

# NORTHWESTERN Banker Newsletter

Vol. 15 No. 48

Des Moines, Iowa

March 16, 1987

## Iowa News

- Iowa Bankers Insurance & Services, Inc. will sponsor a Credit Life Disability Licensing School on May 11-12 at the Park Inn in Des Moines. It is important to register for the school and send your application to the testing institute in Pennsylvania as soon as possible. Advance study assignments will be sent upon receipt of your registration. Fee is \$45 for bankers and \$55 for non-bankers. To receive an application, contact Charlotte L. Kraai at IBIS at (800) 532-1423 or (515) 286-4395.

\* \* \*

- The IBA will sponsor a three-day seminar on Analyzing Financial Statements May 20-22 at the Airport Hilton Inn in Des Moines. Seminar leader is Dennis McCuiston of McCuiston & Associates. Fee is \$350 for members, \$440 for subscribers and \$525 for non-members, with \$20 additional at the door, and includes lunch and materials. Contact the IBA to register.

\* \* \*

- The Iowa Bankers Association has announced that the featured entertainment for its 101st Annual Convention will be the Des Moines Civic Center's presentation of the Broadway musical "South Pacific," starring Robert Goulet. Available performances are at 3:00 and 7:30 p.m. Tickets are \$22.75 each plus \$1

for handling. Make checks payable to The Civic Center, 221 Walnut, Des Moines, IA 50309. For credit card orders call (515) 288-4487.

**DAVENPORT:** Among recent promotions at Davenport Bank & Trust Company was the advancement of Michael J. Powers to first vice president of the bank's loan division. He will continue to head the installment loan department.

**DUBUQUE:** Lynn S. Fuller has been promoted to vice chairman of the board of Dubuque Bank & Trust Company. He has been with the bank 22 years and previously held the position of president and CEO. He is succeeded by Lynn B. Fuller, who previously served as executive vice president and COO. In addition, Richard K. Spautz was promoted to vice president, senior consumer loan officer.

**MISSOURI VALLEY:** At Peoples State Bank, Dale Ward, formerly administrative assistant to the CEO, has been named president. Former vice president Charles Schumacher is now the executive vice president. James Schwertley, formerly cashier, is now vice president and cashier.

**ROCKFORD:** The First State Bank of Rockford was closed on March 4. It was purchased by First Security Bank & Trust in Charles City and reopened on March 5 as a branch of

that bank. Mismanagement of the loan portfolio was cited as the reason for the bank's failure.

**SUMNER:** Richard H. Rath has been named president and a director of First National Bank of Sumner. He replaces Robert J. Arthaud. Mr. Rath has been with the bank for two years and formerly served as senior vice president.

## Nebraska News

The Nebraska Bankers Association will sponsor its 1987 Head Teller/Teller Staff Conference at five locations in April. The fee is \$30 apiece for either the morning or afternoon session, or \$50 for both. Dates and locations are: April 7—Midtown Holiday Inn, Grand Island; April 8—Holiday Inn North Platte; April 9—Scottsbluff Country Club; April 21—Red Lion, Omaha, and April 22—Elks Club, Beatrice. Contact the NBA for more information.

**OMAHA:** William C. Smith, president of FirstTier, Inc., will assume the duties of CEO. Charles W. Durham will remain chairman of the board and of the executive committee. Mr. Durham has served as chairman and interim CEO since the resignation of John D. Woods in 1986. Mr. Smith will continue as president



Iowa Division

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Dorothea Wolfe

and CEO of FirstTier Banks in Omaha and Lincoln.

OMAHA: Irene Hardisty has been promoted to vice president and director of correspondent lending at FirstTier Mortgage Co. She joined FirstTier in 1985 as branch manager of the Des Moines office.

O'NEILL: The O'Neill National Bank has recently elected Stan Darling and Rick Hammer to vice presidents. Mr. Darling joined the bank in 1983. Mr. Hammer came to O'Neill National in 1984 and will continue to serve as branch manager of the Page branch.

**Minnesota News**

Seminars coming up in March at the American Institute of Banking include the following: March 18-19—Introduction to Lotus 1-2-3 Seminar, March 24—Installment Loan/Credit Card Collection Seminar. For more information call Judy Clark at (612) 338-8482.

