickler on cash flows and detailed financial statements...good personality; customers accepted him very quickly in this 'close knit' community. Very conscientious; always the first to arrive and the last to leave the office." B.S. Ag. **\$23-\$25,000.** Call Jean.

BS-9 LOAN OFFICER—Totally familiar with all aspects of ag lending and FHA guarantees. Farm background with three years experience in Farm Credit System; 'aggressive,' 'ability to communicate,' and 'ambitious' are all apt descriptions of this candidate. Numerous honors of recognition have been bestowed upon this person, due to 4.0 GPA and involvement in outside ag activities. N.D.S.U. B.S. Ag Economics. **\$23-25,000.** Call Sandi.

BS-17 ASSISTANT VICE PRESIDENT AND TRUST OFFICER—Eight years experienced banker. Presently at \$60 MM bank...making and collecting ag loans, R.E., commercial, and installment loans. "Super performer and producer, met and exceeded company standards," says one reference. In charge of entire branch operations at former employment. "A dedicated, aggressive employee on loan evaluations and collections." University of Wisconsin **\$30,000.** Call Sandi.



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AG BANKERS AVAILABLE

BS-11 **MANAGER**—Responsible for \$3 MM in loans and supervised 4 in operations at present position. Offers 2 years experience working with tough credit situations, analysis loan approval, and collections. According to reference, "A tremendous asset to any lending institution." Self-confidence and the desire to succeed are definitely apparent in this individual. B.S. Computer experience. **\$22,500 +**. Call Sandi.

BJ-20 **AG LOAN OFFICER/OFFICE MANAGER**—Began banking career 10 yrs. ago and worked his way up from bookkeeping and teller functions into operations and lending. Majority of loan duties are in ag, but also handles consumer, student and real estate loans. Supervises one employee. Good with computer...farm records and cash flows. Reference states, "very well versed in lending and operations...shows good credit judgment and ability to make decisions...farm raised, personable, good appearance." **\$25,000**. Call Jean.

BJ-13 **VP/AG DEPT. HEAD**—Has been responsible for major portion of large volume ag credit lines for major bank chain for past 5 years. As manager of the ag dept., he decreased substantial volume of problem loans while maintaining high standard of credit quality on existing portfolio. Directed the completion of credit analysis, field inspections and documentation. Supervises 2 loan officers. Active in community and banking organizations. Excellent references. B.S. Ag Econ. Open on relocation. **\$30,000**. Call Jean.

BS-14 **VICE PRESIDENT**—\$37MM bank. Five years of overall banking experience. Responsible for \$7 MM ag loan department and all bank participations. Prepares board of director's report and works with classified loans. Communication skills and the ability to pencil out details for borrowers, as to where they are, are a large part of this bankers expertise. Farm background. Lots of drive...community minded. **\$30,000 +** Call Sandi.

BJ-15 **VP BANKING**—Currently AVP for major holding company, in charge of \$6mm ag loans. Five years previous experience with FCS as a short term lender. Former supervisor recommends him highly; "A very successful ag lender, and his organizational skills are a big key to that success. He's a hard driver who can churn thru paperwork to close the deal, and doesn't overlook details. Very personable; has maturity and poise beyond his years. A good communicator." B.S. Ag, ISU. **\$30,000**. Call Jean.

BS-16 **VICE PRESIDENT**—Expertise in all facets of lending, predominantly agriculture, but also R.E., Commercial and Consumer. Credit analysis, documentation, collections and related functions are all part of this bankers daily duties. Insurance licenses and computer training. "Possesses an excellent attitude, very outgoing, smart and works well with customers," according to one reference. Offers 5 years experience. Presently at \$10 MM bank. A.V.T.I. 3.91 GPA **\$25,000**. Call Sandi.

POSITIONS AVAILABLE

Continuous demand for banking professionals. Our CONFIDENTIAL service allows you to explore career opportunities in banking without risk to your current position. No contacts are made without your prior knowledge and consent. All fees paid by employers.

