

NORTHWESTERN Banker Newsletter

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Des Moines, Iowa

April 20, 1987

Reflections from Washington, D.C.

By **BEN HALLER, JR.**
Publisher

FOLLOWING the Congressional legislative process always takes on added meaning when it can be observed first-hand through a visit to Washington, D.C. This is especially true when one can visit the nation's capital in the springtime. The cleansing force of spring rains brings freshness not only to the magnificent display of budding flowers and trees, but a visible freshness to the step and very life of this vibrant world center of power.

After enduring a winter as severe as this past one, everyone in the capital seems to blend more in tune with this resurgence of life itself in the 70-square mile area called the District of Columbia, which continues to stand tall as the beacon of freedom and hope for millions of people throughout this world.

And, it is this freedom to express one's self, this hope of improving what we have, that continues to draw thousands of us daily and throughout the year to this center of power where 535 men and women can enact or alter the rules which govern our daily lives in our 50 independent states. This is, indeed, a process to be treasured, for it is the lifeblood that allows us to remain

free and independent individuals, yet gives us the framework within which we work in concert to accomplish those matters we deem to be for the common good. And, it is through this ingenious mechanism of our Congress, which gives us the right to select those who will represent us in this process, that we can have a direct impact on the direction of our nation's future for the coming year and for decades to come.



We have two opportunities personally to affect this unique process. The first is through our own personal ballot through which we exercise our prerogative to select those who will represent us. The second is through our freedom to keep in

touch with those we elect in order to let them know our opinions on proposals facing the Congress for debate or vote. These 535 representatives in the Congress are fine-tuned to these personal contacts and consider them thoroughly as they make their serious decisions that affect all 275 million (or more) of us.

Given this marvelous process that is unequalled elsewhere, it is sad, indeed, to know that among us are those who cannot find or take the time to exercise their prerogative of communicating with their Congressmen on issues as they arise, but often are the most vocal critics.

However, those who *do* participate fully in the process find a great inner satisfaction in knowing they have done their part; they have fulfilled their duties as responsible citizens. And, the enjoyment of fulfilling that responsibility becomes even more exhilarating when one is privileged to come to this beautiful center of world power and watch the process in action. It reaches an even higher level of fulfillment when one can take part in the process.

It's even better when one can achieve this in the spring! New life, new opportunity, true continuing freedom abound in this enigma of red tape which is overwhelmed by the presence of the 535 who represent us, our elected President, and

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Richard Pederson

the White House whose very sight stirs great emotions.

Washington in the Spring—millions of cherry blossoms, thousands of tulips and budding trees, the Washington monument, Abraham Lincoln and Thomas Jefferson still watching there to give inspiration and strength to those who seek moments of meditation with them! From all these experiences we realize that our legacy as a citizen of this great nation is not just to enjoy life, liberty and the pursuit of happiness, but that all this is counter-weighted with the solemn sacred responsibility of seeing that this unique process, that holds the rights of each indivi-

dual as fundamental and foremost, will continue for our children, our grandchildren and the generations yet to be born here or who come to our shores for asylum.

God, it is truly inspiring, yet humbling, to be blessed with life in America! □

IBAA Elects Officers

Thomas H. Olson, president of Lisco State Bank, Lisco, Nebr., was advanced to the presidency of the Independent Bankers Association of America at the 57th annual convention in Orlando April 3. He succeeds Charles T. Doyle, CEO, Gulf National Bank, Texas City, Tex., who becomes chairman of the IBAA board.

J.R. Nunn, president, Citizens Bank of Tucumcari, N.M., was advanced to president-elect, and O. Jay Tomson, chairman and CEO, Citizens National Bank, Charles City, Ia., was named vice president. Continuing as treasurer is Merle L. Graser, chairman and CEO, First National Bank, Venice, Fla.

Kenneth A. Guenther, is executive vice president and head of the IBAA Washington, D.C. office.

