

NORTHWESTERN

Banker Newsletter

Vol. 15 No. 42

Des Moines, Iowa

February 2, 1987

Iowa News

Jeffrey J. Rodman has been elected vice president-marketing for MASI (MABSCO Agricultural Services, Inc.) and will begin his new duties Feb. 17. Mr. Rodman moves to Des Moines from Washington, D.C., where he has been assistant director of the Agricultural Bankers Division at American Bankers Association headquarters. Mr. Rodman is a native of Springville, Ia., and a 1977 graduate of Iowa State University.

* * *

A 200-level Consumer Credit School, sponsored by the Iowa Bankers Association, will be held Mar. 22-27 at Drake University in Des Moines. The curriculum for the school has been developed in cooperation with the American Bankers Association, the school advisory board, industry experts from throughout the country and ABA and IBA staff members. The tuition is \$700, which includes room, meals, casebook and study materials. For more information, contact the IBA office.

* * *

The Security National Bank of Sioux City will be hostess for the Northwest Iowa Group of the National Association of Bank Women on Feb. 7 at the Marina in South Sioux City, Neb. This breakfast meeting will be a part of the Iowa

Group 1 program. Tom Olson, president-elect of the Independent Bankers, and Former Governor Bill Janklow of South Dakota will be panelists for an informative interstate banking program. Neil Milner, executive vice president of the Iowa Bankers Association, will be the moderator. The breakfast, which begins at 8:30 a.m., requires reservations. Contact Wilma Weeks at the Security National Bank of Sioux City for reservations.

CENTERVILLE: Iowa Trust and Savings Bank has promoted Brad Young Jr. from assistant vice president to vice president in charge of consumer lending and student loans. He has been with the bank for four years. Michael O'Connor has been promoted to vice president in charge of customer relations and public relations. He joined the bank last year after 25 years in radio and television broadcasting.

CHEROKEE: Richard Carpenter has been elected a vice president and director of Central Trust and Savings Bank. He fills the vacancy due to the death of Lawrence C. French.

DES MOINES: Jeanette M. Ellington has been promoted to assistant vice president in the life/disability/annuity division of Iowa Bankers Insurance and Services, Inc., where she will market all products of the division to Iowa bankers, with special emphasis on the IDEA Annuity

program. She joined IBIS in January, 1981.

HOLSTEIN: Robert L. Butcher has been promoted from senior vice president to president of Holstein State Bank. He succeeds Daniel B. Engler, who has been named president of Nevada National Bank.

IOWA CITY: Mark Thompson, vice president, has been named head of First National Bank's customer service department. E. James Karlin has joined the bank as vice president in charge of the personal loan department. He was president of the First Newton National Bank, Newton.

MAXWELL: Kim Fanning, formerly president of Iowa National Bank & Trust, has been elected president of Maxwell State Bank.

MILFORD: Mark C. Fisher, executive vice president, has been elected president of Dickinson County Savings Bank. James W. Cravens, former president, has been nominated chairman of the board. David D. Awtry has been elected vice president and cashier. He has been with the bank since 1976.

OTTUMWA: An 80% control of South Ottumwa Savings Bank was purchased, effective Dec. 31, 1986, by South Ottumwa Bancshares, Inc., whose president is Mark Christen. Mr. Christen most recently was

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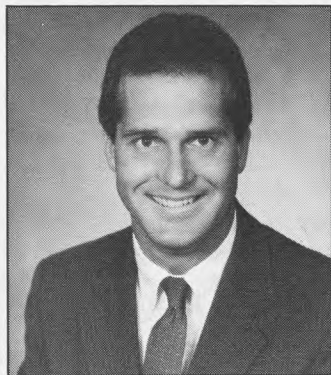
*Teamwork:
one of the reasons
we're first in Iowa.*



Jay Nichols

vice president at Valley National Bank in Des Moines. The bank was purchased from the Ackley family interests. Robert K. Ackley continues as president of the bank. At year-end, South Ottumwa Savings reported \$89 million assets, \$77 million deposits and \$27 million in loans. The principal investors in the new holding company are reported to be local residents.

WATERLOO: Russell E. Lauterbach has been named chairman of Peoples Bank and Trust Company in Waterloo. He has been with the bank since 1946, serving as senior vice president and cashier since 1968. He replaces Roger Olesen as board chairman. Thomas P. McDermott has been elected president and chief executive officer. He had



Bob Louvar

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served as president of the La Porte City State Bank since 1970 and was appointed vice president and ag loan officer of Peoples Bank and Trust Company in 1985 when the bank merged into the company. In 1986, he was elected president and chairman for Parkersburg State Bank, Parkersburg.

