

# NORTHWESTERN

# Banker Newsletter

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November 23, 1987

## Banks Go on Legislative Offensive

By **BEN HALLER, JR.**  
Publisher

THE NATION'S bankers have been showing in recent weeks they are taking the offensive in the legislative arena with the United States Congress. Too often in past years, the banking industry has been subjected to the necessity to fight defensive battles because the Congress or a third source initiated action adverse to the industry. Those incursions have resulted in an ever tightening ring around the ability of banks to compete with those who have proceeded with immunity and impunity to steal traditional bank customers and services, while petitioning Congress to deny banks any ability to expand their product offerings to meet such competition.

It all reminds one in a perverse sort of way of Dr. Paul Nadler's favorite story about the young boy who killed his parents, then threw himself on the mercy of the court because he was an orphan!

However, say the leaders of banking industry groups, the time has truly come to stand up and be counted for legislation that will determine the role of banking in the future of the nation.

Both the American Bankers Association and the Independent Bankers Association of America are push-

ing all-out campaigns among their members to contact their Congressmen by letter and in person to assure that the moratorium on bank services expansion is, in fact, killed on March 1, 1987, as promised by Congress when it approved that moratorium earlier this year as part of another banking bill. ABA is going all-out with the membership in its "Kill the Moratorium" drive, while IBAA is pursuing the same goal with its "Keep the Promise" campaign.



A constant stream of bankers from all over the nation has been concentrating in the past few weeks on just that message—do away with the moratorium, as promised, and get on with the business of expand-

ing the horizons of new services and products for commercial banks. The feedback from Congressmen, generally, has been positive.

But bankers who feel this job can be left up to ABA and IBAA lobbyists, their government relations leaders, or to state banker association officials to act on their behalf are not facing reality. In fact, they are playing a dangerous game with the future of their own banks! Right now, the industry is showing Congress a united front seldom displayed in recent years. If that united front is not borne out by each bank owner, officer, staff member and director voicing his or her opinion to the appropriate Congressmen and Senators, then the hard-fought campaigns will show weakness along the front-line that will be overrun by the opposition.

And the opposition is not standing idly by. Donald G. Ogilvie, ABA executive vice president, warned back-to-back banker meetings in Washington this past week that powerful lobbying efforts have been mounted against the bankers' position with Congress by representatives of the real estate, insurance and securities industry. Their members are besieging Congressmen to extend the moratorium and/or to vote solidly against any expansion of banking powers or services.

Just after the ABA Community Bankers Council and Board had met in Washington, during which time



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they made their presence and wishes known on the Hill, the ABA National Agricultural Bankers Conference convened in the nation's capital. The last afternoon of the two and one-half day Ag Conference was left open so the 544 bankers and spouses could visit their Congressmen in the Capitol Building.

Legislative leaders of both ABA and IBAA expressed approval at their recent meetings for expanded powers for banks. The administrative committee of ABA's Government Relations Council looked at the first draft of the bill by Senate Banking Committee Chairman William Proxmire (D., Wis.) and gave it general approval. Reservations on various aspects of the bill were ex-

pressed but, in general, the committee agreed to endorse the bill, while working for acceptable changes. IBAA's Federal Legislation Committee "also supported empowering banks to offer revenue bonds, commercial paper, mortgage-backed securities and mutual funds (provided there are no unacceptable trade-offs required for the privilege," according to IBAA.

Sen. Proxmire and Sen. Jake Garn (R., Utah), the Senate Banking Committee minority leader, have agreed to co-sponsor this bill. It was to have been introduced on November 19.

