

Double Jeopardy Deadline Nears

UNLESS Congress takes some remedial action in the next five months, the farm credit exception will disappear from the Uniform Commercial Code on December 24. Under this UCC exception, ag lenders have had their security interests in crops and livestock protected by having their lien follow the title if a sale is made. Bankers may lose any opportunity for amendment or delay if they do not make their views known to Congress now.

A "Clear Title Coalition" of 18 national farm buyer and marketing groups, plus 154 supporting state groups from 28 states joined forces in the past several years to persuade Congress to remove the exemption as part of the Food Security Act of 1985. The American Bankers Association and the Independent Bankers Association of America were among the few who opposed removal of the exemption, but lost their battle.

Section 1324 of the Act permits lenders the option of pre-notification of potential buyers whose names are furnished by the borrower, or provides that a central filing system may be set up in a state if that system is accredited by the USDA.

This "double jeopardy" topic, as it is popularly known, was one of the several key pieces of legislation reviewed July 15 at the Agricultural Banking Outlook Seminar during

the ABA's National Agricultural Bank Management School at Iowa State University in Ames.

Rusty Jesser of the ABA Government Relations division, gave details of ABA's effort to amend, modify or delay the Act or its effective date. ABA is requesting a two-year extension of present law to permit individual states to create central filing systems that will be accredited by USDA. It is hoped that at least a one-year extension will be granted.

Bankers from various states who were participating in the seminar gave varying reports on what is happening on central filing laws in their states, many of them adverse to lenders and pro-buyer or seller.

The "Clear Title Coalition" sent a letter June 27 to Sen. James A. McClure stating, in part, "You recently received from the American Bankers Association a package of 'technical amendments' to Sec. 1324 of the Food Security Act of 1985. The Clear Title Coalition, 30 national farmer and agricultural trade organizations and their state affiliates, wish you to know we oppose these attempts to alter Sec. 1324. We ask that you join us in opposing any attempt to reopen Sec. 1324 prior to section's effective date of December 24, 1986..."

"In states which took independent action prior to that taken by

Congress, there have been no credit problems...We refer to such major agricultural producing states as California, Illinois, Indiana, Ohio, Tennessee, Kentucky and others, where the farm products exemption was removed as long ago as 1976, and where agricultural credit is totally unaffected.

"To reopen Sec. 1324 is unnecessary and premature."

Mr. Jesser gave seminar attendees a realistic assessment of the number of days still available to Congress for action before its adjournment in the fall before Election Day. It would take concerted action in Congress to get any amendments passed at this time, he said, but is hoped that an extension will be voted.

He concluded the UCC discussion by telling his audience that no change will come about without immediate contacts between all bankers and their home-state Representatives or Senators. □

Iowa News

The Iowa Bankers Insurance & Services, Inc. will sponsor its Credit Life Disability Licensing School on August 11-12 at the Park Inn in Des Moines. Hours are 9:00 a.m. to 5:00 p.m. on the 11th and 8:00 a.m. to 5:00 p.m. on the 12th. The fee is \$45 for bankers and \$55 for nonbankers,

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and includes a Licensing Information Bulletin, study materials, instruction, lunch and refreshments both days. To register contact Jeanette M. Ellington at IBIS at (800) 532-1423 or (515) 286-4371, before August 4.

CRESO: At First Interstate Bank of Cresco, N.A., Garold Weasmer has been elected chairman and will continue to serve as CEO. David M. Olson, who had been serving as vice president, was elected president and a director of the bank. Mr. Weasmer has been president and CEO since 1971, and anticipates retiring the end of this year. Mr. Olson joined the bank in 1984.

ESTHERVILLE: At First In-



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terstate Bank of Estherville, William R. Kahler has been elected senior vice president. His responsibilities will include agricultural and commercial loans. For the past two years he has served as vice president in charge of commercial loans at First Interstate Bank of Algona.

