

Community Bankers Still 'Hurrahing'

FOR MOST of the past decade, the preachers of financial doom for community banks have been predicting the demise of thousands of smaller banks. Many people in print and broadcast media accepted this line of thinking as being gospel-true forecasting. The fallacy of this thinking, and the pitfall of trying to forecast such events, are attested to eloquently by the following true story.

A long-time friend and highly-respected banker, Alice M. Dittman, wrote us October 20 just before we left for the American Bankers Association convention in San Francisco late last month. Alice, who is president of Cornhusker Bank in Lincoln, Nebr., enclosed a copy of a feature column written by Donald R. White for the *San Francisco Chronicle* just as ABA registrants were arriving in his city for their 1981 ABA convention. After warning San Franciscans they would be unable to dine at their favorite spots while the bankers were in town, Mr. White went on to say:

"What San Francisco's hotels, restaurateurs, cabbies, bartenders and merchants may be witnessing is the last gasp of the commercial banking business in the United States as we have known it since the early 1930s.

"There are 14,500 commercial banks in the country, which is about

14,000 more than a sophisticated economy needs.

"Is there really a need for the Cornhusker Bank of Lincoln, Neb., in the grand scheme of things? Alice M. Dittman, the bank's president, will claim there is.

"Or for the Walnut Valley State Bank of El Dorado, Kan.? Its board chairman, Clifford Stone, here for the convention, is sure to say that his bank fits a special community niche that no big banks can fill.

"The fact is that the American banking system is going through rapid changes as a result of deregulation.

"Old-fashioned 'mom and pop' banks, protected by state laws that prohibit branch banking, can no longer survive in the face of competition from big banks, nationwide brokerage houses, large savings and loan associations, insurance companies and money market funds.

"By the time the American Bankers Association convenes again in San Francisco several years from now, the commercial banking business will have gone through a complete metamorphosis.

"Safe to say there will be far fewer than 14,500 banks represented.

"Nationwide banking, as practiced in every other industrialized nation, has been too long forbidden by law in the United States.

"A fragmented banking system is an anachronism in these days of electronic banking. When you can transfer funds electronically to any corner of the world is there a need for parochial bankers?

"The 'mom and pop' corner store bankers will say there is, but they have yet to feel the heat of real competition.

"For them, the San Francisco convention may be their last hurrah."

He missed by about 14,000! There are still well over 14,000 chartered banks in the United States.

Alice Dittman added the coup de grace in the concluding paragraph of her letter to us when she stated:

"Needless to say, the 1981 convention was not my 'last hurrah.' Our bank has continued its growth at an average rate of 15% a year, and is now \$42,000,000.00. It was \$20,000,000.00 in 1981. Cliff Stone of Walnut Valley Bank & Trust of El Dorado, KS., indicates his bank has grown from \$42,000,000.00 to \$83,000,000.00 in the same period of time. What this indicates to me is that there continues to be a need for small banks and, surprisingly, the mergers have been in the larger institutions."

In the meantime, back at the convention, a great deal of the usual informal conversation revolved around the current topic in San Francisco—"Will Bank of America (which Mr. White had casually inferred would be one of the giants

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Jay Nichols

who would lead the way) survive on its own or will it be taken over by First Interstate or someone else?" A four-block walk from the Moscone Convention Center took bankers past the mausoleum of the former multi-billion asset Crocker Bank, now assumed as a part of Wells Fargo Bank. In addition to discussing their own well-known farm bank problems back home, midwestern bankers found time to exchange occasional talk about the "hits" many larger banks on the "top 500" list have taken since that last San Francisco convention of 1981, especially the horrendous losses and fatalities resulting from the Penn Square debacle.

Obviously, Mr. White and other well-meaning media people could not

have foreseen those problems that were not even aware to the bank management and regulators themselves at that time. But an occasional visit to places where those "other 14,000" banks continue to serve the needs of their local people and friends might shed new light for these broadcasters and writers on why the strength of "mom and pop" banks won't be dissipated so quickly or easily as predicted by misdirected experts upon whom they rely for information.

