

Are We Learning from the Past?

IN ADDITION to monitoring the progress, or lack of it, of developing events, we find it instructive every once in a while to review some of the articles of past years that seemed important bellwethers at the time. Recently, we photocopied a few articles from our 1966 and 1968 bound volumes because they dealt with issues that looked ahead "to the future of banking" in the 1970s and 1980s.

Some of those articles entreated federal government leaders and bankers alike to realize the consequences if federal spending, tax increases, limitations on imports and foreign investments, and a potentially devastating inflationary spiral were not curbed. A principal spokesman for that viewpoint was J. Howard Laeri, the highly respected vice chairman of First National City Bank, New York (now Citibank, N.A.), who addressed a public letter in late 1967 to "Dear Mr. President," enumerating most of these points.

Other articles discussed the need to properly assess risk in lending, especially exercising caution in lending long at fixed rates while funding with volatile, higher-priced funds.

One we share with you at greater length is the following opening remarks by Ralph L. Zaun, then execu-

tive vice president and now president of Grafton State Bank, Grafton, Wis., when he reported to the IBAA annual convention in Houston, Tex., on April 5, 1968 as chairman of IBAA's Federal Legislative Committee. He said:

"Mr. President, Fellow Bankers and Ladies of the Convention. . . .

"Banks must be fitted into the continuously changing pattern of events and pressures. Our institutions must relate to forces over which we exercise little control. In a society and an economy as complex as ours, it would be untrue to say that we are completely masters of our own destinies.

"We are aware, and often painfully so, of some of these great forces at work in the country and in the world. We may regard them as new problems and new movements looking for solution. In this context, may I share with you some recent reading from a series of books called 'The Great Ages of Man.' One is entitled 'Imperial Rome' and I would like to excerpt briefly from Chapter 7 named, 'The End of Greatness.'

"Marcus Aurelius died in 180 A.D., probably of the plague that was ravaging the Empire. The three centuries between the great age of this Emperor and the overwhelm-

ing of Rome by barbarians in the Fifth Century, A.D. is often called the epoch of Rome's decline and fall. But Romans who lived in those centuries did not know it was falling. To them, the business of empire appeared to go on as usual. . . . It is only in the perspective of time that Rome's fall is evident. . . .

"The imperial coffers had been drained by the military campaigns of Marcus; Finances were henceforth to be a problem that plagued all Roman leaders. He had made matters worse by devaluing the Roman currency 25 per cent. . . . Now Septimius Severus devalued the money by another 25 per cent and in addition raised existing taxes and devised new ones. . . .

"But none of these measures was sufficient. Just as the age of peace had brought Rome prosperity for which all emperors' could take credit, so the age of wars brought economic and social difficulties which no emperor could resolve. The increasing taxation which war required depleted the treasuries of provincial cities and also of individual citizens; some members of the upper classes were driven to



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forfeit their rank and retire to lower social orders where the financial burdens were less. Thus, paradoxically, higher taxes led to a decline in revenues.

“At the same time, the numbers of the poor increased. To ease their burden — and allay their unrest — Severus systematically distributed food, money and medicine, putting an additional strain on the imperial budget. The state, it seemed, could not meet all the demands that were placed upon it, yet could not endure without meeting them.”

“I leave you to draw parallels to our own times and our own Nation.”



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Sometimes it is instructive to re-read history—even as recently as just 20 years ago!

Ben Haller, Jr.
Publisher

Iowa News

As a follow-up to the October 7 Legislative Issues Teleconference, the Iowa Bankers Association is holding the annual Fall Roadshow meetings across the state during the month of November.

