

## Farmers' Conditions Are Improving

**R**ESULTS of a Federal Reserve Bank of Minneapolis survey of rural bankers show that the prolonged decline in regional farm income has been reversed.

- Federal Reserve economist Stanley L. Graham said that for the third straight quarter, bankers reported gains in farm income over year-earlier levels. Forty-five percent of surveyed bankers in six midwestern agricultural states said second-quarter net farm income in their area was greater than a year ago, while only 6 percent said income was lower. The second-quarter improvement in farmers' income was mainly due to:
  - higher prices for cattle, hogs, and sheep;
  - government farm subsidy programs; and
  - lower production costs.

An apparent end to the sharp six-year decline in farmland values also helped to improve the financial condition of area farmers.

The overall improvement in farm income has had a positive impact on the quality of loans at rural banks. Eighty-six percent of the bankers said the rate of farm debt repayment was normal or rapid, compared to 56 percent a year ago. The proportion of farm customers loaned to their debt limit declined significantly from a year earlier.

The demand for short- and intermediate-term farm loans weakened

in the second quarter. Some bankers said demand was weaker because the prolonged drop in income and land values have made farmers reluctant to assume more debt before their previous debts are paid off.

The bankers account for the weaker short-term demand by citing



lower production costs resulting from government land-idling programs. They also mention that the government now prepays farm price supports before crops are produced, so farmers needed less bank financing at planting time. The weakened intermediate-term demand, say some bankers, can partly be explained by farmers' hesitance to invest in farm equipment, but the bankers note that the decline may also be caused by highly competitive financing offered by the equipment suppliers.

One exception was the strong demand for long-term farm real estate loans in the second quarter. Of the bankers, 46 percent indicate greater-than-normal demand for these loans. Some bankers think the strong demand mainly reflects the continued shift of borrowers from the Farm Credit System to commercial banks,

as well as renewed purchases of farmland.

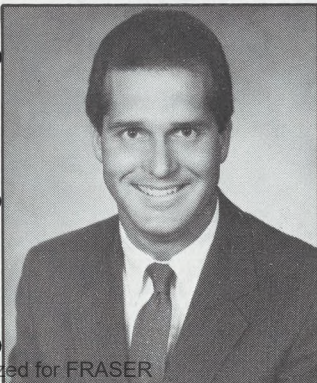
For some district bankers, the weakening of overall loan demand is cause for concern. Because rural bankers have a relative advantage in making and servicing farm loans, a permanent contraction in the proportion of assets consisting of such loans might eventually make ag banks less profitable.

Mr. Graham reported the bankers expect farm income to continue to rise in the third quarter. In addition, the bankers are optimistic about the outlook for high crop yields. Despite encouraging prospects for farm income, the bankers expect district farmers to be cautious about increasing spending for farm equipment or household items in the months ahead. Rather, the bankers expect farmers to use most of their profits to reduce debt.

The survey results are based on the late June responses of 161 bankers in rural areas of Minnesota, Montana, North Dakota, South Dakota, northwestern Wisconsin, and the Upper Peninsula of Michigan.

\* \* \*

Separately, a USDA report issued August 19 said a combination of factors should improve 1987 gross farm income of farmers to about \$151 billion. After cash expenses forecast to be about \$96 billion, down from the \$100.1 billion of 1986, net farm income for farmers could be a record



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of about \$56 billion. That figure would be an eight percent jump from the \$52 billion of 1986.

### ABA's New Boardroom Honors Willis Alexander

The new boardroom at American Bankers Association headquarters in Washington, D.C., was dedicated formally to the memory of the late Willis W. Alexander at a ceremony in the room August 5. Mr. Alexander served as president of ABA in 1968-69 and as executive vice president from 1969-85, when he retired. He died of cancer in September, 1985.

ABA President Mark Olson, president, Security State Bank, Fergus Falls, Minn., reminded the audience that it was Willis who conceived and executed the move of ABA headquarters from New York to the nation's capital. Donald G. Ogilvie,

who succeeded Willis as executive vice president, wrote in the *ABA Bankers Weekly*, "He created the Banking Leadership Conference. No other trade association that I'm aware of can claim such an open and successful decision-making process."

An oil portrait of Willis Alexander was commissioned for the boardroom and was unveiled at the dedication.