IOWA CITY: At Iowa State Bank & Trust Company, Terrance N. Vorbrich has been promoted to vice president and head of the commercial loan division. He has been with the bank for three years as second vice president—commercial lending.

PLAINVIEW: Plainview National Bank has announced that Robert Baird has joined the bank as vice president. He had been associated with the law firm of Curtiss and Baird since 1978.

ROLAND: Official approval has been received from the FDIC to move Roland State Bank into Ames and continue an office in the present bank quarters in Roland. Joseph R. Simmens will continue as president of Roland State, which has assets exceeding \$13 million. A building is being remodeled at 6th and Grand in Ames for occupancy about January 1, 1987. State banking department approval was granted earlier.

WATERLOO: Kendall B. Messer has joined National Bank of Waterloo as assistant vice president in the lending division, devoting his time

to ag loans. Mr. Messer formerly was assistant vice president and ag rep at First National Bank in New Hampton, where he worked since 1982. Prior to that he was with a PCA. Mr. Messer is a native of Fairfield and was graduated from Iowa State University in 1971.

WATERLOO: Charles E. Laipple has been promoted to vice president, installment loans at Peoples Bank and Trust Company. He has been with the bank since 1977, most recently serving as an assistant vice president.

Nebraska News

KEARNEY: Gary L. Hodde has been named president and CEO of Kearney State Bank and Trust Company. He joined the bank as executive vice president in March, 1985. Mr. Hodde succeeds Terrance L. Geiger, who resigned to join the Johnson County Bank in Tecumseh as executive vice president. Among other recent promotions at Kearney State Bank were Ron Canfield, executive vice president and Illene Drake, vice president. Mr. Canfield has served the bank since 1982 as cashier. Ms. Drake joined in 1983 and is in charge of the real estate lending program.

NORTH PLATTE: Among recent promotions at the American Security Bank was the election of L.E. Alford to vice president in loans. His former positions include associations with the Bank of Stapleton and the North Platte State Bank.

OMAHA: At American National Bank, Michael E. Eck has been elected vice president. His duties will include commercial lending and business development, and he will function as a loan quality control officer in all of the bank's locations outside of Omaha. Mr. Eck joins the bank after more than 13 years with a bank in northwest Kansas, most recently as executive vice president.



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BANKERS AVAILABLE

J-1 AG LOAN OFFICER—Young, but SEASONED banker. Has over 6 yrs. experience. Began banking career right out of vo-tech school (Ag Banking Certificate) as ag rep. Received B.S. (Bus. Econ.) while working full time. Strong in ag loan workouts, FmHA guarantees, plus some exposure to other loan areas. Set up new files and redocumented all loans in current position. Good on computers, licensed in Life & Hail. References comment, "Meets and exceeds goals, self-starter, very aggressive and intelligent, substantial credit experience, eager to learn more." **\$25-\$28,000.** Call Jean.

J-2 COMMERCIAL/CONSUMER LENDER—In charge of approximately \$5mm loans; consumer, commercial, and real estate. Four yrs. bank experience. Involved in audits, some compliance. References say, "Started in teller and operations area. Thorough, good documentation and time management skills, and keeps past dues to a minimum. Very popular and personable; the type to attract new business. Ambitious. Deserves opportunity to advance." Education includes ISU plus several AIB courses. **\$23-\$25,000.** Call Jean.

S-3 AG LENDING—Here's the FHA experience you have been looking for. "Very good at cash flows and workouts. His documentation is good," reports reference. Gets along very well with farmers. B.S. Ag. **\$23-\$25,000.** Call Sandi.

S-4 LOAN OFFICER—"Knows and understands credit. Very professional appearance...eager learner. I would definitely rehire him," reports reference. Two years ag and consumer lending. B.S. Ag. **\$20-\$23,000.** Call Sandi.

J-5 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.