Ben Haller, Jr., Publisher

Iowa News

As a follow-up to the Oct. 7 Legislative Issues Teleconferences, the Iowa Bankers Association is holding the annual Fall Roadshow Meetings across the state during the month. Dates and locations are as follows: Nov. 10—Group 12, Stubbs Ranch, 4 p.m., Spencer; Nov. 12—Group 1, Ida Grove Country Club, 2 p.m., Ida Grove; Nov. 13—Group 5, Lake Shore Country Club, noon, Council Bluffs; Nov. 17—Group 11, Best Western Inn, 4 p.m. Fairfield; Nov. 18—Group 8, Ironmen Inn, 4 p.m., Fairfield; Nov. 18—Group 4, Manchester Country Club, 4 p.m., Manchester; Nov. 20—Group 6, Hotel Fort Des Moines, 4 p.m., Des Moines; Nov. 24—Group 2, Holiday Inn, 4 p.m., Fort Dodge; Nov. 25—Group 3, Pheasant Run, 11:45 a.m., Mason City, and Nov. 25—

Group 7, Best Western Regency Hotel, 4 p.m., Marshalltown.

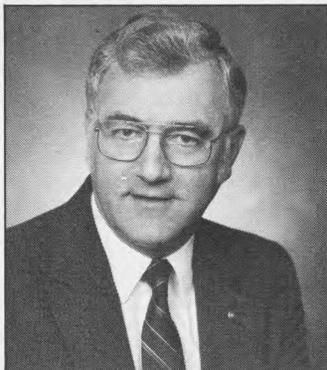
AKRON: Scott Otis has been named president of the First National Bank of Akron and elected to serve as president of the bank's board. In 1980 he joined the Security National Bank of Sioux City, another held by Security National Corp., and served as a personal banking representative and correspondent banker.

ALBIA: The First Iowa State Bank here was given approval November 5 by State Superintendent William R. Bernau to open an office in Eddyville, located about 20 miles northeast of Albia. Permission to operate an Eddyville office also had been sought by organizers of the proposed new Peoples State Bank of Albia. Mr. Bernau said the Eddyville office was awarded to First Iowa State Bank because it is currently in operation, while the proposed new bank has no operating history behind it. The Peoples State Bank charter has been proposed to replace the Peoples National Bank & Trust Co. of Albia, which failed earlier this year and had an office in Eddyville, now closed.

DES MOINES: A new international banking department has been formed at First Interstate Bank of Des Moines, N.A. J. Daniel McGowan II has been appointed vice president of international banking. He joined the bank in 1982 as vice president of metropolitan commercial services. Bradford W. Sharpe has been elected vice president of the bank with functional responsibility as director of marketing. He was previously employed by Commerce Bancshares of Kansas City as corporate marketing manager.

Nebraska News

The Nebraska Bankers Association will sponsor its legislative dinners and bankruptcy workshop at



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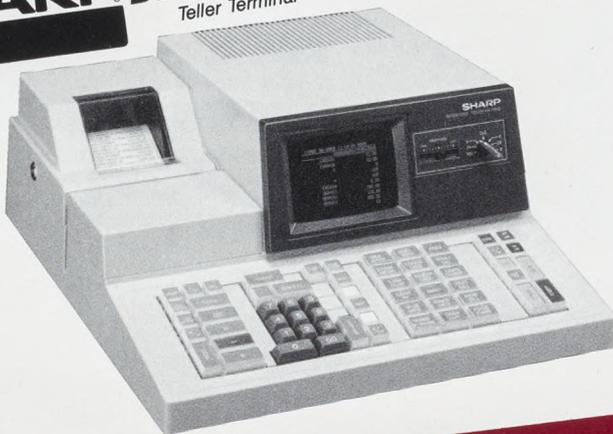


