

NORTHWESTERN Banker Newsletter

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November 30, 1987

Ambassador Yeutter Cites Need for International Trade Accord Now

"IF WE DON'T do something sensible now, we'll all wind up spending billions more and eventually move to chaos. We've been facing this growing problem for 40 years, with no resolution, and it's time we move ahead now for the benefit of future generations." The urgency of this statement on the need for nations of the world to strike agreement now on a fair international trade agreement was the message delivered by Ambassador Clayton Yeutter to several hundred bankers during their noon luncheon as guests of First National Bank of Chicago last week. The occasion was First Chicago's 41st Annual Bank Correspondents Conference.

Ambassador Yeutter is a native Nebraskan, who still owns a 2,500 acre family farm in his home state which he seldom sees because his duties as United States Trade Representative to all nations keeps him busy traveling the globe in his strenuous effort to resolve international trade disparities with a fair and lasting agreement based on the Uruguay discussions now underway. A brief summary of his important remarks, which specifically impact the midwest, follow:

The President's Trade Policy

On September 23, 1985, President Reagan outlined a comprehensive

approach that attacks the underlying cause of the trade deficit. It is a policy carefully crafted to expand overall world trade as it reduces the U.S. deficit. It will increase opportunities for U.S. exporters without provoking foreign retaliation that would shrink world trade. It has three parts:

1. To attack aggressively the unfair trade practices of other nations.

2. To change the fundamental economic policies that have hindered U.S. exports and excessively encouraged imports.

3. To seek trade-liberalization agreements that will open markets abroad for U.S. exports.

1. **Unfair trade practices**—This will not, by itself, solve our trade imbalances because unfair trade is not the major cause of the deficit, but perhaps 10 or 15 percent of the total. Nevertheless, this component of the President's policy sends a message to the rest of the world that U.S. producers—both agricultural and manufacturing—must be allowed to compete on a fair basis with the firms of other nations.

2. **Changing fundamental economic policies**—This goes to the heart of our trade deficit. The strength of the U.S. economy in recent years, relative to the sluggish economic growth in the rest of the

world, created a double-whammy for American producers. Our imports increased as a consequence of our own economic growth, but our exports stagnated because other nations have been either unable or unwilling to stimulate their own economies. A strong dollar priced our exports out of many markets and made imports extremely attractive.

For two years we have been coordinating economic policies with our major trading partners, encouraging them to adopt growth-oriented measures. At the G-5 and G-7 meetings of the major industrialized nations, Secretary of the Treasury Baker has urged our fellow developed nations to pursue policies that will increase their economic growth and, therefore, their demand for imports from us and from the lesser developed countries. We have taken steps to bring our federal budget deficit under much better control, although it is still too high.

We've already begun to see an improvement, particularly on the export side. Real exports rose 16 percent from September, 1986.

3. **Trade liberalization agreements**—This is being done bilaterally and multilaterally. We have just finished negotiating the largest bilateral trade-liberalizing agreement in history. The Canada free trade agreement is an historic accord that will create the world's largest open market. For American manufac-

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Jay Nichols

turers, this means Canadian tariffs will be completely eliminated. All large industrial energy users will face a more secure economic future because they will have stable access to Canadian energy supplies.

GATT must change with the times or run the risk of becoming obsolete. In September, 1986, we took a major step towards that objective when representatives from 74 GATT nations agreed in Punta del Este, Uruguay to launch a new round of multilateral negotiations. Since then, we have made significant progress in these talks.

Agricultural Trade Reform

Global agricultural is on the brink of crisis, and that is dangerous indeed. But out of crisis can come

motivation for change. We desperately need major changes in agricultural policies everywhere to save not only our farmers, taxpayers and consumers, but farmers, taxpayers and consumers *elsewhere* as well. On July 6 we presented Geneva a proposal that President Reagan described as "the most ambitious proposal for world agricultural trade reform ever offered." We called for a total phase-out of all policies that distort trade in agriculture by the year 2000.