The purpose of the meetings is to provide bankers with an opportunity to review the final legislative positions taken by the IBA board. In addition, participants can discuss these positions with their respective legislators who will be invited to attend. Dates and locations are as follows: Nov. 10—Group 12, Stubbs Ranch, 4 PM, Spencer; Nov. 12—Group 1, Ida Grove Country Club, 2 PM, Ida Grove; Nov. 13—Group 5,

Lake Shore Country Club, 12:00 Noon, Council Bluffs; Nov. 17—Group 11, Best Western Inn, 4 PM, Fairfield; Nov. 18—Group 8, Ironmen Inn, 4 PM, Iowa City; Nov. 19—Group 4, Manchester Country Club, 4 PM, Manchester; Nov. 20—Group 6, Hotel Ft. Des Moines, 4 PM, Des Moines; Nov. 24—Group 2, Holiday Inn, 4 PM, Fort Dodge; Nov. 25—Group 3, Pheasant Run, 11:45 AM, Mason City; Nov. 25—Group 7, Best Western Regency Hotel, 4 PM, Marshalltown.


DES MOINES: Richard C. Newlin, 57, died Oct. 13 in Des Moines. He was president of Newlin Bank Sales. Associated with him in that business were his wife, Martha, and their son, Bill.


URBANDALE: At First Interstate Bank of Urbandale, John Harmeyer has resigned as president and chief executive officer for health reasons. He has been elected to the newly created position of vice chairman of the board. He joined the bank in 1965 and has been president and CEO since 1979.

Nebraska News

CLARKS: Richard A. Barnes recently joined the Bank of Clarks as executive vice president and director. He previously held the same positions at the First National Bank, Bayard.


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J-1 AG LENDER—Ready to enter commercial banking after 4 yrs. with Farm Credit System. Worked his way up to Branch Mgr. of PCA in short order, then put in charge of special accounts after merger. Performance reviews are outstanding; "One of the most promising young lenders I've seen, really gets things accomplished. Enjoyable to work with and shows good drive and common sense." Double major in Ag Bus. and Commercial Econ. **\$30,000.**

J-2 LOAN OFFICER—Farmed for several years before getting his degree in Bus. Admin. then accepted position in local bank where he's spent the past 3 yrs. learning all phases of banking. Handles consumer and ag loans, call reports and monthly performance reports. Ready to move for better opportunity. **\$24,000.**

J-3 VICE PRES.—"Qualified and competent; equipped to handle responsibility," says co-worker about this aggressive young banker. Heavy in ag lending, but involved in other areas also. "Documentation and people skills are two of his strengths. Made FHA guarantees work, forceful when situation calls for it, but not overbearing. Great attitude," states reference. B.S. Bus. Mgmt., Ag Credit School, Principals of Banking, Installment Credit schooling, FmHA Approved Lender, insurance licenses and good computer skills. **\$30,000.**

J-4 ASST. VICE PRES—Hired by major bank holding company right out of college, he's received extensive training, schooling, and hands-on experience in and consumer lending for past 3 yrs. Currently handles \$5mm in loans, good workout and negotiation skills. References says, "He got top grades in college and has continued to be a high achiever at the bank. No question about his credentials or abilities—he's one of the very best." B.S. Ag Bus/Commercial Econ. **\$30,000.**

S-5 VP AG—"Very motivated. Arrived at work at 6 a.m. Good at documentation. I wish I still had him," reports former supervisor. "Very friendly and gets along well with customers," adds reference. Ten years bank experience and currently a loan officer with the Farm Credit Service. Seeks to pursue ag credit management. B.A. **\$30-\$35,000.**

S-6 PRESIDENT OR EVP—Well experienced as both bank president and EVP. Handles \$10 million loan portfolio of ag, commercial, real estate and consumer. Very active in community. "Skillfull at credit workouts. Generates new business. Wants to relocate out of home community," reports reference. BA **\$40-\$50,000.**

S-7 VP AG/COMMERCIAL—Offers both experience as a PCA loan officer and VP of a bank servicing ag and commercial loans. Has taught farm management and graduated with excellent grades in Ag. Has attended a number of seminars related to improving credit skills and marketing bank services. **\$28-\$32,000.**