1. **LOAN REVIEW/OPERATIONS AUDITOR**—Metro Neb. Requires 2 yrs. ag lending or ag analyst experience (from bank or other), 4-yr. degree with 12 hrs. accounting, and good public relations skills. Excellent advancement opportunity. To **\$25,000**.

2. **COMMERCIAL LOAN OFFICER**—County seat town - Iowa. Responsible for \$7mm in loans; handle lines of credit to \$700,000. To **\$25,000 salary**.

3. **AG WORKOUT SPECIALISTS**—\$70mm IA bank, county seat town, near metro area. **\$35-\$40,000 +**.

4. Position leading to **C.E.O.** in \$10mm N. IL bank. Flexible on experience requirements due to support and training by current officer. Need 2 yrs. ag lending skills; knowledge of other types of loans and operations is helpful. Excellent opportunity to gain experience in bank management. To **\$26,000**.

5. **AG LOAN OFFICER**—Small central IL bank needs person with 3-5 years ag lending experience to serve as second or third officer in bank. Some work on problem loans involved, but not looking for a collector; just want to convert problem lines to guaranteed loan program. Can live in large town nearby. **\$22-\$25,000**.

6. **AG LOAN OFFICER**—Excellent N. IA location, near university. \$50mm bank; well-financed, progressive management. Three to five years ag lending experience needed, and ability to begin servicing loans immediately. A good communicator, with strong analytical and documentation skills. Good advancement opportunity, and chance to learn from professionals. To **\$30,000**.

7. **ASST. V.P.**—Rural midwest bank offers #3 position, to lead to #2 in near future. Majority of responsibilities in ag lending and cashing. Prefers two or more years ag lending and operations experience, knowledge of computers, installment and real estate loans helpful. Top benefits, including profit sharing. To **\$25,000**.

8. **EXEC. V.P.**—Second in charge of \$50mm bank - S. MN. Top rated bank with excellent earnings. Supervise loans, assist in bank administration. Requires a minimum of 10 years experience as senior officer in bank of comparable size. To **\$50,000**.

9. **AG LOAN OFFICER**—Beautiful northeast Iowa Hunting and fishing nearby. Ag lending experience; familiar with dairy. **\$28-\$35,000**.

10. **AG/COMMERCIAL LENDER**—South Minnesota \$50 MM. Related experience. **\$25-\$28,000**.

11. **SENIOR LOAN OFFICER**—Growing Southern Iowa \$60mm bank. Ag/commercial experience with supervisory skills. **\$28-\$38,000 +**.

12. **PRESIDENT**—\$20 MM bank seeks person strong in operations, supervisory skills; capable of being a back-up lender. **\$38-\$42,000**.

13. **AG LENDER**—Northeast Iowa bank, conservative and solid, with fewer problem loans than most. Handle ag, installment, mortgage loans. Documentation. 2-5 years exp. **\$20-\$28,000**.

14. **VP/AG LOAN OFFICER**—\$25mm bank, with good rating. Will handle \$2-\$4MM ag loans, do cash flows, balance sheets, workouts, etc. Requires 3-5 yrs. ag lending experience; knowledge of commercial lending helpful. County seat town, progressive area. \$25-\$30,000 + benefits (including bonus based on earnings.)

15. **AG LOAN OFFICER**—\$50mm N. IA bank. Requires 3-5 yrs. ag lending experience. To **\$30,000**.

16. **PRES/CEO**—Overall bank management in \$75mm bank, supervise 3 dept. heads. Requires a skilled, progressive banker, currently running bank of comparable size. To **\$80,000**.

17. **CREDIT SUPERVISORS**—Two needed; based in major cities in CO and WI. Extension and collection of credits for ag credit company. Two years ag lending experience needed. Some overnight travel involved (expenses paid). **\$23,000 + full benefits**.

18. **PRESIDENT**—\$40mm W. IA bank. To **\$50,000 + full benefits**.

19. **VP**—\$20MM bank. Handle ag loans and some commercial, perfect documentation system (cash flows, analysis). Minimum of 3 yrs. experience required. Good advancement potential. MN location. **\$25,000 +**.