MINNEAPOLIS: David Levy has been named vice president and director of public affairs at the Federal Reserve Bank of Minneapolis. Prior to joining the Fed, Mr. Levy had been a director of public affairs at Medtronic, Inc.

ment for Commercial Bankers.” Janet L. Myers, president, Dearborn Business Group, Ltd., will lead the workshop session. Fee for the workshop is \$400 for RMA member institutions and \$500 for nonmembers. For more information and to register, call (215) 665-2850.

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The Appraisers Council of the Chicago Board of Realtors will hold a day-long seminar entitled “The Impact of Real Estate Taxes on Chicagoland Development.” It will be held March 31 in the Palmer House State Ballroom from 7:45 a.m. to 4:45 p.m. Fee is between \$120 and \$140 and includes breakfast and lunch. For more information or to register, call (312) 329-8500.

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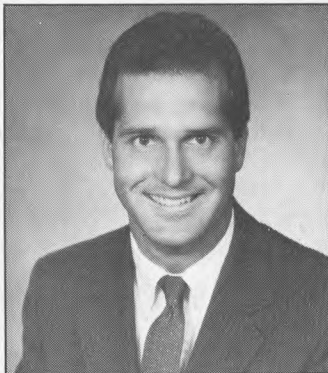
The Illinois Bankers Association Trust/Investments School will be held June 21-26 at Illinois State University, Bloomington/Normal. Tuition and fees is \$575 for member banks and \$800 for nonmembers. For an application, contact the IBA office in Chicago.

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**Illinois News**

Robert Morris Associates will sponsor a workshop April 23-24 in Chicago entitled “Sales Manage-

The Illinois Bankers Association is offering a number of seminars and workshops during March: “The Total Teller”—17th in Matteson,



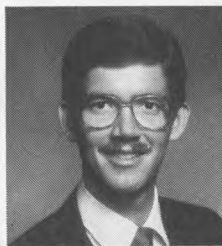
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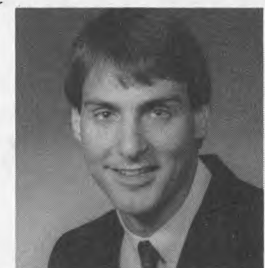


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● **LEFT**—Taking part in the morning business session were, from left: MBA Pres. **Rollie McClellan**, pres., Valley Bank, Janesville; State Comm. of Bkg., **Richard E. Galecki**, Madison; Group One Past Pres. **John Midthun**, exec. v.p., Northern State, Ashland; Group One Pres. **Robert E. Peterson**, pres., Pioneer Natl., Ladysmith, and Group One Secy/Treas. **Phil Betzel**, exec. v.p., First Natl., River Falls. **RIGHT**—Hosting the First Wisconsin Breakfast were, from left: **Brenda and Dick Hansen**, pres., First Wisc., Eau Claire; **Phyllis and Don Kramp**, 1st v.p., First Wisc., Milwaukee; **Carrie Husslein**, serv. coord., Milwaukee, and **John Becker**, pres., First Wisc., Milwaukee.

## ● Group One Meets In Minneapolis

By **ROBERT CRONIN**  
Associate Publisher

● **B**ANKERS from Wisconsin Bankers Association Group One met in Minneapolis last month at the Hotel Sofitel for their 83rd annual meeting. The pre-meeting agenda included an informal get-together which featured the Roy Talcott Show with music and dancing. A spouses' tour also was available. ● First Wisconsin Milwaukee and First Wisconsin Eau Claire hosted their annual breakfast Saturday morning.

● Highlighting the group meeting was the election of officers. For Group One, the newly elected officers for 1987-88 are: Pres.—Robert E. Peterson, president, The Pioneer National, Ladysmith; Vice Pres.—Richard A. Hansen, president, First Wisconsin National, Eau Claire, and Secy.-Treas.—Phil Betzel, executive vice president, First National, River Falls.

● Outgoing president of Group One, John T. Midthun, executive vice president, Northern State, Ashland, presided over the business session. WBA President Rollie McClellan, president, Valley Bank, Janesville, gave a special slide presentation which featured the many services and people making up the WBA.

● Bryan Koontz, executive director of the WBA, said he is glad the association "isn't tied up in knots over legislative issues." He also expressed pleasure at the positive results the association has received from its stress survey, done in

conjunction with the University of Wisconsin. The survey will help determine levels of stress experienced by bankers on the job and how they are dealing with that stress.

So far, said Mr. Koontz, "400 bankers out of 579 have responded to the survey." Although the study is in the preliminary stages, he stated there have been many inquiries from other universities, business and individuals interested in it.