S-8 AG LOAN OFFICER—Impressive young man will represent your bank well. Four years experience as an ag loan officer in a bank servicing loans and acquiring new business. "He is highly qualified. Good in credit analysis. Highly motivated. Good communicator and meets people well," reports reference. Degreed. **\$25-\$28,000.**

J-9 VICE PRES. AG.—Responsible for \$6mm in loans in main bank and branch offices. Strongest in ag lending and FmHA guarantees, but also works with consumer and commercial lines. Has 10 yrs. of successful ag business sales and management prior to banking career. References include: "Exceptionally good lender, can pull the hot water out of financial statements."... "Very good with people; maintains their good will and respect even in toughest situations, and gets results."... "Positive attitude and good business sense."... "Excellent appearance and professional manner." **\$27,000.**

J-10 EXEC. VICE PRES.—Currently #2 in \$40mm bank, in charge of \$15mm in ag, commercial and real estate loans, and supervision of four loan officers. Spent 5 yrs. as PCA Branch Manager before entering bank 6 yrs. ago. "Extremely good at working through ag problems, but can't be pegged as 'clean up man'; his style keeps customers friendly and willing to work with us, and would be successful in bringing in new business. He dramatically reduced problem loans. Will be hard to replace," were references for this seasoned young banker. B.S. Ag. **\$40,000.**

J-11 EXEC. VICE PRES.—In charge of \$10mm ag portfolio in \$50mm bank. Responsible for major reduction in classified credits, large percentage of guaranteed loans, upgrading documentation system, and substantial drop in compliance errors. Detail oriented and profit minded. Reference says, "Really serves as right-hand man to president. Can develop a workable loan policy. Comptroller has commended him on his value to bank; brought in an excellent system for analyzing credit, and his documentation is used as example for other banks. Great rapport with people, and loves his work." B.S. Bus. Admin. **\$40,000.**



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BANKERS AVAILABLE

S-12 **V.P./LOAN OFFICER**—Familiar with operations, collections, FmHA guarantees...all types of lending. "Super smart young fellow, quick learner and grasps concepts easily. Aggressive, likes responsibility and not afraid to handle a task," expounded a co-worker. Bus. degree. **\$25,000.**

S-13 **E.V.P.**—Iowa State University graduate with four years of banking experience. Presently employed in 12MM bank. "He knows how to get the point across with customers and employees...good communication skills...and spends more hours than is required for the job," related a reference. A highly rated individual with lots of enthusiasm to get the job done and done right. Knows credit, a sharp dresser and many awards for outstanding achievements. **\$26,000.**

S-14 **AG LOAN OFFICER**—"Professional in appearance, a real self starter and catches on quickly...doesn't need a lot of direction. Likes challenges, has high aspirations and a very community involved couple," says reference. "Bottom line, people person, and timely," were all comments made by sources who have worked with this individual. ISU graduate with a farm background. **\$26,000.**

S-15 **PRESIDENT**—Fourteen years of banking experience. KNOWLEDGEABLE WITH AG CREDIT AT IT'S BEST. "Handles people well and is a good motivator. You bet he can do the job as a CEO," quoting a president of another bank. Has attended several banking schools and knows banking from the bottom up. College graduate. **\$48,000.**

J-16 **EXEC. V.P./PRES.**—Nearly 20 yrs. banking experience. Currently running small rural bank, in charge of all lending, operations and personnel. References include: "Top notch individual, and a straight shooter. Doing a good job in a bad situation. Excellent credentials, experienced in clean up and knows when to be tough, but very well-received by borrowers. Can look at the paper and know if the loan will work." Strong analytically, keeps control of situation. Very good lender and manager." B.S. Ag, Grad School of Banking, Ames Ag Credit. **\$42,500.**