20. **C.E.O.**—\$20mm rural bank, N. IA location. Take charge of loans, investments, and supervise clean-up efforts. Ten yrs. similar experience. Must be willing to live in small town. **\$40-\$50,000 + Incentives**.



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Minnesota News

ROCHESTER: Henry F. Dion has been elected as vice president of commercial loans at First Bank Rochester. Mr. Dion has most recently served as senior vice president at Norwest Bank Cedar Falls in Cedar Falls, Ia.

Illinois News

CHICAGO: Thomas D. Lee has been named executive vice president of BankersTech, a subsidiary of First Colonial Bankshares.

CHICAGO: James C. Lytle has been appointed vice president and manager of business development for Lake View Trust and Savings Bank. Prior to joining the bank, he was vice president of the State National Bank in Evanston.

WHEELING: Main Bank, a member of the Cole-Taylor Financial Group, has announced that Jeffrey W. Taylor has been named executive vice president. Before, he was senior vice president of the bank.

South Dakota News

The South Dakota Bankers Association is sponsoring its Teller/Staff seminar in two locations, at the

Rapid City Ramada Inn on April 5 and the Sioux Falls Ramada Inn on April 12. A combination of programs dealing with communications, loss prevention and banking procedures make up this year's agenda. Cost is \$55 for each registration. Register through the SDBA office in Pierre.

* * *

The 1986 Ag Credit Conference, sponsored by the South Dakota Bankers Association, will be held April 9-10 in Pierre at the Kings Inn. Keynote speaker will be Malcolm Forbes, Jr., president & editor in chief of Forbes magazine. Other speakers include: Dr. Ron Hanson, associate professor of Farm Management at the University of Nebraska; Dr. David Kohl, associate professor of Ag Economics at the Virginia Polytechnic Institute in Blacksburg, Va.; Dr. Jerry V. Tepitz, author and president of his own consulting firm, and Alan R. Tubbs, ag banker. The conference pre-registration fee is \$123 per person and includes the luncheon, reception, banquet, breakfast and the conference program. On-site registration fee will be \$133 per person. Register through the SDBA office.

POSITIONS AVAILABLE

COMMERCIAL LENDER - \$170MM IL bank. Management potential. To \$45K.

AG LENDER - \$55MM IA bank. Need career oriented individual with min. 2 yrs. exp. To \$30K.



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SENIOR MANAGEMENT position in small, but growing, Colorado bank. Must be experienced in commercial lending. Send resume to file WEL, c/o Northwestern Banker. (PA)

\$65M bank needs **AG OFFICER** with solid lending background. Diversified loan experience a plus. Rate opportunity for qualified individual. Excellent salary and benefits. Strong bank in nice Montana location. Send resume to File No. WEM c/o Northwestern Banker. (PA)

\$70M Montana bank seeks a **CONSUMER LOAN OFFICER**. Three plus years experience. Salary commensurate with experience. Good benefit package. Excellent opportunity for right person. Progressive community, well located for recreation. Send resume to File No. WEN c/o Northwestern Banker. (PA)

VP RETAIL BANKING DEPT. \$200M N.E. Iowa bank has opening for someone to head up its retail banking dept. This successful applicant will have a background in consumer lending & administration. Salary open. Send resume to File No. WEO, c/o Northwestern Banker. (PA)

COMMERCIAL LOAN OFFICER at First American Bank of Breckenridge, Breckenridge, MN. Requires a minimum of 3 years commercial loan experience. Some real estate lending exposure helpful. Send resume in confidence to Don R. Haf, Pres. & CEO, First American Bank of Breckenridge, P.O. Box 218, Breckenridge, MN 56520. (PA)

JUNIOR LOAN OFFICER for \$64M S.E. Iowa bank. 2-5 years commercial agriculture lending experience. Send resume and salary requirements to File No. WER c/o Northwestern Banker. (PA)

Position leading to **CEO** at \$10M bank in N.W. Illinois. Will consider individual with loan experience and some operations. Will train for other CEO qualifications. Send resume and salary requirements to P.O. Box D, Clinton, IA 52732. (PA)

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BANKERS AVAILABLE

AG LOAN OFFICER

8+ yrs in banking the last 5 spent in the ag area. Currently in charge of a small branch including a \$3m+ portfolio. Has good customer and analysis skills plus raised in a farm environment. \$24K.

