

Norwest Semiannual Survey Reports

Brighter Ag Picture in 7-States

EXCELLENT crop yields, government grain subsidies, high livestock profits and lower production costs have pumped up farm income, boosting spirits in agricultural areas, according to Norwest Corporation's 23rd semiannual survey of bankers in the Upper Midwest.

Dr. Sung Won Sohn, chief of Norwest's economics department in Minneapolis headquarters, reported on results of the survey, which drew replies from 850 bankers in Iowa, Minnesota, Montana, Nebraska, North Dakota, South Dakota and Wisconsin. Complete survey results are available in *Economic Indicators*, a bimonthly publication of Norwest's economics department.

According to Dr. Sohn, Twin cities bankers also were optimistic about their local economy. And bankers on the Minnesota Iron Range reported improvement in economic conditions.

On the farm front, survey results indicated that many farmers are enjoying excellent earnings, debt levels are being reduced, credit quality is improving and land values are up for the first time since 1981.

While the bankers reported that farmers with considerable debt still are struggling, the number of farmers going out of business dropped to

the lowest level in four years.

Because of these positive factors, the agricultural bankers' confidence index rose to the highest level since 1978.

"Virtually all bankers expect stable to strong economic conditions during the next month," Dr. Sohn said. "Nevertheless, bankers note that mainstreet businesses in smaller rural towns continue to struggle, expressing concern over lack of jobs, declining populations and increased competition from larger retail centers."

Bankers also predicted moderately lower farm income next year, with lower returns on livestock feeding, a 2 percent drop in target prices for grains and a reduction in dairy price supports.

Bankers were more guarded about prospects beyond 1988 and predicted that debt-wise farmers could be better off, but those who have not gotten debt under control could have problems.

According to the region's bankers, cropland prices are up four percent from a year ago, halting a five-year decline, with Iowa and Nebraska bankers reporting the greatest increases. Two-thirds of the bankers look for fairly stable land prices during the next year, while 30 percent expect further increases.

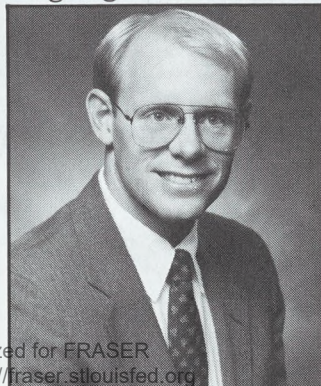
On the average, bankers estimated that 2.2 percent of their customers quit farming during the past 12 months, down from a peak of 3.8 percent and the lowest number in four years. The bankers also predicted that fewer customers will discontinue operations during the next year and estimate that nearly 90 percent of their current farm customers will survive in the long run.

Survey results show the volume of problem farm loans continues to trend downward. Bankers in the seven-state region indicated that, on average, 4.1 percent of their farm loans were nonperforming in October, down from 6.1 percent a year ago. Bankers reported that, in dollar terms, about 80 percent of their farm loans are experiencing little or no repayment problems.

The bankers participating in the survey indicated that farm loans declined an average of five percent from a year ago, with a wide variance, according to location. The biggest loan declines occurred in Minnesota and Montana, while Wisconsin bankers reported increased farm loan-volume. Dr. Sohn said "while farmers continue to repay debt, some banks have become more active in soliciting new farm loans."

Deposits at agricultural banks were up only 1.8 percent from a year ago, according to the survey. Deposit growth was strongest at Wisconsin banks and weakest in Montana.

Dr. Sohn said bankers reported



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Jay Nichols

the typical interest rate charged for farm operating loans averaged 11.5 percent in early October, up only slightly from April.

Nearly 90 percent of Twin Cities bankers rated local economic conditions good to very good—higher marks than in the survey last spring, Dr. Sohn said. General retail sales, housing starts and capital expenditures are stronger than a year ago, but auto sales are lagging, the bankers reported.

Dr. Sohn pointed out that most Twin Cities bankers expect little change in overall economic conditions during the next six months.