J-17 **VICE PRES.**—Offers 10 yrs. banking experience. Currently in charge of \$5mm ag and small commercial loans, involved in operations and insurance. Set up farm loans on computer, handles workouts and all FmHA guarantees. Supervisory skills also. "THE most conscientious person I've met. A well-versed banker with sound ag lending skills. Works hard, good foresight

and judgment, and it shows in his loans. Steady as a rock," quoted reference. **\$35,000.**

J-18 **AG LOAN OFFICER**—Ag lender in small rural bank for past 2 yrs. Handles \$3mm in ag and installment loans, plus insurance business. Ready to advance his career and assume more responsibility, and references speak highly of his skills and performance. B.S. Ag Bus. from ISU, licensed in commercial, personal, A & H and life insurance. **\$27,000.**

J-19 **SR. VICE PRES.**—Second in-charge of \$35mm bank. Handles \$10mm in ag and commercial loans. Recovered loans thought to be in loss status, works with FmHA and SBA guaranteed loans and restructuring credits. Over 12 yrs. in banking, strong PR skills, and gets involved in community. B.S. Ag Econ. from ISU, graduate of Am Bankers Assoc. Grad School of Ag Banking, holds insurance licenses. **\$38,000.**

S-20 **AG LOAN OFFICER**—Experienced as both a FLB ag loan officer and Assistant Co. Supervisor with FmHA. Farmed after father killed in accident. "Very capable and excellent loan officer. People can accept what he says and don't come over the desk at him," says supervisor. He adds, "You can tell I think alot of him. I would take him back in a minute." B.S. Ag. **\$23-\$25,000.**

S-21 **SR. COMMERCIAL/AG LENDER**—Ten years as a Senior Commercial Loan Officer plus ag loan experience. Recognized for developing new business. "He can handle problems and make decisions. I'd hire him at any cost," reports banker who knows him well. Degreed. **\$33-\$37,000.**

S-22 **LOAN OFFICER**—I.S.U. ag. finance graduate. Four years of bank lending experience...all facets. "Excellent personality, detail oriented and good in documentation," expounded a reference. Top notch individual willing to put in the hours to get the job done. **\$21,000.**

S-23 **A.V.P./CASHIER**—Currently employed at 32MM bank. Basically ag, but handles all types of lending and operations. SHARP, has confidence in himself, conservative and offers seven years of banking experience. Graduate of Iowa State University with bank examiner experience. **\$34,000.**

S-24 **LOAN OFFICER**—"Enjoys his work, interested in people, very thorough...good detail and documentation. Lots of potential!" quoting president of bank that tried to hire him. Four years bank experience with a Business degree. **\$23,000.**

POSITIONS AVAILABLE

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1. **AG LENDER**—\$200MM bank seeks person with bank, PCA, FLB or FHA. Two to six years experience ag lending, farm visits, computer and cash flow knowledge. Exceptionally strong bank. **\$24,000-32,000.**

2. **AG LENDER**—Central Iowa community needs vice president. Excellent location. Close to larger metro areas. Five to six years bank experience. Need good marketing skills, know ag and some commercial lending. Great opportunity! **\$30,000-40,000.**

3. **EVP/PRESIDENT**—Location is fantastic as far as the state of Iowa for this bank. \$20MM bank with good growth potential. Supervisory skills and overall bank experience required. **\$40,000-50,000.**

4. **CEO**—\$10MM bank is sought in small town of

Minnesota. Chief lending officer and manager are duties for this position. Must be able to meet public and communicate with farmers. Five years experience. **\$30,000 +.**

5. **VICE PRESIDENT**—Ag loan department position available in \$90mm bank. Fine community of over 20,000 people. Candidate must be able to take charge of loan division in ag, rebuild new business and market. Five years experience. **\$35,000.**

6. **#2 MAN**—\$55MM bank located in very nice county seat town in Iowa looking for #2 man in the bank. Must be strong in loans, bank operations and have 5 to 10 years experience. Don't overlook this opportunity. **Top of \$40,000.**