Nebraska News

CRETE: TCM Company, a one-bank holding company, has announced its acquisition of City Bank & Trust Co., Crete, from FirstTier Bank, N.A., Omaha. Final approval has been received from the regulatory authorities. Robert A. Wanek, a spokesperson for TCM, said the bank was acquired to restore local ownership and that current bank employees and the new owners are working together to provide continued stability for the bank, its customers and the Crete community. Shareholders of TCM Company include: Dr. John H. Cerny, Donald B. Kuncl, Ben McDowell, Paul Schelstraete and Robert A. Wanek, all of Crete; Keith Edquist of Bellevue, and Fred Reese of Fairbury.

EWING: Ralph Adams has been elected chairman of Farmers State Bank, and Ken Kraulik has joined the bank as vice president & cashier, replacing Willie Shrader, who has retired after 17 years.

HASTINGS: Doug Oakeson, president, and Max Callen, executive vice

president and senior loan officer, City National Bank, have resigned to join the Lincoln-based investment firm, SMITH-HAYES, which will be establishing an office in Hastings. Mr. Oakeson had served as president since 1983. Mr. Callen joined the bank in 1984.

HEBRON: Stephen L. Wilke has been promoted to vice president of Thayer County Bank. He had been with the bank for two years before becoming Thayer County A.S.C.S. supervisor.

OMAHA: James D. Kirk, 42, of Fresno, Cal., has been elected president and CEO of the Farm Credit Banks of Omaha, according to Leo A. Allmendinger, chairman of the district board of directors.

OSCEOLA: Ronald Christensen and Royce Schaeffer have been promoted from vice presidents to senior vice presidents of The First National Bank of Osceola.

Minnesota News

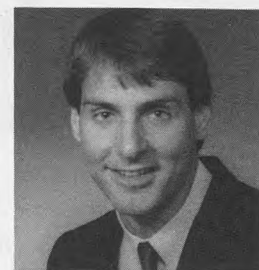
The American Institute of Banking, Minneapolis, is holding a number of seminars during February. A seminar on Customer Relations: The Tools and the Motivation will be held Feb. 4. The Intermediate Lotus 1-2-3 Seminar is planned for Feb. 11. On Feb. 12, the Market Research in the Community Bank Seminar will be held. Scheduled for Feb. 24 are the Account Ownership Seminar and the Making the Transition to Supervision Seminar. The Knowing When and How to Sell in Banking Seminar and the Minimizing Stress During Reorganization Seminar are scheduled for Feb. 25. All seminars will be held at the AIB Education Center, Minneapolis. Contact Judy Clark at (612) 338-8482 for more information.

MARSHALL: Norwest Bank Marshall has elected Daniel R. Gasper president and CEO of the bank effective Feb. 1. He will succeed John S.

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BANKERS FOR BANKERSSM

*A Partial Listing of Currently Available Candidates From
Robert Half's Banking Division
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AGRICULTURAL LOAN OFFICER. B.A.

Does a deteriorating ag loan portfolio have you concerned? How does a take-charge ag lender who will burn the midnight oil sound? This self-starter has 4+ years ag lending experience with strong analytical skills. Just the right choice for a clean up situation. ASKS: Mid \$20's

CONSUMER LOAN OFFICER — B.S.

Here's a high-energy candidate with management capabilities! This Blue Chip has 4+ years consumer lending, which includes mortgage experience, and formal credit training. Is ready for a new challenge! Will relocate. ASKS: \$24,000

PRESIDENT — M.B.A.

Has the time come to hire a proven administrator with strong community leadership skills? This take-charge manager is currently the #2 person in a Twin Cities metro bank. A skillful motivator with 8+ years commercial lending experience with emphasis in mid-market credits. A top performer who is looking for a new challenge. Willing to relocate. EARNS: \$50,000

COMMERCIAL LENDER.

Are you ready for a team player that has strong technical skills but yet knows the meaning of business development? This success oriented individual has spent 6+ years in commercial lending. Currently administering a \$10mm commercial loan portfolio to a wide variety of industries. Ready for a new opportunity! Will move. ASKS: \$30,000 Range

SENIOR AGRICULTURAL LOAN OFFICER — B.S.

Do you need help streamlining an ag loan portfolio? This high energy type will work the long hours to meet deadlines! A no-nonsense manager that has 7+ years ag lending experience who can handle those tough workout situations. An industrious person who can work with limited supervision. Willing to move for the right opportunity. EARNS: \$29,000

TRUST OFFICER — J.D.