CONSUMER LENDER

Past several yrs spent in charge of retail portfolio of a small bank in a county seat town. Training in floorplaning, credit analysis and mgt. Looking for oppty to grow and add responsibilities in the consumer area. \$28K.

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EXECUTIVE VICE PRESIDENT leading to **PRESIDENT**, \$80mm bank in an extremely progressive town of approximately 8,000 \$40,000's.

COMMERCIAL LENDER in an \$80mm bank in a college town, business development and community involvement \$40,000.

VICE PRESIDENT, COMMERCIAL excellent bank \$85mm, nice town, requires technical commercial lending skills \$50,000.

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POSITIONS AVAILABLE

TRUST OFFICER for northern Iowa, law degree is a plus Salary to \$35,000

EXECUTIVE VICE PRESIDENT for central Iowa bank should be qualified in operations and lending Salary to 40,000+.

EXECUTIVE VICE PRESIDENT for \$60M Iowa bank, should be qualified to become CEO Salary \$50,000

VICE PRESIDENT & AG LENDING OFFICER, possible #2 position, good loan record preferred Salary to \$40,000

EXECUTIVE VICE PRESIDENT for community bank in northwest Iowa Salary \$35,000

AG LOAN OFFICER possible #2 man for holding company bank in central Iowa Salary open

COMMERCIAL REAL ESTATE OFFICER for major holding company bank, must know secondary market procedures Salary to \$50,000

VICE PRESIDENT/RETAIL BANKER for a holding company bank in central Iowa Salary open

COMMERCIAL LENDING OFFICER for two key Iowa banks, excellent opportunity for right person Salary open

PRESIDENT & CEO for \$50 million asset midwest bank. Good earner with clean loan portfolio Salary open

AG LOAN OFFICER for eastern Iowa bank. Requires 2-5 years lending experience Salary \$25,000

EDP AUDITOR business or computer science degree for central Iowa location Salary to \$28,000

Please call Malcolm Freeland or Cy Kirk in care of:

Freeland Financial Service

1010 Equitable Bldg. Des Moines, IA 50309
515/282-6482
Employer pays fee.

FOR SALE

NEAR NEW BRANDT CURRENCY COUNTER. Call 515-756-3361. (FS)

KORDEX MODEL 80 LEKTRIEVER for following letter or legal size material; 119½" high with 1,586 filing inches capacity. Will need to be reassembled. Contact Mike at (308) 995-6531. (FS)

BURROUGHS B920 computer-complete processing system for 80 megabyte fixed disk drive. Contact Citizens Savings Bank, Afton, IA (515) 347-8423. (FS)

MANAGER FOR DEALER FINANCE

Requires minimum of 5 years commercial lending experience. Experienced with floor plans/indirect paper for auto dealership. Exceptional interpersonal and customer relation skills, aggressive self-starter, marketing experience. Desire past department management experience, degree in business/finance, accounting background. Good benefits, compensation, outstanding work environment. Send resume and salary history to:

Human Resources
Norwest Bank Billings
P.O. Box 30058
Billings, MT, 59117
EOE.

POSITIONS AVAILABLE

COMM LOAN - \$100M suburban bank seeks commercial lender with strong technical skills and 3-5 yrs. lending experience. \$32K

AGRI-LOAN - manage Ag portfolio and assist with commercial credits in \$40MM community bank. May advance to second man position. \$35K

AG/COMML LOAN - \$25M community bank within 50 miles of large urban area. Need 5 yrs. agri-loan and some commercial lending experience. \$30K

COMML LOAN - addition to staff of affiliate of major midwestern holding company. Experience with six figure credits required. \$28K

OPERATIONS - handle asset/liability management and investments for medium size S&L. Degree required. \$30K

Additional opportunities available in midwestern states. Resume requested.

TOM HAGAN & ASSOCIATES

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

"Serving the Banking Industry Since 1970"

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