J-6 BANK MGMT/EVP—Currently Sr. VP of small ag bank, in charge of workouts and problem loans, customer accounting and asset/liability. Previous experience as correspondent loan officer, management of data center, and public accounting. Reference remarks, "Consistent high quality performance; a business-oriented pro who contributes much to bottom line results." B.S.

Accounting, Ag Banking and Bank Mgmt. Schools. **\$35-\$38,000.** Call Jean.

S-7 AG REP—Four year bank experience doing loan analysis, farm inspections, FHA guarantees, cash flows. "Works well with farmers and follows bank guidelines," says reference. B.S. Ag. **\$22-\$22,000.** Call Sandi.

S-8 OPERATIONS/AUDITING—Liquidation assistant with FDIC. Handles operations, claims, taxes, settlement. Also, has bank experience handling director's reports, budgets, loan processing, accounting. "I highly recommended her," says previous employer. **\$23-\$25,000.** Call Sandi.

J-9 V.P./SR. LENDER—"Extremely good at working through ag problems," was one reference comment about this seasoned young banker. Began his ag lending career ten years ago with FmHA, then moved to PCA as branch manager. Has been with this \$90mm bank for past 4 years, now in charge of nearly \$20mm in ag loans and supervision of 3 officers. Another reference stated, "He'll be hard to replace if he leaves...has dramatically reduced problem loans, and his style keeps customers friendly and willing to work with us. Has the right personality and image for banking...A good man!" B.S. Ag. **\$36-\$38,000.** Call Jean.

J-10 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.

S-11 SENIOR CREDIT OFFICER—Supervises four loan officers. Received highest results in credit quality and marketing compared with other branches. "Quick learner, well-motivated, does an excellent job," reports reference. **\$38-\$42,000.** Call Sandi.



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BANKERS AVAILABLE

S-12 AG LOAN OFFICER—Two yrs. Farm Credit Service, BS Ag Business and comes well recommended. "I would be very sorry if he left the System," says reference. Motivated, neat and good at credit analysis. **\$24-\$26,000.** Call Sandi.

J-13 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.

J-14 AVP—Handles over \$7mm ag/real estate loans in \$50mm bank (major holding co.) for past 3 yrs.; non-accruals, workouts, restructuring, guaranteed loans, etc. Strong computer skills, a farm background. Excellent references, "very well-versed in all areas of modern ag lending...great attitude...lots of drive...a real pro." B.S. Ag Bus. **\$26,000.** Call Jean.

J-15 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.

S-16 AG LOAN OFFICER—Two years with FmHA handling problem cases. "Self-starter, aggressive and hard worker," says reference. BS Ag. Bus. **\$20-\$25,000.** Call Sandi.

S-17 AG LENDER—"He is very analytical and gets along well with others," says reference of the bank EVP. Former bank examiner. BS. degree. **\$28-\$32,000.** Call Sandi.

J-18 AG LENDER—Currently employed in \$26mm bank, handling ag loans (and FmHA guarantees) and a share of commercial and consumer loans. Formerly with PCA, where his responsibilities included ag loans, collections, refinancing, and office management. References say, "His strengths are in credit analysis and judgment...his skills are valuable in today's ag lending climate...diplomatic in stressful situations and good on collections...very out-going personality...he and wife are readily accepted socially." Degreed. **\$28,000.** Call Jean.

S-19 AG LOAN OFFICER—Over five years of good experience from the Farm Credit System. "I rate him at the top in job performance," says supervisor. Good communicator. Motivated. **\$28-\$30,000.** Call Sandi.

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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. VICE PRESIDENT—\$40MM bank, sound and good earnings, in nice town of 5000. Will be #3 in bank, with good advancement potential. Requires 7-10 yrs. ag lending experience, and strong technical abilities.

2. AG DEPT. HEAD—In charge of \$30MM ag dept. in large bank, supervise 3. Requires 8-10 yrs. ag lending experience.

3. EXEC. VICE PRES./AG LENDER—In charge of daily management of rural bank (part of small holding company). 2-3 yrs. ag lending experience required.