Those attending the ABA Ag Bankers Conference also received a thorough backgrounding on the status of H.R. 3030 ("Agricultural Credit Act of 1987"—passed by the House in early October 365-49) and its companion S. 1665 ("Farm Credit Act Amendments of 1987"—approved 19-0 by the Senate Banking Committee in early November and now on the Senate floor). This Farm Credit System rescue effort would pump up to \$4 billion in the ailing FCS. Of importance to banks is Title III in H.R. 3030 and Title VII in S. 1665 which authorizes formation of a corporation to organize and conduct a secondary market for long-term farm real estate mortgages, a corporation which commercial banks and life insurance companies may access equally with the FCS. The prognosis for that bill last

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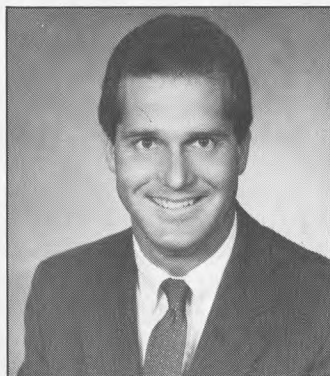
week was favorable for action prior to the Christmas adjournment. The usual "it ain't over until the fat lady sings" caveat was tacked on to all such forecasts. □

## Iowa News

A seminar on commodity options for agricultural lenders and producers will be offered December 16 in Cedar Rapids at the Sheraton Inn. The seminar is sponsored by the Chicago Board of Trade in cooperation with the Iowa State University Cooperative Extension Service. A continental breakfast will be served at 8:00 a.m. followed by registration at 8:30. The seminar will conclude at 4:45 p.m. Fee of \$25 covers materials, breaks, breakfast and lunch. For more information, contact Nancy E. Barickman at (317) 398-2040.

DUBUQUE: William G. Kruse, chairman and CEO of First Dubuque Corp., whose only present subsidiary is The First National Bank of Dubuque, and Tom C. Dunlap, chairman of the Andrew Financial Corp., whose only subsidiary is the Andrew Savings Bank in Bellevue, have announced that on November 11, a letter of intent was signed by both companies to work toward a definitive acquisition through a merger agreement. This transaction would make the Andrew Savings Bank the second subsidiary of First Dubuque Corp. Both banks would continue to operate as independent banks with no anticipated change in officers or employees.

MONROE: A.R. VanderPloeg, president of Monroe State Bank, died September 25. Dr. Kurt Vander-



Bob Louvar

MNB Correspondent Banker

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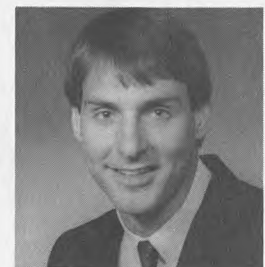
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NM-2 **SENIOR MANAGEMENT**—2½ years EVP in 35mm IA Bank. Excellent Management abilities and lending experience. Over 8 years as Branch Manager with PCA prior to stepping into Bank Management position. Outgoing, community involved. Holds life Insurance license with computer background. Instrumental in turning a troubled bank to profitability. **\$42,000-\$45,000**. Call 712-779-3567.

NM-3 **OPERATIONS**—4 years VP/Cashier in 70mm S.D. Bank. 9 years total auditor/Controller experience. Responsible for all matters related to compliance. Over see accounting operations as well as assisting in 23mm Investment portfolio. Supervise up to 25 employees. Computer experience. **\$30,000**. Call 712-779-3567.

NM-4 **LOAN OFFICER/FARM MANAGER**—Over 18 years servicing loans through all stages. Experience includes realtors, Attorneys and farm calls. Farm appraisals, Farm Management and participation in mediation. Sharp with excellent credit record. **\$25,000**. Call 712-779-3567.

NM-5 **AG LOAN OFFICER**—Responsible for 7mm Ag portfolio in NE Bank. BS in Ag Econ, background includes county supervisor for FmHA, extensive computer experience. Results oriented, Hard worker. **\$26,000**. Call 712-779-3567.

NM-6 **AG LOAN OFFICER**—Over 6 years with FCS moved from loan officer to VP, Branch Manager, to Sr. Loan officer in short period. BS in Ag Econ, graduated Cum Laude. Excellent credit knowledge and documentation skills. Appraisal experience. **\$28,000-\$30,000**. Call 712-779-3567.

NM-7 **LOAN OFFICER/INSURANCE MANAGER**—Holds both Real Estate and Insurance licenses. Responsible for 3.8mm loan portfolio. 10 years of auditing and management experience. Good balance of farm and business background. **\$25,000**. Call 712-779-3567.