7. **AG LOAN OFFICER**—Good business community located in dairy and hog area has \$33MM bank

needing an ag loan officer. Will be in charge of farm calls, getting new accounts, credit analysis, etc. Minimum of two years experience. **\$25,000.**

8. **PRESIDENT**—\$75MM bank located in Wisconsin community close to other larger cities. Number one rated bank needs confident leader who can handle ag loans and supervise activities of others as well as operations. Ten years of bank experience is required. **\$48,000 +.**

9. **VICE PRES/AG LOANS**—Profitable bank, solid ownership and very choice Iowa location. Requires 3-5 yrs. ag lending experience from bank or Farm Credit System. **\$30,000 + full benefits.**

10. **BRANCH MANAGER**—\$20mm bank seeks aggressive person with minimum of 5 yrs. ag credit, banking and management experience. Will supervise staff of 5. **\$30-\$40,000.**

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October 20, 1986

To the CEO:

The NORTHWESTERN BANKER has conducted its Bank Officer Salary Surveys for many years and they have been invaluable to many CEOs as a most reliable resource during salary-planning time for the coming year.

Because of the value of this survey to so many bankers across upper midwest states, we will sincerely appreciate it if you will assist us by having the Confidential Survey questionnaire on the back side of this page completed and returned to our office. Since this is a most timely subject as we prepare for another year, we will especially appreciate it if you will return it promptly.

As noted on the questionnaire, all returns are confidential and you need not sign your name. However, designating the asset size of your bank and giving the name of your State will allow us to make meaningful comparisons for you and our other readers. The survey results will appear in the earliest possible issue just as quickly as we receive adequate responses.

Thank you for your courteous and prompt cooperation.

Cordially yours,

Ben Haller, Jr.

Ben Haller, Jr., Publisher
THE NORTHWESTERN BANKER

CONFIDENTIAL BANK OFFICER SALARY SURVEY

conducted by

THE NORTHWESTERN BANKER, Des Moines, Iowa

1. What is the planned income in 1987 for the following, and what is their 1986 income?

OFFICERS	Current 1986 Salary	Estimated 1987 Salary	% of Salary Incr. 1987 Over 1986	Estimated 1986 Bonus	Other '86 Inc.	
					Ins. & R.E. Commissions (Estimated)	% of Bank's Common Stock Owned by:
CEO						
2nd Off.						
3rd Off.						

2. Other than your top three officers, what percentage increase do you plan for:

Other Officers _____%

Non-Officer Staff _____%

3. How many full-time employees on your staff (please count each two half-time employees as one full-time employee)? _____ full-time employees

YOU NEED NOT SIGN YOUR NAME! For comparison purposes only, please complete the following:

Asset Size of your bank (please check one:

Up to \$15 million _____

\$16 to \$30 Million _____

\$31 to \$50 Million _____

\$51 to \$100 Million _____

\$101 to \$150 Million _____

Over \$150 Million _____

Name of your State _____

Your early response will be appreciated to give us time to compile these results for the magazine. All replies are CONFIDENTIAL, of course. Thank you for your cooperation. Send to:

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Minnesota News

MINNEAPOLIS: Nationally syndicated financial columnist Susan Bondy will present "Plan for Tomorrow Today: A Financial Look at Your Retirement" at the Minneapolis Athletic Club at 5:00 p.m. on Oct. 30. The seminar is sponsored by Marquette Bank Minneapolis. Reservations are required; call the bank at (612) 341-6522.

South Dakota News

The South Dakota Bankers Association will sponsor a Bank Management/Commercial Loan Conference on Nov. 13-14 at the Holiday Inn in Mitchell. Registration on the 13th is at 11:00 a.m., followed by lunch at 11:30. Meetings begin at noon and run until 5:30 p.m., to be followed by a 6:00 reception and 7:00 banquet. On the 14th, the conference runs from 9:00 a.m. until 5:00 p.m., with lunch from noon to 1:00. Partial registration for the 13th is \$88 and

includes materials, lunch, dinner and breaks. Registration fee for the 14th is \$80 and includes materials, dinner on the 13th, lunch on the 14th, and breaks. Full registration is \$135. On-site registration is \$10 additional. Register through the SDBA office.