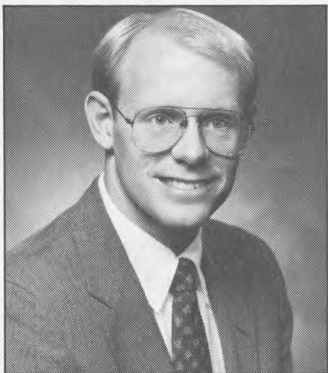
Iowa News

The 1987 National Association of Bank Women State Conference, hosted by the South Central Iowa

NABW Chapter, will be held May 11-13 at the Marriott Hotel in Des Moines. Registration begins at 7:30 a.m. on the 11th. That day will be dedicated to Leadership Briefing and Development. On the 12th, sessions begin at 8:30 a.m. and run until 3:00 p.m., with social hour at 6:00 and a banquet at 6:30. On the 13th, sessions run from 8:45 until 2:00. The conference will feature educator and psychologist Charlene Bell, author Rita Davenport, consultant Gary Maas, First Interstate of Des Moines President Robert G. Millen, a panel discussion, and three concurrent workshops. Fee is \$150 for the full conference, \$100 for the 12th, \$75 for the 13th and \$12 for luncheon on the 11th. To register contact Peggy Fox, Mahaska State Bank, P.O. Box 500, Oskaloosa, IA 52577.

GILMAN: Terry R. Collins has been elected president of Citizens Savings Bank. He has been with the bank for ten years, most recently as executive vice president, cashier and trust officer. Mr. Collins succeeds Donald Arendt, who has opened a consulting firm, Arendt Management, Inc., in Montezuma. Mr. Arendt will remain active at the bank as chairman of the board.

WAPELLO: Last week's issue incorrectly stated that Richard Bueneke has been named president of the State Bank of Wapello. Mr. Bueneke actually continues as president of Iowa National Bank, which recently received Comptroller of the Currency approval to move its charter into Wapello and maintain an office in Morning Sun, where it has been located many years. Ownership and management of State Bank of Wapello continue unchanged, with A.T. Wollenhaupt as chairman, and his son, Kent A. Wollenhaupt, as executive vice president.



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NJ-1 AG/COMMERCIAL LENDER—"You won't find many young bankers who have this kind of overall banking knowledge and diversified loan experience," states a recently retired supervisor. Five years in banking; currently responsible for 60% of commercial loans and 40% of ag. Handles SBA's and FmHA guarantees, also in charge of the investment portfolio for this \$50mm bank. Started out in smaller bank in operations (including all reports, book-keeping and teller functions) and ag lending. "Diligent, stable, aggressive, perceptive, and enthusiastic about banking; a very outgoing, well-liked young man with a great future in store." B.S. Finance, attended Graduate School of Banking and Compliance School, experienced with computers. Prefers NE or IA location. **\$28-\$30,000.**

NJ-2 CONSUMER/COMMERCIAL LENDER—Nearly 10 yrs. in banking; the first 8 primarily in consumer, and past 2 in commercial area. "Works hard, pays attention to detail, gets along well with staff and customers. Very sharp appearance and a good communicator," reports supervisor. Due to a drop in loan volume, his position is being eliminated; he's able to relocate his family and begin new job in short order. Attended college plus bank schools in retail credit, compliance and commercial lending. **\$26-\$28,000.**

NJ-3 AG LOAN OFFICER—Ten years in ag lending, but offers diversified experience in consumer loans (through rural home loan program), and deals with many investor-motivated borrowers not dependent on agricultural income. Formal training in appraisals, credit admin., supervisory and sales skills, and licensed in crop hail and multi-peril insurance. References say, "Don't pass him by as 'just one of the many' Farm Credit people on the market today—he's one of the BEST! I've worked with many of them, but none that stack up to him." B.S. Ag (graduated with honors). Lives IL, but open on relocation. Will take salary cut for the right opportunity. **\$30,000.**

NJ-4 LOANS/MANAGEMENT—Eight yrs. total bank experience, now serving as #2 officer in \$25mm bank. Responsible for branch office, \$6mm in loans and supervision of staff. Spent five yrs as #2 in ag dept. of large bank. Now works with installment, real estate, and main street commercial loans as well as ag. Handles SBA and FmHA guarantees. B.S. Bus. Admin. Grad. School of Banking, Ag Credit School, adept with personal computers, and holds insurance licenses. "An excellent loan officer, keeps on top of past dues and collection problems, thorough documentation, and can bring in choice new accounts," relates reference. **\$30-\$35,000.**