A second survey was conducted by the WBA to study the economic development potential of the state and banking. "People believe that bankers either can make or break the state and bankers are the ones who will make economic development work or not work," said Mr. Koontz.

A report was given by State Commissioner of Banking Richard Ga-

lecki, Madison, who called 1986 "a very gratifying year in banking for this state." He said "The problems have decreased and the bank ratings (CAMEL) have increased." Out of all banks in 1986, 76.4% were rated one or two, 19% were number three banks, and 4.6% were rated four or five. Mr. Galecki went on to say, "Our biggest problem is getting around to see all of the banks. In 1986 we saw only 50% of the banks in Wisconsin."

Gary Stern, president and CEO, Federal Reserve Bank of Minneapolis, spoke on "A Policymaker's View of the Economic Outlook." He said the outlook is promising as this will mark the fifth consecutive year of growth in the United States. Mr. Stern also is predicting subdued inflation and an improvement over the growing trade imbalance.

Addressing Wisconsin economics, Mr. Stern said, "Wisconsin will do as well or better than the national average and possibly the best in the 9th Federal District." On a less positive note, Mr. Stern does not see any changes in legislation concerning the non-bank bank loophole. "The reason for this," he said, "is that the banking community is not of one mind and the general public doesn't care."

The business session ended with a presentation by Robert Miller, partner, McGladrey, Hendrickson & Pullen, St. Paul, who spoke on the Tax Reform Act of 1986 and its effect on bank investments. Later that evening, bankers and spouses enjoyed a reception, banquet and entertainment by the Swinging Ambassadors. □



● **Gary Stern**, pres., & c.e.o., Fed. Reserve, Mpls., said "Wisconsin may do the best of anyone in the 9th federal district, economically, in 1987."

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**CHICAGO:** Gerrie M. Smith has been promoted to vice president, cashier of Affiliated Bank/North Shore National. She previously served as vice president.

**LEWISTON:** The FDIC has approved the assumption of the deposit liabilities of The Lewistown Bank by The National Bank of Canton, Canton, Ill. The failed bank's only office reopened March 2 as a branch of the Canton bank, and its depositors automatically will become depositors of the assuming bank, subject to the approval of the appropriate court. The National Bank of Canton will assume about

\$14.0 million in 2,500 deposit accounts and has agreed to pay the FDIC a purchase premium of \$357,751. It also will purchase certain of the failed bank's loans and other assets for \$8.6 million. To facilitate the transaction, the FDIC will advance \$5.1 million to the assuming bank and will retain assets of the failed bank with a book value of about \$5.8 million.

### Colorado News

**DENVER:** Thomas B. Walker has been elected chief financial officer of Central Bancorporation, Inc. Mr. Walker, who has 13 years of banking experience, is responsible for all finance, accounting and treasury operations. He joins the organization from National Bank of Georgia in Atlanta, Ga.

**DENVER:** John Nicoll has been elected senior vice president and corporate counsel of Colorado National Bankshares, Inc. He was most recently associate regulatory counsel to the PNC Financial Corporation.

**DENVER:** United Bank of Denver has named William J. Maurer and

Peter J. Young vice presidents. Mr. Maurer joined the bank in 1979 and works in real estate banking. Mr. Young works in cash management and came to the bank in 1980.

**DENVER:** Ronald G. Wendel and Charlotte Miller were recently promoted to vice president at Colorado National Bank of Denver. Mr. Wendel works in the institutional services division. Ms. Miller currently serves as director of products and planning.

**DENVER:** Central Bank of Denver has named William C. Tumelty, Jr. to the position of division head of correspondent banking administration. He previously served as vice president, correspondent banking.

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**TRUST ADMINISTRATOR,** quality institution, college town .....\$25-\$30,000

**COMMERCIAL LENDER,** reputation bank, \$175mm+, college town. ....\$35-\$40,000

**COMMERCIAL REAL ESTATE LENDER,** projects up to \$5mm, business developer .....\$40,000

**#2 MAN, HEAD LENDER,** \$40mm, recreational area, primary ag .....\$35,000

**SVP,** Excellent town, top organization, one rated, \$50mm .....\$45-\$50,000

**CHIEF EXECUTIVE,** \$10mm, pop. 1,000, ag-oriented .....\$30-\$35,000

**AVP, COMMERCIAL LENDING,** \$100mm, mid-market, college town .....\$30-\$35,000

**SRVP AG,** Management & administration background, excellent fringes .....\$75-\$100,000+

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**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

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