Bankers in northern Minnesota and Wisconsin indicate that current economic conditions are stronger than last April. Metal-mining employment is up, perhaps signaling the end of the downturn on Minnesota's Iron Range. Improvement has also occurred in tourism, logging activity, paper production and Great Lakes shipping. □

Iowa News

The Iowa Bankers Association, in conjunction with Collin W. Fritz and Associates, will offer a repeat of the

October 1987 IRA seminars in December. "IRA 87/88—The New Concepts" will be held on December 1 at the Holiday Inn, Cedar Rapids and on December 2 at the Holiday Inn—University Park in West Des Moines. Registration is at 8:30 a.m. and the seminar runs from 9:00 a.m. until 4:00 p.m. A number of topics will be discussed by Collin Fritz and Randy Heidmann, including the newly released IRA Distribution Regulations applicable in 1987. Fee covers materials, refreshments and lunch, and is, for first attendee, \$100 for IBA members, \$125 for subscribers and \$150 for non-members. For additional attendees, fee is \$85, \$115 and \$140 respectively. Contact the IBA office to register.

* * *

The Central Iowa Chapter of the Bank Administration Institute is offering a seminar on "Financial Industry Recruitment" featuring David L. Hansen of Hamilton & Associates. It will be held on November 19 at the Airport Hilton in Des Moines. Social hour is 5:30 with dinner at 6:30. Cost is \$13.50 for members and \$16.50 for non-members. To register, contact Joyce

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The IBA has available IRA, SEP and Qualified Plan brochures and statement stuffers for use by Iowa banks. These materials may be imprinted with your bank name or used as is, and are available in quantities from 100 to 25,000. For more information, contact the IBA office.

ADEL: Elizabeth Garst has been elected CEO and chairman of the board of the Raccoon Valley State Bank in Adel. She was previously business manager of the Garst Seed Company and an investment officer for the World Bank in Washington, D.C.

BLOOMFIELD: District Court Judge Phillip R. Collett ruled from his Wapello County court in Ottumwa that First Interstate Bank of Des Moines is entitled to keep the approximately \$3 million in property acquired by First Interstate from Exchange Bank of Bloomfield prior to the demise of the Bloomfield Bank in September, 1983. The private bank was not subject to regulatory supervision and the Iowa superintendent of banking had no authority over the bank until the Exchange Bank owners came to him seeking help prior to the collapse. The superintendent later filed the action against First Interstate, maintain-



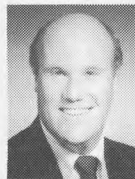
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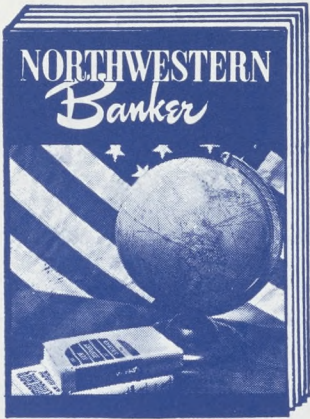
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ing the Des Moines bank conspired with the former owners in the transfer of assets to the detriment of borrowers. Depositors in the defunct private bank lost \$7.5 million and reportedly are prepared to file suit against the Iowa banking department and the Iowa insurance department with the claim that those two divisions failed to act earlier. The department of banking had not yet decided last week whether it would appeal the Wapello County Judge's decision which said First

Interstate's dealings with the private bank owners "appear more consistent with generally recognized business methods than fraudulent transfers."

COUNCIL BLUFFS: Greg Blow has joined First National Bank of Council Bluffs as the trust department manager. He has 12 years of trust experience. His previous position was as vice president and manager of the trust department for FirstTier Bank, Grand Island, Neb.

Nebraska News

On December 1, the Nebraska Bankers Association will offer its 1987 Advanced IRA Conference at the Kearney Ramada Inn. Conference leader is Robert M. Martindale, president of Martindale and Associates. He will present information and lead discussion of interest to personnel with several years of IRA administration experience. Registration/continental breakfast is at 8:30 and the conference runs from 9:00 to 4:30 with a noon lunch. Before November 27, fee is \$60, and

after that date it is \$80. Register through the NBA office.