This polished professional is ready for a Trust Department. 3+ years as a senior trust examiner conducting state trust department reviews for procedures and internal controls. Has an excellent knowledge of all trust products and the communication skills to interact with the customer base. A terrific work record with great business instincts. ASKS: \$30,000 Range

AGRICULTURAL LOAN WORKOUT SPECIALIST —

B.S. Do you need a hard hitting negotiator to spearhead your problem ag credits? This analytical cash flow lender with 6+ years ag lending experience has successfully assisted in the clean up of a bank on a compliance memorandum. An industrious work ethic that makes things happen! Wants a new challenge. ASKS: Low \$30's

SENIOR LENDER — AG BANK — B.A.

This diligent credit administrator can ensure that credit underwriting standards won't deteriorate. An energetic people motivator who has 7+ years ag/commercial lending experience with a 3-bank holding company streamlining internal controls and lending policies. A top-notch manager that has a knack for simplified procedures that result in an excellent loan portfolio. Willing to relocate. ASKS: Mid \$30,000

COMMERCIAL LENDER — B.S.

Do you need a self-motivated commercial lender who will be happy in the same spot for awhile? This "hard charger" has formal commercial credit training and 2+ years commercial lending experience handling larger sophisticated credits. A people person who has the ability to say "NO" when necessary. ASKS: \$30,000 Range

SENIOR COMMERCIAL LENDER — B.A.

Do you need a steady, reliable commercial lender with strong credit skills and top business development abilities? This analytical thinker can breeze through those tougher credits while still focusing on marketing issues. Currently monitors an \$8mm commercial loan portfolio in a Twin Cities suburban location. 6+ years commercial banking experience makes this dedicated leader a good fit!

ASKS: \$40,000

EXECUTIVE VICE PRESIDENT — B.A.

Has your bank's community visibility been deteriorating? How does a strong business developer who understands credit quality sound? This high energy person consistently puts in a 60 hour week and has 10+ years commercial/agricultural experience. Currently the #2 person of a \$40mm outstate bank. Ready to relocate.

ASKS: \$40,000 Range

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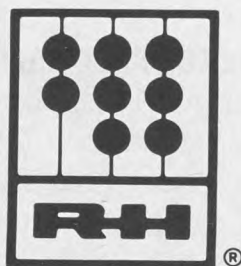
Need a real decision-maker that commands respect from a staff? Along with 5+ years of strong leadership in a consumer loan area, this person offers experience in developing and implementing strategic marketing plans. A candidate that can do it all!

EARNs: \$23,000

CONTROLLER — C.P.A.