NJ-5 ASST. LOAN OFFICER—Mature, with 15 yrs. credit management experience, good references, and VERY REASONABLE SALARY REQUIREMENTS. Fourteen yrs. in retail credit, past year as Asst. L.O. in bank, working with problem loans and FmHA guarantees. Employer says, "Has done his job well; was very instrumental in reducing our classified loans and improving our bank's rating; the examiners complimented his files and documentation. He learns quickly and works hard. I hate to lose him, but he's basically worked himself out of a job—reduced loan volume is eliminating several employees at my banks. He and his wife are intelligent people and make a good public impression. I recommend him without reservation." B.A. degree. Prefers E. NE, W. IA, S.E. SD, S.W. MN. **\$22,000.**

NJ-6 JR. AG LOAN OFFICER—You must meet him to appreciate what a pleasant and valuable addition he'd be to your bank's staff. Has a great personality and attitude, and eagerness to learn. Offers 2 yrs. current experience as Farm Credit loan officer, and MASTERS degree in Ag. Must have central IA location due to wife's career; will relocate within 30 mi. radius of Ames or Des Moines. **\$20,000.**



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New Hampton, IA 50659

NJ-7 COMMERCIAL LOAN OFFICER—Currently employed (for past 4 yrs.) by one of nation's leading bank holding companies. Responsibilities include development, evaluation and maintenance of business lines of credit and term loans. In charge of \$5mm loans to wholesalers, high tech companies, contractors, and small retail businesses. Developed over \$3.5mm in new business last year. Extensive training in commercial loans, asset conversion, financial statement analysis, sales, pricing commercial loans, real estate, LOTUS 1-2-3 and FAST software. Numerous awards and recognitions in banking. B.A. Finance. Wants NE, IA, MO, CO location. **\$25,000.**

NJ-8 AG/COMMERCIAL LOAN OFFICER—Four years in banking, in charge of \$6mm ag and \$1.5mm main street commercial loans. Very successful in getting FmHA guarantees accepted. Excellent references: "One of the most competent and efficient loan officers I've seen, and so pleasant to work with." Holds all insurance licenses, college degree, and several job related seminars. Prefers NE or W. IA. **\$28,000 + bonus.**

NJ-9 CONSUMER LOAN OFFICER—18 years lending experience, emphasis in consumer area, but past 3 yrs. handling commercial and real estate duties also. In banking for last 10 yrs. In charge of large consumer portfolio, supervision and training of jr. lenders. Impressive work record and references, available soon due to sale of bank. Attended college, IA Commercial Lending School, Bank Mgmt. School. **\$28,000.**

NJ-10 PROFESSIONAL FARM MANAGER—Employed by

\$100mm bank as Sr. Farm Mgr. for 10 yrs. Manages 10,000 acres row crops, several hog confinement operations and beef cattle herds. B.S. Ag Econ., Accredited Farm Mgr., Appraiser. **\$24,000.**

NS-11 CASHIER—Extremely good with numbers. Enjoys working with computer, does call reports and P and L statements. Offers ten years experience. A reference says, "A good number cruncher." Completed various banking school courses. Graduated college with double major in business and economics. **\$29,000.**

NS-12 ASST. CASHIER—"I have nothing but good things to say about this individual; he's ambitious, conscientious, and a team player," quoting the president who originally hired him. Excellent with customers, straight forward but not abrasive. Wrote a program to put the bank's budget on the computer on his own initiative. **\$25,000 to \$28,000.**

NS-13 PRESIDENT—Major area of strength is loan administration. Good communication with employees; knows banking and is highly motivated. This former bank examiner offers 15 years experience. Is a professional individual who has the ability to analyze, restructure and negotiate problem lines of credit. College graduate. **\$45,000.**

NS-14 EXECUTIVE VP—Eleven years of experience, has attended numerous banking schools and has expertise in all areas of banking. "An extremely motivated, bright individual who can communicate with anyone," quoted his former V.P. "Knowledgeable, fair and honest," were all comments made by references. Univ. of IL graduate. **\$40,000.**