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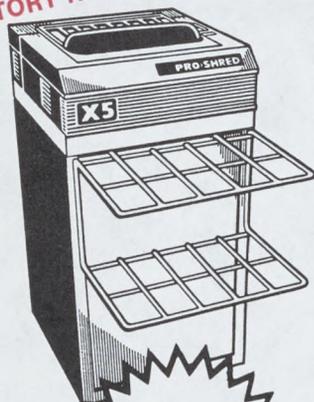


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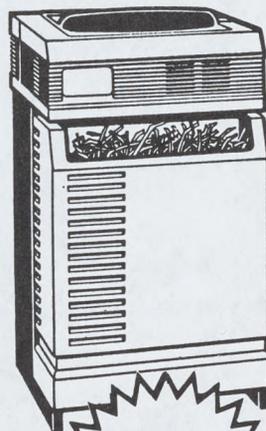
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 Sale Price \$766

Shredder Bags: A 200B optional

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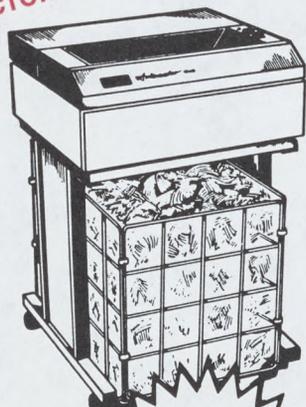
New drive system designed for increased performance and reliability. Shreds loose sheets with ease.

- 1/4" shred width
- Shreds 14 sheets at a time, 43.5 ft. per minute
- 83/4" opening
- 1/4 h.p. motor
- Push button controls: forward, stop, reverse
- Self sharpening, hardened steel cutting heads

Beige high impact structural material, steel stand on casters. Wastebasket included.

Stock Number A 600S
 Size 27 1/2"H x 16"D x 15 1/2"W
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 Sale Price \$766

FACTORY REBATE \$100.00



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Wilson Jones High Capacity Computer Forms Shredder

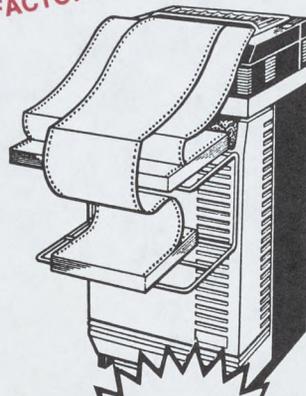
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- Shreds 18 sheets at a time, 110 ft. per minute cutting speed
- 13" opening
- 1 h.p. motor
- Push button controls: forward, stop, reverse
- Self sharpening, hardened steel cutting heads

Two-tone beige, all steel construction.

Stock Number A 1300 1/4
 Size 36"H x 28"D x 23 1/2"W
 Suggested Retail Price \$2,295
 Sale Price \$1767

FACTORY REBATE \$50.00



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- Shreds 20 sheets at a time, 57 ft. per minute
- 83/4" opening
- 1/2 h.p. motor
- Push button controls: forward, stop, reverse
- Self sharpening, hardened steel cutting heads

High impact structural material, with steel stand. Waste basket included.

Stock Number A 800
 Size 33 7/8"H x 16"D x 15 1/4"W
 Suggested Retail Price \$1,295
 Sale Price \$997

several locations during the next few weeks. Dates and locations are as follows: Nov. 20—Omaha Ross' Steak House; Nov. 24—North Platte Holiday Inn; Nov. 25—Kearney Ramada Inn; Nov. 25—Lincoln Cornhusker Hotel, and Dec. 1—Norfolk Country Club. The schedule for the North Platte location is workshop registration at 8:30 a.m., workshop 9-11 a.m. and luncheon at 11:30 a.m. At all other locations, registration is at 3:30 p.m. with the workshop from 4-6 p.m. and dinner at 6:30 p.m. Steve Turner, attorney with the Baird, Holm law office in Omaha, will speak at the workshop on the Family Farm Reorganization Act, recently signed by the president.

