

# NORTHWESTERN Banker Newsletter

Vol. 15 No. 10

Des Moines, Iowa

June 23, 1986

## Holthus Objects to Prediction of Nebraska Bank Failures

THE PRESIDENT of the Nebraska Bankers Association recently objected to conclusions drawn by a University of Nebraska humanities professor that 100 Nebraska banks may disappear by 1990.

"The report infers that 100 Nebraska banks are in danger of collapse due to the current problems in the farm economy," said NBA President C.G. "Kelly" Holthus of York.

Mr. Holthus referred to a study released by Louis E. Jeffries, assistant professor of Humanities and Social Sciences, Libraries, at UN-L.

"We see no evidence to support such speculation and would take exception to Mr. Jeffries' conclusion that such a number of bank failures are likely," said Mr. Holthus.

Mr. Holthus said that the number of bank charters in Nebraska may be reduced through mergers and consolidations which are now authorized by state law. "But to imply that 100 banks will be 'closed' is a disservice to the banking industry in Nebraska," he added.

Mr. Holthus said Mr. Jeffries' statement that most of the state's bank failures have been concentrated in an area between Broken Bow and Taylor is in error. "Nebraska's bank closings have been

scattered over the eastern two-thirds of the state - a fact which makes me question the accuracy of the rest of the report," he said.

Mr. Holthus said Mr. Jeffries should have distinguished between banks that are closed by regulatory agencies and banks that voluntarily consolidate their operations.

"Nebraska's banks' average capital-to-asset ratio (a measurement of the actual owner equity) is over nine percent, one of the highest in the nation," Mr. Holthus said. "Our banks have some \$138 million set aside as a cushion against future loan losses," he added.

"The thing that's most important is that banking services are maintained in as many of our rural communities as possible," Mr. Holthus said. To achieve this end, the Nebraska Bankers Association has supported legislation for a bank to establish a branch office in a town which has lost its bank, in addition to legislation which would allow a bank to acquire a failed financial institution as a branch office.

"We've already seen the positive effects of this legislation in a number of cases and expect to see more in the future," he said.

Mr. Holthus added that the rate

of bank closings in Nebraska has shown signs of slowing, which underscores the fact that the state's banks are dealing with the problems caused by disinflation in the agricultural marketplace.

"We're halfway through 1986 and have seen only three banks closed to date this year. In each of these cases, the banks have been acquired as branches by healthier banks, and banking services have been maintained in these communities," Mr. Holthus said. □

### Iowa News

The Iowa Bankers Association will sponsor a three-day seminar entitled "Analyzing Financial Statements," geared to bankers with little or no accounting background. The program, to be held August 6-8 at the Des Moines Airport Hilton, satisfies one of the prerequisite course requirements in both the Iowa Consumer Credit School and the Iowa Commercial Lending School. Fee includes lunch and materials and is \$350 for members, \$440 for subscribers, and \$525 for nonmembers, with \$20 additional if paid at the door. Contact the IBA for more information or to register.

\* \* \*

The IBA's third annual President's Golf Tournament, hosted by last year's president, Bill Logan,



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will be August 11 at the Finkbine Golf Course in Iowa City. Cost is \$45, which includes green fees, one-half cart, and an Iowa chop dinner at the U. of Iowa's Athletic Club. Cost without a cart is \$40, and spouses may attend for \$15, which includes the evening meal. The afternoon begins with a dutch treat lunch at 11:00 a.m. and concludes with awards following the 6:30 p.m. dinner. Contact the IBA to register.

DES MOINES: Hy-Vee Food Stores, Inc., complying with a court order, bought National Bank & Trust Co. of Chariton on June 12 and agreed to pay \$2.25 million into an employee's profit sharing plan. The order said the Hy-Vee Employees Trust, which pays benefits to

employees or their survivors when they die, resign or retire, has owned about 90% of the bank since 1963. In December 1983 and June 1984, the profit-sharing trust made capital contributions to the bank totaling more than \$3.3 million so that the bank would meet the minimum capitalization requirements under federal banking laws.