### Iowa News

**KEOKUK:** Officers, directors and staff of Keokuk Savings Bank & Trust Company will be holding open house receptions at the bank to preview the new facility just completed. An open house for bankers and business guests has been scheduled for Wednesday, September 16, from six to eight p.m. in the new building at 501 Main Street.

**WATERLOO:** Gerald Gross, presi-

dent of Kirk Gross Company since 1971, recently announced that he has assumed the duties of chairman of the board, and Robert Buckley will become the company's president. Mr. Buckley has been with the company since 1979 and has held positions of sales representative and sales manager.

**WATERLOO:** At Peoples Bank and Trust of Waterloo, Jerry K. Tack has joined the staff as vice president in charge of commercial loans. He previously served as a vice president at Hawkeye Bank and Trust in Mason City. He was also the capital lending officer at Norwest Bank and a lending officer at Farm Credit System in Mason City.

### Nebraska News

**SCHUYLER:** Ronald J. Krejci has resigned as president and chief executive officer of Schuyler State Bank & Trust Company. He and a group of investors have acquired the First State Bank of Hickman, where he will be chairman of the board and CEO.

### Minnesota News

The Minnesota Bankers Association Nominating Committee met on August 6 and made recommendations for MBA officer nominees for 1988-89. They are: President—A. William Sands, chairman, Western Bank, St. Paul; First Vice President—James H. Hearon, III, chairman, National City Bank, Minneapolis; Second Vice President—Micheal L. Lillehaugen, president, Community State Bank, Alexandria, and Treasurer—Martin V. Chorzempa, president, Richfield Bank & Trust Company. Recommendations will be acted upon at each of the nine MBA District Meetings in September.



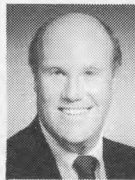
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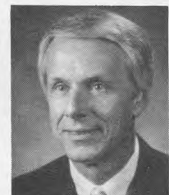
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Our firm specializes in officer personnel for midwestern banks. We provide personnel searches for outstate banks as well as metropolitan banks; independent banks and holding company banks; and banks of any asset size. Our candidate base includes Presidents, Senior Management Officers, General and Specialized Lenders, Operations Personnel, Support Personnel, Marketing Personnel, and Trust Officers. Experience levels range from early career through fully seasoned banker. Candidates primarily represent the following states: Arkansas, Colorado, Illinois, Iowa, Kansas, Missouri, Nebraska, Oklahoma and Texas.

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## Some special candidates from Robert Half's Banking Division

### Partial list of available Banking candidates.

**JR AG OFFICER.** Professional image, understands farming and what is happening in ag marketplace. Degreed, has spent last 3 years in 1,000 person town as loan officer in small bank. Likes environment but seeks upward mobility.

\$22K

**PRESIDENT.** Troubleshooter who can keep new business coming in the door. A stickler for detail, this accomplished professional has been cleaning up community bank and putting on quality loans over past 4 years. Well trained in all areas of rural banking including investments, operations and mgt.

\$42K

**SR COMML OFFICER.** Excellent credentials. Over 12 years of progressive lending experience. Strong documentation, credit analysis and business development skills. Proficient at developing, structuring and servicing credits from medium sized to \$45M in annual sales. Results oriented manager.

\$55K

**TRUST OFFICER.** CPA/JD. Well-informed individual who has been working with an excellent dept over the past 2 yrs. Prior to that was employed by big 8 acct. firm. Conscientious and capable in all areas of trust with emphasis on employee personal trusts.

\$26K

**SR VP AG.** No-nonsense executive with 14 years of ever-increasing responsibility in ag banks. Delegates lesser chores, knows when to motivate for increased work and represents management well. Overseeing a \$25M portfolio as well as a branch bank. Has commercial and real estate exp.

\$48K

**CONSUMER LOAN OFFICER.** Do it now philosophy and excellent follow-through have helped this accomplished lender become one of the best business developers in the area. Trained in a finance company, experienced in all types of bank loans, this hardworker is especially skilled in the installment area.

\$24K

**COMMERCIAL LENDER.** Accustomed to hectic pace. Currently has \$12M in commercial loans w/last 3 years in growing dept. 70% of time spent in business development working w/companies of 10-15M in sales. Team player who enjoys a challenge.