POSITIONS AVAILABLE

1. **VICE PRESIDENT**—Take charge of \$10mm quality ag loan portfolio in profitable bank. President/owner needs #2 officer who can handle responsibility, make decisions, and develop business. Excellent future, and salary growth opportunity (could lead to management), pleasant work atmosphere, great IL location. Requires 5 yrs. ag lending experience, a confident, self-starting individual with good sense of humor. **\$30-\$35,000 plus bonus.**

2. **ASST. VICE PRES**—\$50mm IA bank, near college. Strong capital structure, progressive community, independent school system. Work with ag and installment loans. Requires 2-5 yrs. lending experience, good computer skills. **\$20-\$25,000 + full benefits.**

3. **VICE PRESIDENT**—Oversee 3 branches of S.E. SD bank. Very clean loans. Good opportunity to grow with plans for expansion. Requires 5 or more years bank experience in all types of loans, knowledge of operations, and management skills. Supervise 2 officers and staff. **\$28-\$35,000 + profit sharing.**

4. **AG LOAN OFFICER**—Serve as #2 offi-

cer in independently run \$50mm unit bank of large group. No major loan problems, bank in good position to grow. Beautiful facility, great recreation area, located minutes from several metro areas in WI. Requires a minimum of 5 yrs. ag lending experience. Advancement potential, regular salary increases. **\$25-\$33,000 + pension and full insurance.**

5. **CONSUMER LOAN OFFICER**—\$65mm IA bank, town of 10,000. Emphasis on consumer and student loans, but could utilize real estate or ag lending skills and operations experience. 2-5 yrs. bank exper. required. **\$20-\$25,000.**

6. **OPERATIONS/COMPTROLLER**—\$50mm bank in town of 6500. Could be #3 officer, depending on exper. Must have strong operations and accounting skills, know computers, asset/liability mgmt., tax and compliance areas. Will develop and prepare mgmt. reports, supervise 5-15. Investment knowledge helpful. Requires 7-12 yrs. exper. **\$28-\$37,000 +.**

7. **CASHIER**—\$30mm IA bank, county seat town. Requires 2-7 yrs. experience handling reports and operational

functions. Loan and/or insurance exper. a plus. **\$24-\$32,000.**

8. **PRESIDENT**—\$25mm bank, county seat town. Strong ag lending and bank operations experience required. **To \$50,000 + car.**

9. **VICE PRESIDENT**—Assume duties of #2 officer in profitable \$22mm bank, next door to town of 100,000. Take charge of healthy loan portfolio, develop new business. 4-12 yrs. ag lending required, knowledge of commercial loans helpful. **\$27-\$33,000.**

10. **AG LENDER**—\$30mm bank, W. MN. Strong and stable ownership. Requires 3-8 yrs. ag lending exper., college degree, farm background. Commercial and/or consumer knowledge helpful. **\$25-\$34,000 + profit sharing incentive program.**

11. **SR. VICE PRES**—Take over administration of \$100mm diversified loan portfolio. 15-20 yrs. experience in similar capacity required, strong commercial and management skills. **To \$60,000.**

12. **COMMERCIAL LOAN OFFICER**—#3 in department. Must have 3-5 yrs. exper. handling large commercial loans to businesses. **\$35-\$40,000.**

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Minnesota News

EDINA: John D. McDonald has been elected president of First Bank Edina. He succeeds H. Scott Hutton, who has assumed new duties as manager of the southwest consumer market for the metropolitan First Banks. Mr. McDonald has been associated with First Bank System since 1959. He served most recently as senior vice president, small business division, at First Bank Southdale.

MINNEAPOLIS: Thomas A. Hayden, a vice president and director of Allison-Williams Company, has been elected senior vice president and director. He joined the company in 1981 in municipal sales.

ST. PAUL: Gerald H. Thole has been elected president of First Bank Security. He succeeds Rodell L. Hofland, who has been elected president of First Bank Grand, also in St. Paul. Mr. Hofland's predecessor at First Bank Grand, David A. Zelinsky, has assumed new duties as southeast consumer market manager for the metropolitan area First Banks. Mr. Thole most recently served as vice president, small business division, at First Bank St. Paul. He has been associated with First Banks since 1973. Mr. Hofland has been with First Banks since 1967.