DES MOINES: Among recent promotions at Banks of Iowa, Inc. was the advancement of Michael J. Timmins and Janet E. Burch to vice presidents. Mr. Timmins, formerly comptroller and treasurer, will be V.P.—finance and treasurer. Ms. Burch, formerly assistant vice president—personnel, will be V.P. in that department.

DES MOINES: Phillip L. Risley has been elected senior vice president/cashier of Brenton National Bank of Des Moines. He will also retain his duties as president of Brenton Information Systems, Inc., the data processing subsidiary of Brenton Banks, Inc. Mr. Risley joined Brenton in 1982.

MUSCATINE: Among recent officer elections at First National Bank of Muscatine were Bernard J. Lattyak to senior vice president/senior loan officer and Kim K. Bartling to vice president/finance. Mr. Lattyak joins the bank from his position as vice president/loans at the Union National Bank in Wichita, Kansas. Mr. Bartling joined the bank in Aug-

ust of last year as internal auditor. He will be chief financial officer of the bank and for its parent, Iowa First Bancshares Corp.

WATERLOO: John Cunningham has been appointed vice president in the correspondent bank division at The National Bank of Waterloo. Prior to joining the bank he was vice president, trust officer and cashier at the Chelsea Savings Bank in Belle Plaine, where he worked for 16 years.

## Nebraska News

The 1986 Professional Development Program Intermediate School of Banking, sponsored by the Nebraska and Kansas Bankers Associations, will be held Sept. 21-26 at the Holiday Inn in Manhattan, Kansas. This is the first-year session of a two-year course and covers 13 subject areas. The second-year session will be in June of 1987. Applications will be accepted through August 22 but you are urged to register early. Contact Jone Beer at Schools of Banking, 525 S. 13th St., Lincoln, NE 68508, (402) 474-3313.

OMAHA: Lawrence Comine, Jr. has been named chief operating officer of FirstTier Bank Omaha, and Patrick J. Brady has been named group executive for the bank's commercial lending division. Mr. Comine replaces Gary K. Thrasher, senior executive vice president, and Mr. Brady replaces Robert A. Suddick, senior vice president. The two men resigned recently. Mr. Comine joined the bank in 1958 and most recently served as division head of the commercial lending division. Mr. Brady joined FirstTier in 1984 and had been serving as vice president in charge of commercial lending.

SIDNEY: At the American National Bank of Sidney, Dwight Stubbs has been named executive vice president. He previously served as the bank's senior vice president.



