

## Banking Bill Goes to Committee

**B**Y A VOTE of 48-1, The House Banking Committee voted last week to call a conference with the Senate Banking Committee in an effort to resolve their differences on two almost completely different banking bills. House Chairman Fernand St Germain (D., R.I.) was expected to call for a full House vote for the conference call late last week and conference sessions were expected to start at once.

In its June 9 *ABA Bankers Weekly*, The American Bankers Association said this could be followed "with final enactment of legislation possible by July 4."

The importance of the banking legislation to the House is the fact that "every committee member was present and accounted for—no small feat for this large a committee," noted the Independent Bankers Association of America in its *Washington Weekly Report* of June 5.

The House Bill, H.R. 27, addresses only the recapitalization of the FSLIC, offering a \$5 billion addition to the present \$5 to \$6 billion FSLIC fund that reportedly needs as much as \$28 billion to resolve the difficulties it has with more than 400 insolvent s&ls nationwide.

The Senate Bill, S.B. 790, has a half-dozen titles, of which three are considered germane (no pun intended) to the conference committee. Title I in S.B. 790 outlaws non-

bank banks, although it grandfathered far more of them than the banking industry feels is justified and more than the Congress stated in 1985 and 1986 it would tolerate. But the ABA and IBAA both are firm in their support of this move to close the non-bank loophole, a gesture they feel might be the last such opportunity.

Title II of S.B. 790 originally authorized insurance, real estate and securities powers for banks, but the Senate Banking Committee did a 180° turn by adopting Title II with an onerous one-year moratorium, which effectively gives bank competitors a full, free year to flaunt their unsupervised and unregulated advantage so they can raid as much of the commercial banking business as possible in the next 12 months.

Consequently, the unified approach of ABA and IBAA to the conference committee is to "Pass I, Kill II," as stated succinctly and with clarity by ABA's Ed Smith in the *ABA Bankers Weekly* editorial on June 9.

In addition, that issue posted the names of the Senate Democrat and Republican conferees, which include these Senators from upper midwest states: Chairman Wm. Proxmire, Wis., and Alan Dixon, Ill., both Democrats; former Chairman Jake Garn, Utah, and Wm. Armstrong, Colo., both Republicans. Potential

House conferees listed by ABA from the upper midwest include: Frank Annunzio, Ill.; Bruce Vento, Minn., and Gerald Kleczka, Wis., all Democrats; Jim Leach, Ia.; Doug Bereuter, Nebr., and Toby Roth, Wis., all Republicans. There are 27 other Democrats and 16 other Republicans on the House Banking Committee who can also be selected for conference committee service.

ABA lists the U.S. Capitol switchboard telephone as 202 224-3121 so bankers can contact their Senators or Representative to express their views on this key issue.

\* \* \*

**E**LSEWHERE in the nation's capitol last week the big political news was the resignation of Paul Volcker as chairman of the Federal Reserve Board prior to the expiration of his term in August of this year, and the immediate naming of Alan S. Greenspan by President Reagan to be Mr. Volcker's successor in the powerful role as chairman. Mr. Volcker will serve out his term until Mr. Greenspan is confirmed by the Senate.

\* \* \*

Also, hearings before the House Agriculture subcommittee on the proposed secondary market for ag real estate, backed by ABA, IBAA and life insurance companies, continued. Charles Sethness, assistant Secretary of the Treasury, voiced administration opposition to the

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Richard Pederson

proposal on the grounds it would cost the government money, yet also testified he also opposed it because it would funnel only good business into the new market and leave FCS with all its bad loans. GAO testified by saying a secondary market would bring more liquidity into farm financing. □

### Regarding Last Week's FCS Sales Charts:

Readers may have questioned the figure listed for April land sales in Wyoming, which was \$1,031.25 per acre. The Farm Credit System office in Omaha explains that its Wyoming region includes a portion of the Nebraska panhandle, and therefore

this figure includes sales of some Nebraska farmland. For future charts the FCS plans to limit figures listed for a state region to land strictly within that state.

### Iowa News

On Wednesday, June 17, First Interstate Bank of Des Moines and ITS, Inc. will hold a live demonstration of the pilot point-of-sale at the Colonial Standard Station, just off I-235 at 35th Street in West Des Moines. The demonstration will be held at 10:00 a.m. This service allows customers to purchase fuel using their bank card.