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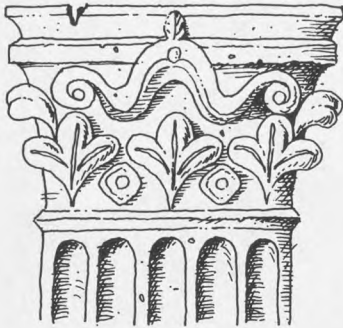
The NBA's Financial Planning Conference will be December 2 and 3 at the Kearney Ramada Inn. The conference will examine the areas of operations, systems, marketing/customer relations and products/services and will provide a thorough and practical approach to financial planning. On the 2nd, the program begins with registration/continental breakfast at 8:30, and adjourns at 4:00, with a reception at 5:00 and dinner at 5:45. On the 3rd the schedule runs from 8:30 to noon. Fee includes materials, two breakfasts, one lunch, the reception and dinner, and is \$110 until November 27, \$130 after. Advance registration fee for spouses wishing to attend the reception/dinner is \$20, and \$40 after the 27th.

NORTH PLATTE: The FDIC has approved the assumption of the deposit liabilities of the American Security Bank, North Platte, by North Platte National Bank, North Platte. American Security Bank, with total assets of \$24.7 million, was closed on October 30 and its two offices reopened on the 31st as branches of North Platte National. The latter will assume about \$24.0 million in deposits and has agreed to pay the FDIC a purchase premium of \$750,000. It also will purchase certain of the failed bank's loans and other assets for \$16.2 million. To facilitate the transaction, the FDIC will advance about \$7.2 million to the assuming bank and will retain assets of the failed bank with a book value of about \$8.4 million.

Minnesota News

MINNEAPOLIS: Jim Smith, formerly vice president of Marquette

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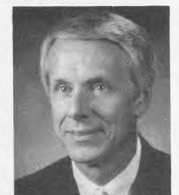
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Bank Minneapolis' northeast office, has been promoted to vice president of consumer services for Marquette Bank Minneapolis. He was senior vice president for retail, operations and data processing for Fidelity Banks when Fidelity was acquired by Bank Shares Incorporated, holding company for Marquette Bank, in 1986.

Illinois News

EVANSTON: First Illinois Corporation has declared a five share for four share split of its common stock. This marks the seventh split of the common stock in the last four years. First Illinois recently reported record earnings for the third quarter and nine months ended September 30.

Wisconsin News

BROWN DEER: Brown Deer Bank has named Terie Leicht, Larry Bic-

kelhaupt, Brian Casper and Arlene Bussard vice presidents. Ms. Leicht, Mr. Bickelhaupt and Mr. Casper previously were assistant vice presidents in the commercial division. Ms. Bussard was assistant vice president and personnel director.

North Dakota News

The North Dakota Bankers Association will present a "Banker's Role in Economic Development" Conference on December 2 at the Holiday Inn in Grand Forks and on December 4 at the Holiday Inn in Bismarck. A variety of speakers will address topics including the banker's role, the state's role, federal loan programs, the role of the community development group and a businessman's perspective. Registration/continental breakfast is at 9:00 and the program runs from 9:30 until 4:00 with noon lunch.

South Dakota News

MADISON: FMB Bankshares, Inc., a recently formed bank holding company located in Madison, has announced the acquisition of First Bank of South Dakota, Madison branch. The new bank will be known as First Madison Bank. Dan Culey has been elected president and CEO. John Eikanger was elected vice president and cashier. Mr. Culey most recently served as president of First Bank of South Dakota—Madison. Mr. Eikanger was the bank's vice president.

Colorado News

COLORADO SPRINGS: United Banks of Colorado, Inc. has announced that Jere L. Elliott has been elected president and CEO of United Bank of Garden of the Gods in Colorado Springs. Thomas P. O'Rourke remains chairman of the board. Mr. Elliott has more than 13 years banking experience, most recently as president, chairman and CEO of United Bank of LaSalle.

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AG LENDER, \$25mm bank, \$5mm portfolio, small town. \$25-30,000.

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