\$30K

**REAL ESTATE.** Enjoys county seat or smaller communities. Revamped an ag/real estate dept in \$35M bank reducing staff and increasing loans. Has a knack for getting the most out of his subordinates and takes pride in work. Degree, bank examining exp.

\$37K

**VP. Mgr** with technical efficiency. Can get the job done! Spent last 3 years as #2 in a \$45M ind bank overseeing lending and operations.

\$36K

**CH. AG LOAN OFFICER.** Dependable, leader who can make bank more profitable. Perfect back-up for skilled but overworked president. 7 years of steadily increasing responsibility in healthy ag bank. Will keep work flowing even in turnaround time.

\$30K

**PRESIDENT.** Has run banks of \$17M and \$22M. Tremendous worker who can handle any situation. Degreed, mobile and ready to work for you. Great references.

\$40K

**AG LOAN OFFICER.** Top notch image. Small town ag lender w/3 years in one of the state's best banks seeks new opportunity to challenge and grow. Working w/portfolio of \$5M in very conservative environment. Good hands-on person.

\$27K

## PARTIAL LISTING OF AVAILABLE BANKING CANDIDATES

**AG VP.** Degreed 10+ years exp., supervise 6, insurance licenses. Seeks #2 or 3 position in ag oriented bank for smaller community.  
\$35K

**AG OPS.** Well trained ag specialist knows FmHA, now crop and feed lending. 4 year degree, strong work ethic.  
\$24K

**CONSUMER LENDER.** Dynamic achiever w/good leadership abilities, bank training and excellent attitude. Seeks challenge and diverse environment. Loves to sell.  
\$21K

**PRESIDENT.** Unusual capacity for problem solving and profit making. Bank has performed well under leadership with little delinquent problem.  
\$43K

**COMM'L LENDER.** Goal oriented lender. 10 years in holding co environment working large credit lines. Mgr. experience plus polished image.  
\$38K

**EMPL BENS OFFICER.** Aggressive, knowledgeable, respected trust officer who has well rounded background including sales skills and technical know-how in fast growing profit center.  
\$34K

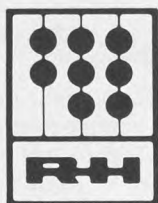
**AG LENDER.** Guided \$10M loan portfolio through tough times. Now seeking new opportunity. Past exp includes all areas of ag lending in rural bank.  
\$27K

**VP OPERATIONS.** Versatile performer who gets things done. Trained in strong holding company environment and developed in healthy independent bank, this efficient manager has what it takes to make a difference in the performance of your organization.  
\$40K

**SR RETAIL.** Reliable retail lender has run metro area branch and developed healthy portfolio. Supervised all phases of branch bank while focusing on the upscale sector. Portfolio consists of floor plans, small commercial and real estate loans.  
\$35K

**MORTGAGE LENDER.** Instant income. This proven professional has averaged over \$300K in fees generated in each of the past 3 years. Excellent people skills with attention to quality. Builds business relationships very quickly. Family and community oriented.  
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**MINNEAPOLIS:** Norwest Technical Services, Inc., a subsidiary of Norwest Corp., has announced it has consolidated three of its technology units into a new sales, marketing and delivery organization called Norwest Technical Services Sales & Marketing. John A. Sikkink, senior vice president and a 25-year Norwest veteran, has been named manager of the new division. The three units consolidated are Norwest Electronic Delivery Services (NEDS), Correspondent Data Processing and Cash Letter Sales. Four new vice presidents have been assigned to the division. David Gibb, Dallas, will join Norwest as director of technology sales. Phillip J. Benson will be director of marketing. Albert Lewison will be director of off-premise bank products. Susan Schoenberger will be director of NEDS operations, customer service and systems staff. The latter three are being promoted from within the Norwest organization.

**MINNEAPOLIS:** First Bank System has announced that Dennis Dills will be joining First Trust Company as senior vice president and head of the trust operations group. He comes from First Wachovia, where he managed trust operations since 1980.

**PRIOR LAKE:** Dennis H. Hanson has been named president of First National Bank of Prior Lake. Before joining the bank, Mr. Hanson was executive vice president of First National Bank and Trust Company of Baraboo, Wis., and prior to that was vice president of Brenton National Bank in Grinnell, Ia.

**ST. PAUL:** John P. Seidel has been promoted to assistant vice president—correspondent banking at American National Bank. He joined the bank as a credit analyst in 1983, and was promoted to correspondent banking officer in 1985.