Our proposal was called dramatic, revolutionary, by most GATT nations. Many have voiced some level of support. It gave the negotiations a shot in the arm and moved other delegations to come forward with their ideas.

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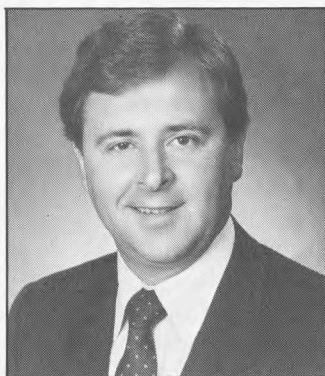
I believe that, given a fair shot, American farmers can out-compete any in the world. It's time we gave them that chance.

The next year-and-one-half will be an exciting time for trade policy. The massive trade deficit presents us with a huge challenge, but it also stimulates us to think deeply about the kind of trade policy we want. To that extent it creates opportunities for innovation and advancement. To a very large degree, how we respond to this trade deficit will tell us a good deal about how we view ourselves as a nation. Retreating into protectionism would send a signal to our trading partners that we have lost confidence in our competitiveness. That would be a grave mistake because the rest of the world looks to us for leadership.

I, for one, am not ready to relinquish the number one spot to any other nation. We still have the talent, resources, the dynamism and the spirit to meet the challenges of the rest of this century. Let's not throw it away on economic isolationism. Help us maintain our nation's greatness for another generation of Americans. □

Iowa News

DAVENPORT: At Davenport Bank and Trust Co., Gene Frey has been named vice president—Main Bank consumer banking manager. He has been with the bank since 1985 as manager of the Kimberly office. Suc-



Jerry Trudo
MNB Correspondent Banker

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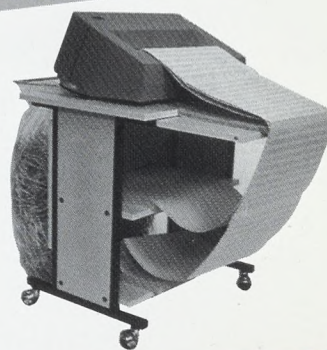
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EARNs: \$24,000

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BB1102

EARNs: \$50K range

CREDIT ANALYST, B.A. You will welcome examiners with this technician! 2 + years experience spreading financial statements, conducting trend analysis and writing credit reviews. Successfully completed the RMA Omega Program. Terrific work ethic!

BB1103

EARNs: \$18,000

CONSUMER LENDER, B.S. Has the time come to expand your consumer area? This high energy consumer lender is ready for a new challenge. Has 5 + years installment lending experience with a complete knowledge of direct and indirect lending. Top notch image with great communication skills. Will add enthusiasm and professionalism to your lending staff!

BB1104

ASKs: \$20,000

COMMERCIAL LENDER, B.A. Do you need a strong technician with excellent analytical skills? A dynamic self-starter who has gone through a formal credit training program with a leading bank group. Has been with the same organization for over 6 years specializing in both Ag and commercial credit. Outstanding community involvement! Prefers the tri-state area.

BB1105

ASKs: \$35,000

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ASKs: \$28,000

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ASKs: \$60,000

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BB1108

EARNs: \$30,000

JR. COMMERCIAL LENDER, MBA. Do you need a commercial lender who won't upset your bank clients? This effective communicator has both excellent credit and negotiating skills. A team player who has 2 + years credit analysis experience that is ready for the challenge of lending. An image conscious professional that would make a great addition to your lending staff.

B1109

ASKs: Low \$20's

LOAN REVIEW, B.S. Ready for a 3rd party opinion on your loan portfolio? This eager self-starter has 4 + years experience and has had formal credit training. Excellent analytical ability and a super personality. Ready to relocate!

BB1110

ASKs: \$27,000

LOAN WORKOUT SPECIALIST, B.S. This tough-minded negotiator can stop those charge-offs! 4 + years in loan workouts has proven this individual's ability to convey unpleasant information effectively. A hard-working professional who has the "clean-up" experience to get your bank running smoothly again.