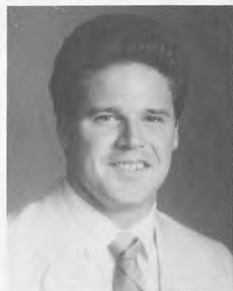
NM-8 **LOAN OFFICER/VP**—Over 6 years lending experience, heaviest with Ag. Good exposure to Commercial, Consumer, and Real Estate lending. Knows all areas of lending. Very competent. BA in Business Administration. Good workout capabilities. **\$30,000**. Call 712-779-3567.

NM-9 **LOAN OFFICER/VP**—11 years lending experience, solid Ag background and proficient in computers. Areas of experience include, SBA and FmHA loans, Real Estate sales, Hail insurance sales and adjuster, and commodity broker. Capable of lending in all areas. Good Management skills. **\$30,000-\$35,000**. Call 712-779-3567.

NM-10 **AG LOAN OFFICER**—4½ years lending experience includes county supervisor with FmHA, Branch Manager, and Loan Officer in 120mm Bank. BS in Ag Econ. Proven in documentation and credit analysis. **\$22,000**. Call 712-779-3567.

NM-11 **LOAN OFFICER/VP**—Over 4 years lending experience, SBA, FmHA, and appraisal duties. Reviewer and Auctioneer. BS in Business Administration, plus formal training in Ag and Commercial lending. Excellent in collections and workouts. **\$30,000**. Call 712-779-3567.

NM-12 **PRESIDENT/CEO**—3 years experience as president, CEO, Director of 41mm NE Bank. Over 14 years as Field Manager, supervising more than 30 national banks and personnel exams. BS in Economics/Business Administration. **\$60,000**. Call 712-779-3567.



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**NM-13 SR. MANAGEMENT/CORPORATE AG LENDING**—Experience includes commercial lending, Corporate Banking Analyst, Commercial Feedlot manager, and Executive Director for the USDA. A masters candidate in Ag Economics. Credit review and analysis responsibility of 100mm per quarter. Management and training responsibilities. **\$36,000.** Call 712-779-3567.

**NM-14 CEO/SENIOR VP**—4 years as CEO, President bringing troubled bank around in a short period. Responsible for establishing Insurance agency, and writing all formal policies. Over 20 years total Banking experience. **\$40,000.** Call 712-779-3567.

**NA-15 PRESIDENT/CEO**—Over 14 yrs experience in banking. Familiar with the procedures of a bank in maintaining customer and business relationships, and also with service and civic organizations for the purpose of promoting goodwill for the bank and developing and attracting new business. Experienced in all phases of bank management including supervision of personnel, operating, investment and loan policies and procedures as well as budget planning and review. Utilized personal computer in bank management and holds real estate and insurance licenses. B.S. Degree in Agri-Business. **\$40,000.** Call 515-394-5827.

**NA-16 AG LOAN OFFICER**—Six years ag lending experience plus sales and marketing skills. Very community minded individual. Reference commented, "very personable and professional... 'QUALITY GUY.'" Hardworker, self-starter and good in sales." **\$27,000-\$30,000.** Call 515-394-5827.

**NA-17 BRANCH MANAGER/A.V.P.**—ISU Graduate wants to continue career in the financial industry with special interest in the areas of accounting, lending, operations and budgeting. Finance Degree, six years experience. Reference said, "will do a very good job for someone. Very aggressive...go getter. He's good in new business, very motivated...far exceeded goals set. Very devoted and fast learner." **\$28,000-\$35,000.** Call 515-394-5827.

**NA-18 VICE PRESIDENT**—Wants to relocate in IA or NE. Over 10 years experience in ag lending. B.S. Degree in Ag. Economics. Reference states, "attributes are: hard-working, bright, aggressive, thorough, outgoing and friendly." **\$25,000-\$30,000.** Call 515-394-5827.

**NA-19 AG LOAN OFFICER**—Two years experience working with high risk loans. "Very good employee and will do excellent job," said reference. According to present supervisor, "Expertise in negotiating skills, very good knowledge of agriculture and excellent ability to develop cash flows with farmers." Highly regarded by all references. Prefers IA location. **\$30,000-\$35,000.** Call 515-394-5827.