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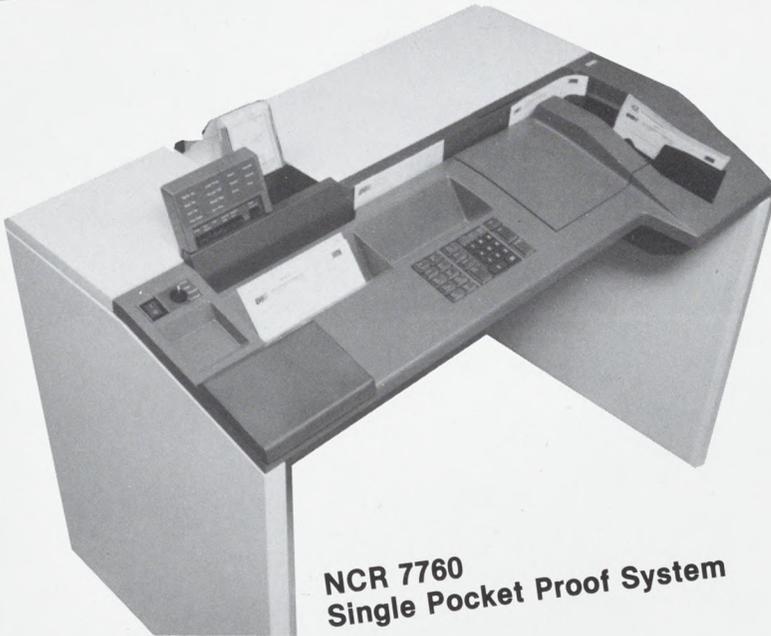
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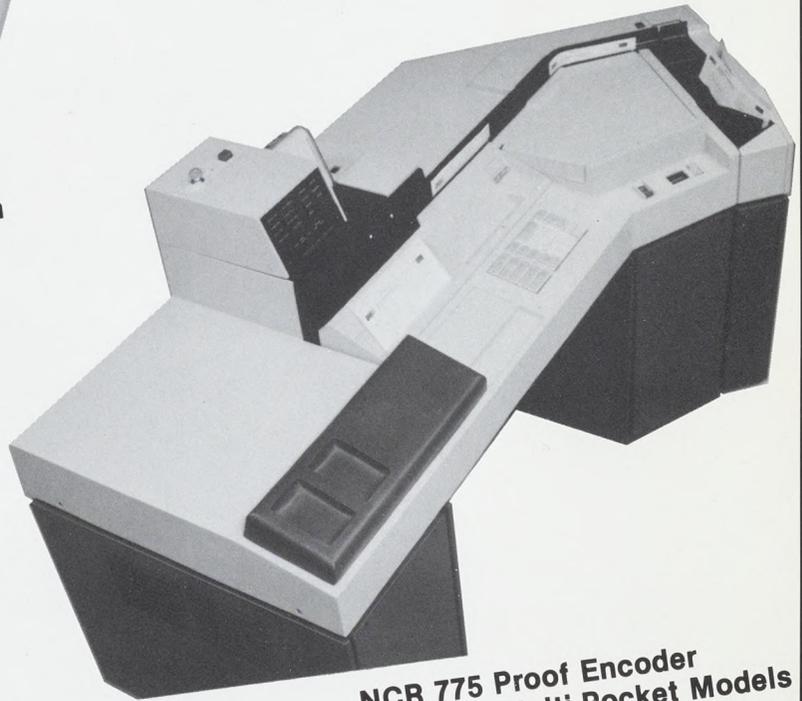
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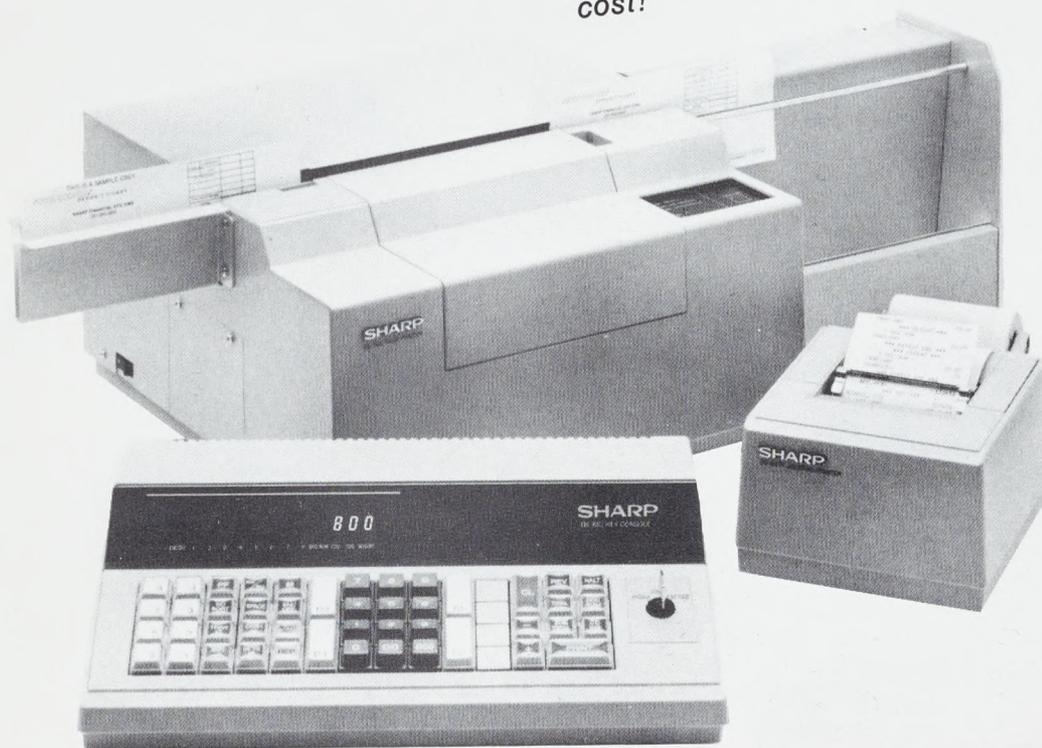
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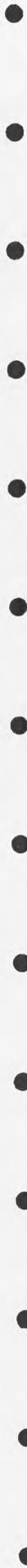
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The American Institute of Banking in Minneapolis has announced a number of seminars to be held in June and July at the AIB Education Center. Dates and topics are as follows: June 24—Intermediate Lotus 1-2-3, June 25—Professionalism for Office Staff, July 9—Let an Ex-Bank Robber Help You, July 9/10—Intro To Lotus 1-2-3, July 15—Managing Multiple Priorities, July 16—Real Estate Documentation, July 22—Pricing Bank Services, July 23—Loan Documentation for Secretaries, July 24—Cross-Selling for Tellers, July 29—Generating Fee Income from Your Retail Customer Base, July 30—Article 9 of the Uniform Commercial Code.