4. AG LENDER—#2 in \$15MM ag dept. of \$40MM bank. Good advancement opportunity, holding company. 2-3 yrs. ag lending experience required.

5. VICE PRESIDENT—#2 person in small CENTRAL IA bank. Needs 3-5 yrs. bank experience, emphasis on ag loans, with commercial, real estate, consumer loan knowledge. Good operations skills also. **\$30,000 range.**

6. AG LENDER—60mm bank seeks experienced person to handle 10mm in ag loans. **\$20-\$30,000.**

7. AG LENDER—South Dakota bank seeks person with good documentation and credit analysis skills. 3-7 yrs. exp. Nice area with golf course & lakes. **\$28-\$32,000.**

8. AG LOAN OFFICER—60MM Iowa bank seeks person who likes working with dairy farmers. Work-outs. FHA guarantees. **\$24-\$28,000.**

9. AG LOAN OFFICER—Wisc. town of 10,000. Long

and short term credit. Min. 3 yrs. exp. **\$23-\$30,000 plus car.**

10. AG LOAN OFFICER—Nice location near larger town. In charge of ag loan portfolio. Bank, PCA, FHA exp. **\$25-\$28,000.**

11. AG LENDER—Central Minn. bank seeks person to work in ag and commercial lending. Five years banking exp. **\$25-\$30,000.**

12. 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.**

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

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

15. 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.**

16. 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.**

17. 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.**

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

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

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

21. 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.**

22. 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.**

23. 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

CLARISSA: The Farmers State Bank was closed Friday, July 11, by the state banking department, and was re-opened Monday, July 14, as a branch of the First State Bank of Rush City. It was the nation's 69th bank failure for 1986 and Minnesota's second for the year. First State Bank paid FDIC a \$45,019 premium to assume the failed bank's \$15.9 million in deposits. For the second time, FDIC issued a note receivable (this one for \$7.8 million) bearing 7.5% interest. This procedure was used for the first time when FDIC sold the failed Commercial State Bank in Pocahontas, Ia., on June 27 (July 14 *Weekly News-letter* lead story). First State gets immediate earnings on the note and may reduce it by \$1 million increments if it chooses to invest in loans or other assets. The note is payable to First State Bank in one year.

MINNEAPOLIS: James R. Campbell, 44, president of Norwest Bank Minneapolis, took on the additional duties of chief executive officer of the bank last week following the resignation of W. James Armstrong, 56, who had been chairman and CEO the past two years. Mr. Armstrong had been with Norwest Bank Minneapolis for five years. He said in a prepared statement that "organizational changes have altered my responsibilities."

MINNEAPOLIS: The Minnesota Chapter of Robert Morris Associates has announced its officers and directors for 1986-87. They are: President—John F. Crinklaw, National City Bank of Minneapolis, Vice President—Michael R. McHugh, Norwest Bank Minneapolis, Secretary-Treasurer—Wally V. Blomquist, First Bank System, Non-Officer Directors—Norman T. Sampson, Norwest Bank Red Wing

and Bradley C. Krohn, Wayzata Bank Trust Company.

Illinois News

CHICAGO: American National Corporation announced that it has reached an agreement in principle to acquire the Bank of Lansing, a \$115 million asset bank in Lansing, Illinois, from Lansing Bancshares, Inc. The acquisition is subject to regulatory approval and ratification by shareholders of Lansing Bancshares, Inc. Terms of the sale were not disclosed.

Wisconsin News

APPLETON: John D. Brewster has joined Valley Trust Company as vice president, sales. He will be responsible for marketing retirement plans in the Fox River Valley area. His previous position was with John M. Floyd and Associates, Inc. as midwest marketing representative.

Montana News

BILLINGS: At First Interstate Bank of Billings, Gail Krause has been promoted to vice president—operations. She joined the bank in

1963 and most recently served as assistant vice president of operations.