**NA-20 A.V.P.**—Experienced in administering loan policy, supervising lending staff, managing 20mm loan portfolio, assisting in new loans and collections, developing new business. Reference reported, "tremendously strong banker...understands farmers and their operations." Looking for opportunities in midwest. **\$35,000-\$40,000.** Call 515-394-5827.

**NA-21 BANK CONTROLLER**—30 years experience and skilled in Lotus 123 & IBM/PC. Attended various BAI & AIB Banking Schools. Has been accountable for compiling, analyzing and disseminating financial information required by management and supervising authorities. Managed the accounting and general ledger departments of bank. A reference stated, "excellent presentation, communication and technical skills." Will locate in Midwest. **\$30,000.** Call 515-394-5827.

**NA-22 LOAN OFFICER**—Associate of Arts Degree in Agri-Banking. Seeking ag loan officer position. Three years real estate and installment lending experience, plus farming background. Former employer reported, "very dedicated, loyal, conscientious and excellent character." **\$19,000-\$22,000.** Call 515-394-5827.

**NA-23 VICE PRESIDENT**—16 years experience in real estate, commercial, consumer and ag lending. Knowledgeable in bank operations...payroll, call reports and investments. B.S. Degree in Bus. Adm. Attended Graduate School of Banking and Post Graduate School of Banking. "Worked in problem bank and performed very well during some difficult times," commented reference. Offers maturity and experience. Available immediately. **\$28,000-\$30,000.** Call 515-394-5827.

**NA-24 CEO**—Mature and experienced person with 30 years experience seeking management position. Attended AIB & Graduate School of Banking. Expertise in helping financially troubled banks become viable institutions and upgrading bank image to obtain new growth. Experienced in all phases of bank management and operations. Enjoys community involvement. Available immediately and will relocate. **\$50,000 plus.** Call 515-394-5827.

**NA-25 PROFESSIONAL FARM MANAGER**—Over seven years experience as general manager. Accountable for up to 18,000 acres. Responsibilities included cropping plans, budgets, cost allocation, monitoring, purchasing and personnel management. Has obtained American Society of Farm Managers & Rural Appraisers Certification, IA Real Estate License, member of numerous professional organizations. B.A. Degree in Ag Bus. from ISU - Call 515-394-5827.

**NA-26 LOAN OFFICER**—Seeking position in ag lending. Almost two years bank experience, plus over 10 years dairy and crop farming experience. 2 year Degree in Credit & Finance, plus insurance and real estate training. Former supervisor reported, "very punctual, dedicated young man with a lot of determination. Has a lot of common sense and is very sharp with numbers." **\$20,000.** Call 515-394-5827.

**NA-27 PRESIDENT/CEO**—Over 25 years in banking and includes five years as bank examiner. Responsible for management of 20mm bank under regulatory memorandum. Returned bank to profitability in a very short period of time. Drafted and implemented new lending, investment and asset/liability management policies. Attended various banking, schools and seminars. Enjoys business and community activities. **\$50,000.** Call 515-394-5827.

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Ploeg has been elected chairman of the board, Robert D. Gulling president, and Dale Dixon vice president and cashier. Mr. Gulling and Mr. Dixon previously served as executive vice president and cashier, respectively.

POCAHONTAS: Rodney B. Amlie, 52, who had been president of Commercial State Bank from 1979 until it failed June 27, 1986, was sentenced last week to five years in prison after pleading guilty to embezzling \$2,059,232.99 from the bank between February 27, 1986, and May 6, 1986.

SHENANDOAH: George H. Perry has been named president of City National Bank. Ray Gibbs has joined the bank as executive vice president and chief loan officer.

WEST DES MOINES: Ray D. Hartley, former CEO and director of West Burlington Savings Bank, has resigned to join Financial Institution Services Corporation of West Des Moines.

### Nebraska News

The Southeast Nebraska Group of the National Association of Bank Women will hold its monthly meeting December 3 at Valentino's in Lincoln. Speaker will be Sharon Cheney from St. Elizabeth Hospital.

COLUMBUS: The First National Bank of Columbus has named David L. Duren as senior vice president and manager of the trust department. Prior to joining First National, Mr. Duren owned his own certified accounting firm. Larry Redel has been named vice president in consumer lending and Rachel

Braithwait was named assistant vice president in administration.