ST. PAUL: Lowell S. Gillem has joined American National Bank of St. Paul as vice president—compensation and employment. He was an independent human resource consultant for the past five years, and has also worked in a variety of human resource functions at Pillsbury, Gould, Inc., Honeywell, and Dow Chemical.

Illinois News

The Illinois Bankers Association will sponsor a one day seminar at

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three locations in April entitled "Mortgage Processing for Profit." The program covers all phases of mortgage processing, from pre-qualifying the buyer to closing. Dates and locations are: April 28—Hilton Inn, Lisle; April 29—Holiday Inn-South, Springfield; April 30—Ramada Hotel, Mt. Vernon. For more information, contact the IBA.

Wisconsin News

EAU CLAIRE: Thomas E. Saffert has been elected a vice president at First Wisconsin National Bank. Mr. Saffert previously worked as vice president of business banking at First Wisconsin—Rice Lake.

MADISON: James J. Mueller and Richard J. Walters have been named vice presidents of Valley Trust Company. Mr. Mueller will manage the employee benefits and corporate trust services division. He has been with Valley Trust for one year, most recently as an assistant vice president. Mr. Walters will be responsible for sales and marketing of personal trust services. He joined Valley Trust in 1986.

South Dakota News

SIOUX FALLS: Marshall A. MacKay has been elected vice president and cashier with the South Dakota regional staff of First Bank of South Dakota. He joined the staff in 1984 as vice president and regional operations administrator.

Colorado News

Four economists from the Federal Reserve Bank of Kansas City will bring their views about the economy to financial executives and other business leaders across Colorado

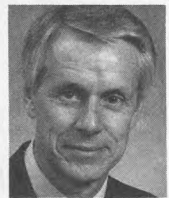
during May. Dr. Glenn Miller, Dr. Bryon Higgins, Dr. Mark Drabentstott and Dr. Charles Morris will address the regional and national economy, as well as monetary policy issues and state banking developments. Dates and locations are May 4—Ft. Morgan, May 5—Greeley, May 6—Colorado Springs, May 7—Lamar, May 11 and 12—Denver, May 13—Grand Junction, May 14—Durango. For more information, contact the Kansas City Fed at (816) 881-2683.

COLORADO SPRINGS: Dr. William Stone has been elected vice president and marketing director of Colorado National Bank—Exchange. He recently retired as a lieutenant colonel with the U.S. Air Force, having served as chief of long range planning on the Air Staff at the Pentagon.

DENVER: Patricia P. Holmes has been named vice president of United Bank of Denver. She has been with the bank since 1972 and is a cash management product manager.

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CEO—Need 10-15 years in management and business development. Loan background helpful. Iowa. To \$70K + Bonus.

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POSITIONS WANTED

SR LOAN OFFICER

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COMMERCIAL LENDER

Aggressive, successful bank in prosperous market, seeks 6 yr banker w/2 yrs comm'l lending. Will work w/mid-market customers, portfolio is in excellent shape. \$38K.

AG LOAN OFFICER

2-3 yrs ag lender who has had bank exp wanted for well mgd city seat bank. Will share \$10m portfolio w/2 others and work directly w/president. \$27K.

FOR FURTHER INFORMATION CONTACT KURT ROSENCRANTS



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POSITION AVAILABLE

SR LENDER needed for newly acquired \$52MM Bank. Position could lead to President. 8-10 Yrs. experience preferred. Top salary and benefits. Send resume to File No. WIP c/o Northwestern Banker. (PA)

AG LOAN OFFICER. \$23MM community bank seeking someone with 2-3 yrs. ag lending exp. Hiring replacement for a recent retirement. Excellent position for a person on the way up the career ladder. Micro computer exp. helpful. Contact Larry Wangrud, Box A, New Sharon, IA 50207. (515) 637-4196. (PA)