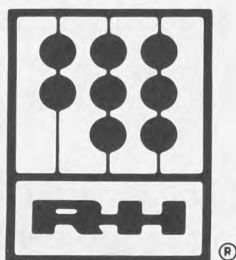
BB1111

ASKs: \$30,000

AG LENDER, B.S. Are you sick of Ag loan charge-offs? This personable professional has 5 years banking experience in both Ag and consumer lending. This team player is an excellent cash flow lender who will add to your banks earnings! Ready to relocate!

BB1112

ASKs: \$22,000



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Paul Gentzkow

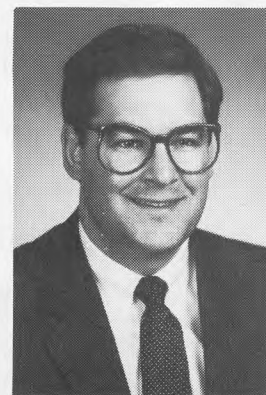
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ceeding him in that position is Tony Knobbe, on the bank staff since 1985.

STANTON: Stephen F. Redman has joined the Security State Bank as vice president and director. He previously was an officer with the Thayer County Bank in Hebron, Neb.

Nebraska News

The Nebraska Bankers Association will sponsor its 1988 Bank Executive Conference on Feb. 10-14 at the Grand Champions Resort in Indian Wells, Calif. Topics to be addressed include strategic planning, stress and marketing. Tennis and golf tournaments and a variety of recreational activities will be offered. Conference registration is \$330 per person.

SCHUYLER: Larry L. Bazata has been elected president and Charles P. Heavican, executive vice president of the Schuyler State Bank & Trust Company. Mr. Bazata joined the bank in 1971 and was previously with the National Bank of Commerce and the Cornhusker Bank of Lincoln. He is currently president and a director of State Savings Company. Mr. Heavican also joined the bank in 1971 and is the senior lending officer. He also serves as a director of State Savings Company.

Minnesota News

The Minnesota Metro American Institute of Banking has announced

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its seminar schedule for December. All seminars are at the AIB in Minneapolis. Dates and topics are: 2nd—Word Perfect: An Introduction; 3rd—The Balancing Act: Management Techniques for Support Staff; 3rd & 4th—Compliance Management and Update; 8th—Team Building; 9th—Motivating Your Sales Team; 9th—Required Distributions from Retirement Plans and Update on SEP's; 10th—Understanding Account Ownership; 17th—Managing Conflict on the Teller Line. Contact the AIB at (612) 338-8482 for more information.

BROOKLYN PARK: Pamela G. Shaffer has been elected vice president/cashier at Brooklyn Park Bank. She has been with the bank in several positions over the last seven and a half years.

ST. PAUL: At American National Bank, John R. Newton has been promoted to vice president—aircraft sales/finance and leasing. He joined the bank in 1986 as assistant vice president—aircraft.

Illinois News

CHICAGO: Clifford T. Osborn, president of the Village of Oak Park, has joined The Exchange National Bank as vice president in the trust department. He has served as Oak Park president since 1985.

South Dakota News

BELLE FOURCHE: The FDIC has approved the transfer of insured deposits and fully secured or preferred deposits of Tri-State National Bank, Belle Fourche, to The First Western Bank, Sturgis. The failed bank closed on November 10 and was re-

opened on November 12 as a branch of The First Western Bank. The Belle Fourche bank had \$10.8 million deposits at the time it closed. Administration of the transferred insured deposits will be funded by an equivalent cash payment from the FDIC. The acquiring bank is paying the FDIC a premium of \$277,400 and will purchase other assets of the failed bank for \$3.1 million.

SIOUX FALLS: Debra E. Hodges has been elected vice president in credit administration and review for First Bank of South Dakota. She joined First Bank in 1984 and was promoted to assistant vice president in 1985.

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AG LENDER, \$75mm bank, \$5mm portfolio, medium sized town. \$30-35,000.

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

AG LENDER, \$20mm bank, \$4mm portfolio, small town. \$25-30,000.

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

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