McCOOL: Brad Fornoff has been named vice president and branch manager of the McCool branch of The First National Bank of York. His previous position was with the Farm Credit Services of Marysville, Kan. K.D. Patitz, vice president and manager of the McCool branch, is transferring to the York office as a vice president in the ag loan division.

### Minnesota News

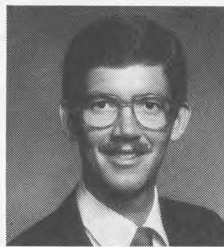
LONG LAKE: A number of changes have been announced at State Bank of Long Lake. Rodger Bense has been advanced from president to vice chairman of the board. He has been president since 1980. Mr. Bense will continue in his position as chairman of Lake County State Bank of Milona. Michael Byrne has been named president of State Bank of Long Lake. He joined the bank in 1982 as vice president and compliance officer. Gerald Taffe has been named senior vice president and cashier. He joined the bank in 1986 as assistant vice president.

### North Dakota News

The North Dakota Bankers Association will present a seminar, "Developing Effective Bank Policies," on December 9 at the Holiday Inn in Bismarck. Registration/continental breakfast is at 8:30 a.m. and the seminar runs from 9:00 until 4:00. Numerous tips for developing and implementing bank policies will be offered. Fee is \$90 before November 23 and \$125 after. Contact the NDBA to register.

### Colorado News

DENVER: United Banks of Colorado, Inc. has announced a new management team for United Bank of LaSalle. Royce B. Clark has been elected chairman; A. Leroy Leavitt, president and CEO, and William G. Hertneky, executive vice president. These changes are in response to the promotion of Jere L. Elliott, who has been chairman, president and CEO of the bank, to president and CEO of United Bank of Garden of the Gods in Colorado Springs. Mr. Clark, Mr. Leavitt and Mr. Hertneky remain as officers of United Bank of Greeley.



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**OFFICER NEEDED** to manage recently remodeled branch of suburban bank in major Nebraska city. Business development experience & commercial & consumer lending skills preferred. Send resume to File no. WLI c/o Northwestern Banker. (PA)

**COMMERCIAL LOAN OFFICER**—\$300MM bank. Iowa. Requires 2-5 years commercial lending experience & formal training in same. \$25-\$32,000. Contact File No. WLK c/o Northwestern Banker. (PA)

**BRANCH MANAGER**—Mercer county Illinois bank seeks a knowledgeable officer for a new facility in Aledo, IL; lending experience is required, knowledge of operations is preferred. Compensation is commensurate with ability & experience. Send resume to Chmn., State Bank of Sherrard, Box 455, Sherrard, IL 61281. (PA)

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### REAL ESTATE LENDER

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S.E. MN hub city seeks a president for \$35MM bank. Seek hard drive credit administration with 10+ years commercial/ag lending experience. Must be degreed with strong selling skills. To \$55K. Job #NW2569

### AVP COMMERCIAL LENDER

Do you feel passed over? A well performing medium sized bank within 1 hour of Minneapolis seeks a commercial lender with 4+ years lending experience. Prefer a strong sales orientation and excellent analytical ability. A great career opportunity. To \$38K. Job #NW2570

### TRUST OPERATIONS MANAGER

Are you ready for a major move? A premier S.D. bank needs a trust operations manager immediately. This position will manage a staff of 4 and direct all computer input for stock and bond sales. Must have 4+ years trust operations experience. To \$35K. Job #NW2571

FOR MORE INFORMATION  
CONTACT PAUL GENTZKOW  
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## POSITIONS AVAILABLE

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**REAL ESTATE LOAN** - single family residential and secondary market experience required. Proximity of major metro area. \$40K

**LOAN REVIEW** - large bank experienced required. Both junior and senior level positions available. \$28-\$40K

**COMMERCIAL LENDING** - V.P. positions in urban and large suburban banks. Personal portfolios from \$20MM to \$50MM. \$40K

**BRANCH MANAGER** - handle small business and consumer credits. Med-size community affiliate of multibank holding company. \$24K

Additional listings for commercial lending and trust officers. Resume requested.

### TOM HAGAN & ASSOCIATES

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"Serving the Banking Industry Since 1970"

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