Colorado News

DENVER: At First Colorado Bank & Trust, Scott A. Woods has been appointed executive vice president and T. Conway Brew, senior vice president. Mr. Woods joins the bank after 18 years with Hutchinson National Bank and Trust Company of Hutchinson, Kan., where he has been president since 1981. Mr. Brew joins the bank as senior V.P. in commercial loans after serving as president of Omnibank of University Hills in Denver for nearly five years.

FORT COLLINS: United Banks of Colorado, Inc. has named David E. Bailey president, chairman and CEO of United Bank of Fort Collins. He succeeds Wesley G. Johnsen, who resigned recently to pursue a banking opportunity outside of Colorado. Mr. Bailey also has been elected chairman and CEO of United Bank of Fort Collins—South and continues as chairman and CEO of the United Banks in Boulder and Greeley. He has put in more than 19 years of service with United Banks.

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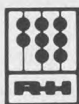
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PRESIDENT, \$40mm range of \$50,000

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LOAN REVIEW OFFICER, college town, 35,000 pop. Position leads to Commercial VP, excellent bank of approximately \$95mm \$28,000-\$35,000

COMMERCIAL VICE PRESIDENT, \$100+ bank, 8+ years experience and a good technician \$40,000

EXECUTIVE VICE PRESIDENT, #2 officer, \$50mm bank in nice, small community near lake area \$50,000-\$60,000

COMMERCIAL LOAN OFFICER, \$130mm bank, most desirable town \$25,000

AGRICULTURE LOAN OFFICER, for several smaller banks OPEN

AGRICULTURE CREDIT REVIEW, for several smaller banks OPEN

CHIEF OPERATIONS OFFICER, Billion dollar + bank \$90,000-\$100,000

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SENIOR LENDER for \$60 million Illinois bank. Requires ag and commercial lending experience Salary to \$45,000

OFFICE MANAGER for town of 3,500 Salary to \$40,000

CEO for small Western Iowa bank located in town of 2,000. Requires ag background Salary to \$35,000

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POSITIONS AVAILABLE

REGIONAL SR. CREDIT OFFICER

Looking to broaden your career? TC holding co needs a Sr. Loan Administrator to monitor credit quality in its affiliate Banks. 10+ yrs com'l/ag lending exp., strong credit skills, proven mgmt, with take charge leadership qualities needed. To \$60,000 Job #NW8773.

PRESIDENT

Once in a lifetime career oppty! Small Montana Bank needs market driven motivator. Desire 8+ yrs com'l/ag lending exp, strong people skills, and willingness for community involvement. To \$40,000 Job #NW8774.

SENIOR LENDER

Ready for a move up? Small E. So. Dakota Bank desires Sr. lender as #2 person. If you have 5+ yrs com'l/ag lending exp, with strong analytical abilities, call immediately. Great location. To \$35,000 Job #NW8775.

FOR MORE INFORMATION
CONTACT PAUL GENTZKOW



ROBERT HALF

3636 IDS Center
Minneapolis, MN 55402
(612) 339-9001

ALL FEES COMPANY PAID

POSITIONS AVAILABLE

CASHIER - \$25MM Ag Bank. Requires background with in-house minicomputers and some knowledge of Agri Loans. \$30K

PRESIDENT - Agri Bank with problem loans. Should have administrative experience and solid Agri Loan skills. \$40K

OPERATIONS - manage department of 35 for large urban bank. Experience with deposit accounting and account services required. \$38K

AGRI LOAN - community bank with large Ag portfolio. Seven yrs. or more Ag Lending experience needed. \$35K

COMMERCIAL LOAN - large suburban bank with \$100MM loan portfolio. Degree and minimum 3 yrs. comm'l lending experience with six figure credits. \$32K

Additional positions available in Midwestern states.

TOM HAGAN & ASSOCIATES

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North Kansas City, MO 64116
816/474-6874

"Serving the Banking Industry Since 1970"

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