\* \* \*

The Iowa Bankers Insurance & Services Life Licensing School will be held July 27-28 at the Park Inn in Des Moines. Fee is \$55 for bankers and \$65 for non-bankers. For more information, contact Charlotte Kraai at (800) 532-1423 or (515) 286-4395.

### Minnesota News

James R. Jorstad, president, Citizens State Bank, Hayfield, was elected president of the Minnesota Bankers Association at their convention June 8-9, succeeding Roy Terwilliger, president, Suburban National Bank, Eden Prairie. A. William Sands, chairman, Western Bank, St. Paul, moves to the office of first vice president of the association. James H. Hearon, III, chairman, National City Bank, Minnea-

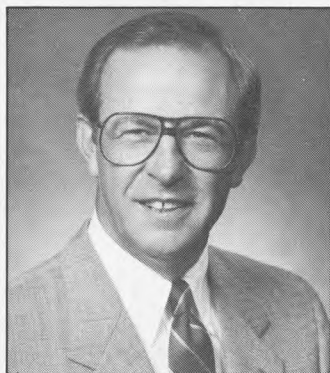
polis, was named second vice president. R. James Gesell, president, Cherokee State Bank, St. Paul, continues as treasurer. Truman L. Jeffers continues as MBA executive vice president.

CLOQUET: John R. Baker has been elected president and a director of First Bank Cloquet. He has been associated with First Bank System since 1965, most recently as senior vice president and retail banking manager at First Bank Mankato.

HINCKLEY: The Farmers & Merchants State Bank of Hinckley has been sold to Dennis Frandsen of Rush City. He will serve as chairman of the board. Dennis D. Volden, a 19-year employee of the bank, will be president.

MINNEAPOLIS: Resource Bank & Trust has appointed two vice presidents. Jack Anderson has joined the bank in the loan department and will be responsible for commercial lending at the Minnetonka office. He previously served as a lending officer in the executive financial services department of Marquette Bank Edina. Sally Jo Harff will be vice president in sales and marketing at the Minnetonka and downtown Minneapolis offices. She previously was vice president and branch manager at Marquette Bank Lake's Abbott-Northwestern Hospital office.

MINNEAPOLIS: Paul F. Walsh, a former executive with Citicorp in Europe and the U.S., has been named a senior vice president of Norwest Bank Minneapolis and designated head of its capital management and trust division. He succeeds C. Roger Bailey, who has announced his intention to retire at year-end after 38 years with Norwest. Mr. Walsh most recently was senior vice president and regional business manager for Citicorp's card products in Frankfurt, West Germany.



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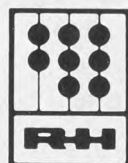
### Partial list of available Banking candidates.

- **RETAIL LENDER** — Innovator. 5+ years consumer/comm'l lending trained in holding co. has supervised up to 4. Well rounded banker blocked in career path, strong cross-seller and business developer.  
DB500 \$26K
- **VP of AG** — Solid performer w/FmHA exp, ag degree and extensive micro computer skills seeks new oppty. Played mgt role in resurging bank dealing with w/o and cleaning up documentation. Can do personality.  
DB501 \$33K
- **PRESIDENT** — Currently running one of the healthiest rural banks in the midwest. Over 15 years of banking exp w/most recent being as #1 in \$30m + bank. Has done fantastic job of bringing in new and keeping old customers.  
DB502 \$48K
- **BANK CONTROLLER** — CPA with 6 years audit experience desires to move into bank mgt. Heavy bank and S&L audit exp. Personable individual who works well with all departments.  
DB503 Mid \$20's
- **SR COMM'L L.O.** — New business developer who has strong analytical skills. 8+ years of commercial developing a \$15m portfolio. Mgt level person who still produces. Challenge driven needs room to grow in new environment.  
DB504 \$40K
- **ANALYST/PGRM** — BS degree and five years work experience. Has worked w/COBOL on IBM, HP and Burroughs hardware. Insurance and financial applications with conversion experience. Very stable job record.  
DB505 Mid \$20's
- **CONSUMER LOAN OFFICER** — People oriented lender w/4+ years of exp in \$70m bank. Collection skills, auto floor plan work, able to get things done.  
DB506 \$21K
- **CREDIT REVIEW MGR** — Been on both sides of desk. Experienced credit analyst who has been comm'l lender and examiner. Well versed in data processing, documentation and knows what it takes to make a good loan.  
DB507 \$35K
- **AG/OPERATIONS** — Outgoing operations person w/5 years of experience overseeing teller, cashier duties and ag lending in a \$25M bank. Enjoys rural environment, family directed and community involved.  
DB508 \$25K
- **SR. AG** — No nonsense executive w/over 7 years in \$70m+ could easily run a smaller bank or be #2 in a larger. FmHA approved lender w/financial analysis skills. Has the image and intellect to work hard and smart.  
DB509 \$40K
- **COMML/R.E. LENDER** — Head of real estate/comm'l dept over the past 6 years supervising 8 with prior exp as a bank examiner. Detail oriented achiever looking for #2 spot in rural bank.  
DB510 \$36K
- **CEO** — High performance mgr has been successfully running a \$20m+ institution averaging a ROA of 1+. Grew up on a farm, college degreed. A banker who can keep community spirits, profits and loan quality running at a peak.  
DB511 \$37K
- **AG/OPS** — Enjoys small towns! Operations skills and insurance licenses. Current duties include cashier duties, lending, analyzing financial statements, cash flows and appraising real estate.  
DB512 \$23K