**MINNEAPOLIS:** At Norwest Bank Old St. Anthony, N.A., David M. Ellingson has been promoted to senior vice president and Larry D. Kraning to senior vice president/consumer banking manager. Mr. Ellingson joined the bank in 1958 and was most recently vice president/commercial loans. Mr. Kraning came to the bank in 1978 and previously served as consumer banking business manager.

**ST. CLOUD:** Among recent promotions at The First American National Bank of St. Cloud was the advancement of John E. Herges to senior vice president—commercial loans. He joined the bank in 1973.

### Illinois News

**CHICAGO:** William E. Gibson will join Continental Illinois Corporation on June 30 as an executive vice president and a vice chairman of the

asset and liability management committee. He is currently senior vice president at RepublicBank Corporation in Dallas in charge of strategic planning and development, economic research, public and government affairs, and investor relations.

### Wisconsin News

**EAU CLAIRE:** Gregory L. Gill has been appointed vice president and chief financial officer at First Wisconsin National Bank of Eau Claire. He joined First Wisconsin Mortgage Company in 1975 and has been with First Wisconsin in various capacities since, most recently as vice president serving as a liaison in corporate unit bank administration.

**WEST ALLIS:** Three officers have been promoted at Central Bank. Edward F. Lentz was named senior vice president and cashier. He has been with the bank 17 years, most recently as vice president and cashier. Kenneth W. De Langullette was named first vice president. He has been at Central Bank for 20 years and was promoted from vice president. Richard G. Ziebell was promoted from assistant vice president to vice president. He joined Central Bank five years ago.

### Wyoming News

**GLENROCK:** The FDIC has approved paying off insured depositors in the Security Bank of Glenrock. The bank, which had assets of \$6.0 million, was closed on June 6 by Wyoming State Examiner Stanley R. Hunt and the FDIC was named receiver. No bids were received for the failed bank. Deposits amounted

to about \$5.8 million in 1,800 accounts. All but about \$1,600 of the deposits, in five accounts, were secured.

### Colorado News

**DENVER:** D. Dale Browning has been elected president of The Colorado National Bank of Denver, succeeding William W. (Peter) Grant, who has been elected chairman of the board. Mr. Browning has been with the bank over 21 years. He was elected senior vice president in 1972 and a director in 1977. He will continue to serve as president of Rocky Mountain BankCard System, and as president of Plus System. Mr. Grant joined CNB in 1958 and was elected president in 1975.

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Notice is hereby given that the Board of Supervisors of Black Hawk County, Iowa will meet at the office of the County Auditor in Waterloo, Iowa on Tuesday,

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Further information may be obtained from Public Financial Systems, Inc., Minneapolis, Minnesota (612) 333-9177.

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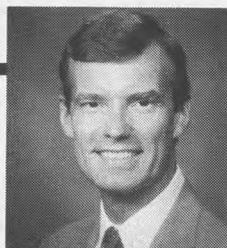
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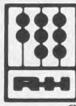
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