### Illinois News

**CHICAGO:** Kevin W. Davis has joined Financial Shares Corporation as executive vice president and manager of the training and development services division. He previously served as vice president and director of marketing, training and sales at Mid-State Bank, Altoona, Pa.

### Colorado News

**DENVER:** Robert G. Baker has joined Colorado National Bank—Exchange as executive vice president and chief operating officer. He began his banking career with the former Colorado Springs National Bank in 1964. He held various positions there until his election to president in 1985. The bank was acquired by and merged with United Bank of Colorado Springs that year.

**DENVER:** William K. Soldan has been elected president, chairman and CEO of United Bank of Arapahoe. He previously served as executive vice president of United Bank of Littleton.

### North Dakota News

The North Dakota Bankers Association will sponsor an Internal Audit Seminar on Sept. 15 and 16 at

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the Doublewood/Ramada Inn in Bismarck. The first day's program is directed to banks without an internal audit position or with limited experience. Registration and lunch is at 12:00 p.m. and the seminar from 1:00 to 5:00. The second day's session is recommended for banks with two or more years of experience in internal audit. Breakfast will be at 8:00 a.m., with sessions from 8:30 to 11:15, followed by a panel presentation until noon. Before Sept. 1, cost for either session is \$60. After that date it is \$75. Register through the NDBA office.

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Combined **FARM MANAGER/AG LOAN OFFICER** to develop into full time farm management position in developing farm management department. North central Iowa county seat town of 6,000. Independent community owned bank of \$60,000,000. Send resume to Paul Johnson, Iowa State Bank, 5 E. Call St., Algona, IA 50511. (PA)

**AG LOAN OFFICER.** \$23MM bank. Minimum of 3-5 years experience needed. Salary negotiable, based on education and experience. Send resume to Gary Bergstrom, National Bank of Harvey, Box 239, Harvey, ND 58341. Or call (701) 324-4611. (PA)

**COMMERCIAL LENDER** to supervise commercial department in Mason City bank. Must have 3-5 years comm'l exp. with some ag background. Contact Jim Niemants @ (515) 423-2457. (PA)

**AG OFFICER** with minimum 5 years experience to be in charge of ag lending as second officer for \$16 million bank. Need officer who knows cash flows and ranch banking. Send resume to File No. WKG c/o Northwestern Banker. (PA)

**SENIOR LOAN OFFICER** needed for \$95MM SE Iowa bank. Individual must have lending experience and be strong in credit analysis. Send resume to File No. WKH c/o Northwestern Banker. (PA)

Seasoned **COMMERCIAL/REAL ESTATE LENDER** with analytical & management experience for expanding \$25MM bank located in major metropolitan area in the midwest. Could be 2nd man for the right person. Send resume to File No. WKI c/o Northwestern Banker. (PA)

**VP EXPERIENCED LOAN OFFICER** with expertise in commercial, SBA & real estate lending. Salary commensurate with experience. Mail resume to: Arvid Ebensbold, Hawkeye State Bank, Iowa City, IA 52240. (PA)

## POSITION WANTED

**RECENT AMERICAN INSTITUTE OF BUSINESS GRADUATE** with an associate degree in Business Administration, Financial Management, and Junior Accounting; seeking a banking career. Has experience on main-frame and personal computers. Dependable, responsible, and people oriented. Resume and references furnished upon request. Contact Thomas R. Cronin, Nashua, IA 50658. (PW)

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**REAL ESTATE LENDER**—Illinois bank needs an experienced banker with knowledge of secondary marketing. To \$25,000

**TRUST OFFICER**—Profitable financial group needs an experienced Employee Benefits Officer to provide leadership and serve as consultant for their member banks. Requires a blend of technical and business development skills. To \$45,000

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### AUDITOR

Do you like the great outdoors that Western Montana has to offer? Our client is looking for an organized self starter to streamline the auditing functions of two banks. Must have accounting degree with 3+ years internal audit. To \$35K. Job #NW2157.

### AG LENDER

Do consolidation efforts have you frustrated? Ready for a new challenge? A \$25mm bank in central WI seeks a strong lender with 2+ years ag lending exp. Knowledge of dairy a plus. To \$25K. Job #NW2158.

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**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

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