## PARTIAL LISTING OF AVAILABLE BANKING CANDIDATES

- COMM'L LENDER** — County seat banker who has super understanding of day to day commercial lending in rural bank. 6 years of lending includes real estate, main street commercial and some consumer. Ready to contribute to new team and build your bank.  
DB513 \$36K
- CREDIT ANALYST** — Top notch image! Has performed in-depth analysis on current and prospective commercial borrowers. High GPA, 3+ years credit work and commercial training presenting loans to committee and sitting down with customers.  
DB514 \$25K
- PROJECT MGR** — 10 years progressive banking experience. Excellent in design and development of lending systems, mortgage, consumer, installment, variable rate, balloon etc. Respected BX users and programming staff.  
DB515 Asks low \$40's
- CONSUMER LOAN HEAD** — Organized but aggressive dept mgr who has extensive floor plan, dealer paper expertise open to new challenges. Has been dept head for past 3 years, over 7 years in lending plus 4 year degree and light comml.  
DB516 \$34K
- SR AG OFFICER** — Increases efficiency by handling work of several. With smaller portfolios you need to have best in every position and here is someone who fits the bill. 10+ years ag, degreed, strong leadership and quality lender.  
DB517 \$41K
- JR. COMML** — MBA/driven 2 year person who has been well trained in putting quality deals together. Has been involved at every level of commercial in \$80m+ bank, cash flow skills and good analyst.  
DB518 \$28K
- AG LENDER** — Well rounded ag person who has done it all in a \$40m bank. In control of a \$12m ag portfolio dealing w/corn, beans and livestock farmers. Looking for more active ag dept that can offer greater challenges.  
DB519 \$32K
- SR LOAN OFFICER** — Handling a portfolio of over \$40m+ with large bank training and fast track background. Proven self in w/o, bringing in new accts and overseeing clean-up of several holding co. bank portfolio's. Hardcharger.  
DB520 \$63K
- OPS MGR** — Makes things hum. Efficient performer with background comprised of several years in lending and operations. Marketer who is capable of working in all areas of bank but particularly skilled in keeping operations side of organization running smoothly.  
DB521 \$35K
- PRESIDENT** — Proven executive who has heavy exposure to comml, real estate and ag. Quality mgr builds loyal following in customer base. Has been running \$55M bank for past 4 years.  
DB522 \$62K
- EX VP** — Versatile ag specialist who has supervised 5+ lenders. Outstanding credentials! Looking for #1 or 2 spot in bank that is committed to community. Enjoys small towns, active in professional and service organizations being a leader in all.  
DB523 \$37K
- CONSUMER LOAN** — In charge of finance co. branch, very well trained and successful just tired of being transferred every year and a half. Supervises 7, deals well w/professional market and middle income borrowers. The type who dives into work.  
DB524 \$20K
- AG LENDER** — Primary responsibilities over past 3 years have been ag and comm'l lending. Done extensive cash flows, loan analysis and set up borrowing training courses on hedging, marketing etc.  
DB525 \$23K
- BANK AUDITOR** — CPA with 2 yrs public audit exp wishes to pursue career in banking. A detailed and organized individual with directors exam experience.  
DB526 Earns \$20K

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**WILMONT:** The FDIC has approved the transfer of insured deposits and fully secured or preferred deposits of First National Bank of Wilmont to Farmers State Bank of Mountain Lake. The failed bank's only office was closed May 29 and reopened June 1 as a branch of Farmers State. The decision to arrange an insured deposit transfer was made because of an indeterminable amount of contingent liabilities in the closed bank. The Wilmont bank had total assets of \$14.9 million. Administration of the deposits transferred to the new bank will be funded by an equivalent cash payment from the FDIC. The Mountain Lake bank is paying the FDIC a premium of \$151,000 for the right to receive the deposits, and will purchase other assets of the failed bank for \$10 million.