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EARNs: \$50,000 Range



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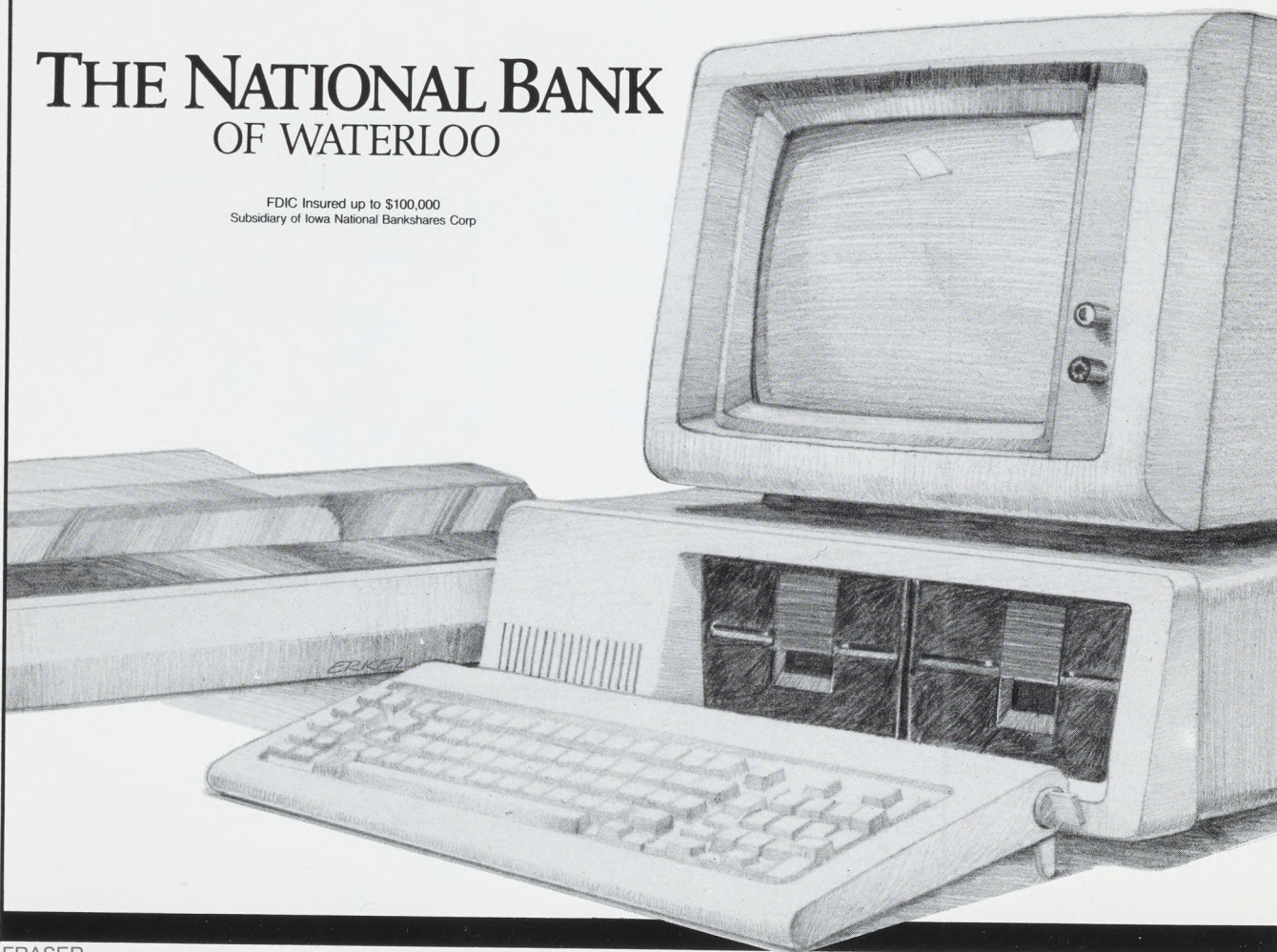
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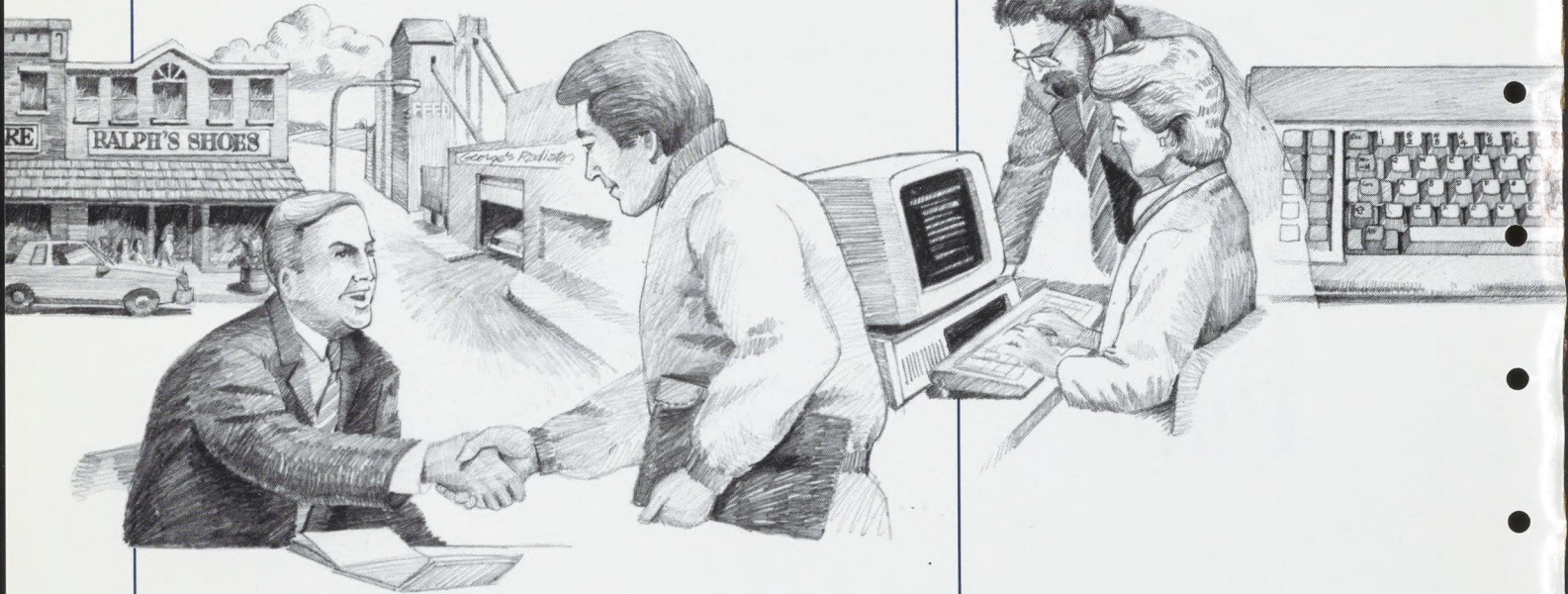
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Lasher, who was elected chairman of the board. Mr. Gasper most recently served as executive vice president.