POSITION WANTED

MID LEVEL BANK OR LOAN OFFICER. Prefer Iowa. Strong ag bank credit. Presently FDIC employee in commercial loans. Installment experience. \$2.5MM portfolio. Experience in liquidation, documentation & farm management. ISU/Ag business finance. 1 yr. with central Iowa farm business. Salary negotiable. Contact Jeff J. Muff, 5002 Chicago St., Omaha, NE 68132. (PW)

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CONTROLLER, comes from billion dollar framework, division head background. \$80,000

CREDIT REVIEW OFFICER, \$100mm+, college town, top bank. \$25,000

COMMERCIAL LENDER w/secondary r.e. mkt. knowledge, 20,000+ pop., rated 2. \$32-\$35,000

WORK OUT SPECIALIST, large credits only, metro area. \$35,000

VP, \$80mm bank, 1 rated, strong ag & bus dev. \$35,000

PRESIDENT, \$40mm, heavy ag, strong community relationships. \$55,000

COMMERCIAL VP, experience from \$300,000-\$3mm, degree, 5 years min. \$44,000

COMMERCIAL VP, 6-figure background w/strong r.e., top metro bank, \$100mm. \$40-\$43,000

SVP, #2, lake area, strong ag, strong bus dev, 2 rated, \$50mm. \$45,000

PRESIDENT, \$35mm, under 3,000, solid group, strong cattle & dairy. \$55,000

AG LENDER, blue collar town, PCA or FLB background, near major metro & univ. \$35-\$40,000

DON W. SCHOOLER
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NEW OPPORTUNITIES

AG LOAN position for a promotable ag lender with several years experience. To \$30,000

COMMERCIAL LOAN POSITIONS. Prefer college grads with two to five years experience. To \$55,000

EDP AUDITOR with two or more years EDP audit experience. IBM, DOS, MVS. To \$30,000

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Please contact Lorraine Lear concerning these and other Midwest banking opportunities.

Immediate opening for a **LOAN BUSINESS DEVELOPMENT OFFICER** in a \$60MM independently owned bank in northwestern Illinois. Individual will work in loan, public relations, and business development. Must be outgoing, personal, aggressive and have the ability to work with a super bank team. Excellent community with good schools and several churches. Individual selected must have sales, marketing and loan banking experience and be committed to hard work. Team approach management. Excellent opportunity. Send resumes, references, and salary requirements to: Personnel Officer, First Nat'l Bank of Galena, 115 Perry St., Galena, IL 61032. Please, no phone calls and applicant must apply directly without an intermediary. All inquiries are strictly confidential.

POSITIONS AVAILABLE

SENIOR LENDER

Ready to join a top performing bank group? A \$25mm bank, 30 minutes from Twin Cities needs a senior lender with 5+ yrs ag/com'l lending exp. This is an opty to be part of the executive mgmt team! To \$40K. Job #NW1496.

EXECUTIVE VP

Are you short on exp but ready for a mgmt spot? This holding company is looking for a strong cash flow lender with 3+ yrs ag lending exp. A great springboard opty with a small bank located in Central MN. To \$35K. Job #NW1497.

AG LOAN OFFICER/DAIRY

Looking for that next career step? A \$15mm bank in West WI seeks an ag loan officer with 2+ yrs dairy exp. Must be a strong cash flow lender. Ready to hire!
To \$25K. Job #NW1498.

FOR MORE INFORMATION
CONTACT PAUL GENTZKOW
OR JEAN TODD



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POSITIONS AVAILABLE

COMML LOAN - \$50MM suburban bank with excellent growth and earnings history. Handle majority of commercial credits. Report directly to President. \$38K

CEO - suburban de novo bank. Experience as CEO or COO required. Strong commercial loan and business development skills desired. Open

LOAN REVIEW - large urban bank affiliated with major midwestern holding company. Degree and 2-3 yrs. loan review/workout experience desired. \$30K

TRUST OFFICER - medium size community bank with growing trust dept. JD preferred but not mandatory. \$27K

COMML LOAN - \$100MM community bank. Supervise commercial lending function. Future advancement possible. \$45K

Additional positions available in midwestern states for experienced bankers.

TOM HAGAN & ASSOCIATES

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816/474-6874

"Serving the Banking Industry Since 1970"

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