### Illinois News

**CHICAGO:** George F. Scully has been named vice president and general counsel of the Cole Taylor Banks. He has been in banking for 13 years. He previously served as an associate attorney with DeHaan & Richter, Chicago, and as a bank examiner for the FDIC.

### Wisconsin News

**MADISON:** Donald L. Weber has joined Bankers' Bank of Wisconsin as senior vice president, investment. He formerly served in that capacity at First Bank, Creve Coeur, Mo.

**SHAWANO:** Karen Kalishek has joined the staff of Citizens Bank of Shawano as vice president, control-

ler and cashier. Her former position was as manager of finance for Imperial, Inc. of Green Bay.

### Montana News

**WHITEFISH:** Keith Armstrong has been elected president of the First National Bank of Whitefish. He previously held the position of president of the First National Bank of Eureka. Both banks are affiliates of Evergreen Bancorporation, Inc. Mr. Armstrong has been in banking since 1971 and was with the First Bank System until 1986.

### Colorado News

Jon Coates, chairman, Century Bank of Denver, was elected president of the Colorado Bankers Association at their convention June 3-6, succeeding A.J. "Tony" Anderson, president, Kiowa State Bank. Following Mr. Coates as president-elect is Dave Scruby, Sr., president of the Evergreen National Bank in Evergreen. Don A. Childers continues as CBA executive vice president.

**DENVER:** At United Banks of Colorado, Inc., Donald W. Robotham has been appointed executive vice president—credit administration; Susan K. Koonsman, vice president—human resources; Robert L. Schoep, vice president and controller, and Daniel V. Sheehan, vice president in real estate banking. Mr. Robotham and Mr. Schoep have been with United Banks of Colorado since 1960 and 1974, respectively. Ms. Koonsman was previously a vice president for IntraWest Financial Corporation. Mr. Sheehan joined the bank this year.

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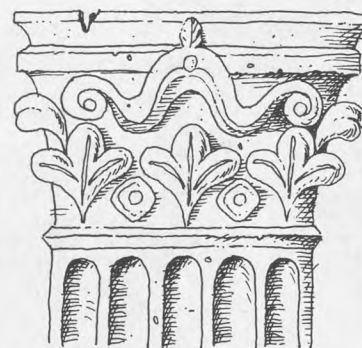
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Walker State Bank, Walker, IA seeks **CEO**. Insurance experience required. Nice community. Good bank. Send resume to Terry Engleken, Iowa State Bank, Center Point, IA 52213. (319) 849-1838. (PA)

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**PRESIDENT**, 40,000,000 independent. Degreed. Complete & solid track performance in past. Small town lender in community projects. Solid relationship with regulators. . . . . \$50-55,000.

**SVP #2 OFFICER**, 75mm +. Degreed. Solid banking school. Hands on operations and accounting expertise. Solid community leader. A/L mgmt, long range planning, cost control, budgeting, investing. Tandem leader with bank president. . . . . \$45-50,000 excellent retirement benefits, strong town.

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## POSITIONS AVAILABLE

### JR. COMMERCIAL LENDER

Are you short on exp but ready for a new challenge? Mpls bank, part of a profitable holding co, is looking for a dynamic individual to play a key role in its commercial loan division. Desire 1+ yrs coml exp and a degree. . . . . To \$29K. Job #NW1793.

### CASHIER

Do you have untapped mgmt ability? Holding co bank in great Eastern MT location seeks an action-oriented cashier to streamline its operations dept. Position will be resp for teller line, bkpg & proof areas, as well as preparing monthly Board reports. Looking for 2+ yrs banking operations exp and a degree. To \$28K. Job #NW1794.

### CREDIT ANALYST

Are you an analytical thinker who is ready to establish and direct a credit dept? An \$80mm bank in the Mpls area is looking for a self-motivated individual with 1+ yrs banking analyst exp. Position will oversee spreading of fin'l stmts and loan review. To \$25K. Job #NW1795.

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**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

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