North Dakota News

The North Dakota Bankers Association Agricultural Credit Conference will be held Nov. 5-6 at the Holiday Inn in Minot. On the 5th, noon registration and lunch on your own will be followed by presentations starting at 1:00 and a reception at 5:30. On the 6th the day begins with a breakfast buffet at 7:30 a.m., followed by programs from 8:30 until noon. Registration is \$115 before Oct. 22 and \$140 after. Spouse registration is \$20 for reception and breakfast, with an additional \$25 for entrance to presentations by economist John Marten and

psychologist Val Farmer. Register by Oct. 29 through the NDBA office.

Montana News

PLENTYWOOD: Security State Bank, Plentywood, has been sold to N.E. Montana Bancshares, Inc., a group of local investors. Jerry L. Wiedebush is president of both the bank and the holding company.

Colorado News

WESTMINSTER: At the Bank of Westminster, Thomas K. Harman has been appointed vice president of commercial loans. He previously served as assistant vice president in that department.

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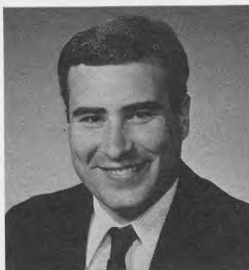
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CASHIER—for small NE Iowa ag bank. Minimum three years Cashier experience. Experience on in-house mini-computer and some lending experience preferred. Salary to \$20,000. Send resume to File No. WHC c/o Northwestern Banker. (PA)

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QUALIFIED BANKERS

If you plan to upgrade or add to your staff, please contact us for information on one or more of the following qualified bankers:

EVP in \$50 million bank. Finance major. ABA Commercial Lending School grad, over 12 years experience. Asking \$40,000

TRUST OFFICER with law degree and employee benefits experience. Asking \$35,000

AG LOAN OFFICER in \$26 million bank. Trained by First Bank System. Iowa State grad. Asking \$38,000

RETAIL BANKER/CREDIT ANALYST with major bank seeks new situation in eastern Iowa. Asking \$25,000

CASHIER with 23 years experience, now with \$50 million bank, seeks position in eastern Iowa, Wisconsin or Minnesota. Asking \$30,000

EXAMINER with four years experience. Finance major from Iowa State. Asking \$25,000

AG LOAN OFFICER, age 30, Masters Degree from Iowa State. Farm background. Asking \$28,000

Financial Careers

(Division of Freeland Financial Service, Inc.)

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

Employer pays fee.

Please contact Malcolm Freeland concerning these qualified applicants or for other types of banking officers.

POSITIONS AVAILABLE

PRESIDENT

New listing! A top Minn Bank needs a strong leader to manage a med sized bank. Desire MBO type manager with 7+ yrs com/ag lending exp, strong analytical ability and desire for ownership opportunity. To \$55K. Job #NW9185.

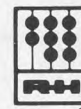
SR. COMMERCIAL LENDER

Are you sick of politics and back stabbing? Put your efforts to work at a major TC's bank where your efforts will be appreciated. Desire 2+ yrs coml lending exp, a dynamic personality, and a degree. Think about it!
To \$38K. Job #NW9134.

AGRICULTURAL LENDER

Are you sick of being part of a problem loan SWAT team? Join this MN bank who has already identified its problem credits & done something about it! Desire 3+ yrs ag lending exp, strong analytical abilities & motivated towards mgmt. You will be the #1 leader. To \$35K. Job #NW9135.

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. comml lending experience with six figure credits. \$32K

Additional positions available in Midwestern states.

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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