KEARNEY: Don Kearney was elected as president and trust officer of the Platte Valley State Bank and Trust Co. He assumed his duties Nov. 3. He was most recently in charge of special projects for Hawkeye Bancorporation of Iowa.

Minnesota News

The Minnesota Bankers Association will conduct a workshop on planning skills for CEOs featuring William F. Staats, the Louisiana Bankers Association professor of banking and professor of finance at Louisiana State University. The workshop will be held Dec. 11 at the Embassy Suites Hotel in Bloomington. For more information contact the MBA office at (612) 338-7851.

MINNEAPOLIS: The First Banks have promoted the following from assistant vice president to vice president status: Michael M. Fordney, special loans-commercial division; Rolland E. Glessing, wholesale/retail division; Marilyn A. Grochala, financial institutions division; Peter Kooman, national east division, and Barton D. Warren, national west division.

Illinois News

CHICAGO: Tory A. Campanella, president of The Northlake Bank, has been appointed chief operating officer of the bank. William R. Duquaine, president of Colonial Bank & Trust Company, has been named chairman and chief executive officer of The Northlake Bank.

CHICAGO: Sam S. Fawley has been named senior vice president and senior lending officer of Northbrook Bank. He joins the bank after serv-

ing 36 years with Harris Trust where he was vice president and administrator of a lending division.

CHICAGO: Mark E. Frighetto has been promoted to vice president and compliance officer at Community Bank of Edgewater. Prior to joining the bank, he was assistant vice president at Michigan National Bank, Chicago.

Wisconsin News

MENOMONEE FALLS: Alan W. Banach has joined F&M Bank Menomonee Falls as vice president in the commercial department. Prior to joining the bank, he was with the Marine Bank since 1973.

South Dakota News

BERESFORD: Following regulatory approval in October, the sale of seven branches of Norwest Bank South Dakota to First National Bank of Beresford, was completed on November 1 at Norwest Bank South Dakota headquarters in Sioux Falls. The seven offices acquired by First National are in Bristol, Britton, Hecla, Lake Preston, Newell, Parker and Springfield. First National is owned by Frank Farrar, Britton, who owns banks in Indiana, Illinois, Kansas, Minnesota, Montana, North Dakota, South Dakota and Wyoming. On September 30, the seven branches had \$58 million in deposits and 40 employees.

HURON: David L. DeVos has been named vice president and manager, farm loan department for Farmers & Merchants Bank. He replaces Lynn V. Schneider, who has been promoted to president. He joins the bank after 12 years with the Farm Credit System, most recently as regional vice president with the Watertown Regional Farm Credit Banks of Omaha.

SIOUX FALLS: Gary G. Olson has

been elected president and chief operating officer of Norwest Bank South Dakota. He was vice chairman. As president, he succeeds C.P. "Buck" Moore, who continues in his previous capacities as chairman and CEO.

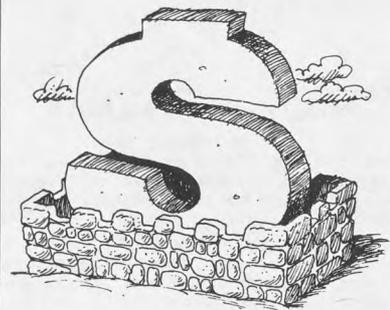
Wyoming News

CASPER: Richard I. Niedling has been elected as executive vice president in charge of the lending division at First Interstate Bank. Prior to this, he served as executive vice president of First Interstate Bank of Lea County in Hobbs, N.M.

Colorado News

FORT COLLINS: Betty L. Burk has been elected vice president and cashier of Colorado National Bank — Fort Collins. She has been with the bank since 1972, most recently serving as assistant vice president and controller.

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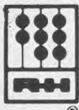
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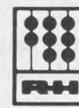
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