MINNEAPOLIS: Norwest Corporation has announced its banking group has restructured its residential mortgage lending operations and named Thomas N. Hearn to the new position of vice president, banking group mortgage banking services. He joins Norwest from Denver, where he was senior vice president and COO for First Interstate Mortgage Company of Colorado.

Wisconsin News

The 1987 Wisconsin Bankers Association Bank Executives Seminar will be held Feb. 9-11 at The Concourse Hotel in Madison. Monday's program will feature keynote speaker Senator William Proxmire. Also featured will be University of Wisconsin System President Kenneth Shaw, and Bruno Mauer, Secretary of the Wisconsin Department of Development. Governor Tommy Thompson will address the general session on Tuesday. The seminar will feature a Meet Your Regulator Panel and Wisconsin bankers' first opportunity to meet their new FDIC Regional Director, Paul Rooney, as well as their state and other national regulators. Mike Jensen, chief financial correspondent for NBC, will be the banquet speaker. A Judge's Perspective on the Family Farmer Bankruptcy Act and the report on the WBA stress study will be covered on Wednesday. Contact the WBA office for more information.

MADISON: Robert H. Laux has been appointed chief financial officer and cashier of The Park Bank Madi-

son. He joins the bank from Arthur Young and Company.

Illinois News

SAVANNA: Mark H. Sperfslage has been promoted from cashier to vice president and cashier of First Illinois National Bank. He joined the bank in 1985.

South Dakota News

LEOLA: Ralph Ramsey has been elected president of Leola State Bank, replacing T.J. Heibel, who has been elected chairman. Mr. Ramsey joined the bank in 1985 and Mr. Heibel joined in 1960.

PIERRE: First National Bank has elected Brent Dykstra president and CEO with supervision of the main office in Pierre and the branches in Lead, Murdo and Midland. He joined the bank in 1975. William Fuchs has been elected senior vice president and cashier. He joined the bank in 1983.

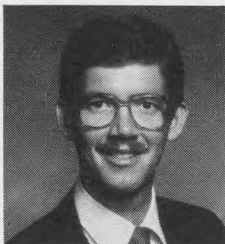
Wyoming News

CASPER: First Interstate Bank of Casper has named Donald Jepsen as vice president in the real estate department. He served as the branch manager at Provident Federal Savings and Loan in Cody prior to accepting this position.

Send Us Your News

Please send us news of any promotions, elections or changes in personnel, following your bank's annual meeting.

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FOR FURTHER INFORMATION CONTACT KURT ROSENCRANTS



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PRESIDENT. \$10MM East central Iowa bank has A+ rating and wants to keep it. Seeking detail oriented CEO with ag expertise. Send resume to File No. WIH c/o Northwestern Banker. (PA)

CEO for rural Nebraska \$10 million bank. Need experience in all phases of farm, ranch and other lending. Bank in good condition. Insurance experience helpful. Excellent pay and fringes. Send resume to File No. WII c/o Northwestern Banker. (PA)

COMMERCIAL LOAN OFFICER. Excellent opportunity for individual with minimum 3 years commercial lending experience. Bank moving to Ames, IA. Send resume to or contact Joseph R. Simmens, Pres., American State Bank, Box 367, Roland, IA 50236. (515) 388-4331. (PA)

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OPERATIONS OFFICER, \$50mm bank, suburban location\$25-\$30,000

COMMERCIAL LOAN OFFICER, \$150mm bank, suburban\$35-\$40,000

CREDIT REVIEW HEAD, \$200mm bank, suburban\$25,000

BUSINESS DEV. OFFICER, proven track record, suburban\$25-\$30,000

PRESIDENT, \$20mm bank, 1 hour from metro\$50,000

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AG LENDER, 10,000 pop. college town . \$35-37,000

PRESIDENT, \$20mm bank, 3 hrs to Denver\$40-50,000

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LOAN REVIEW POSITION for prestige banking organization located in area of 350,000. Salary to \$30,000

INSTALLMENT LENDER with 3 or more years experience for \$60 million Iowa bank. To \$25,000

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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.

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