

3 Banking Bills Now Before Senate

SENATE Banking Committee members began their hearings December 1 on the Proxmire-Garn Bill that would grant limited securities powers to banks, and were promptly greeted unexpectedly with two more bills.

Senators Tim Wirth (D., Colo.) and Bob Graham (D., Fla.) had announced at a press conference on November 20 their Wirth-Graham Bill that would provide a complete restructuring of the financial system in the nation. Among other things, it would terminate the grandfather status of non-bank banks.

In response, Senators Alfonse D'Amato (D., N.Y.) and Alan Cranston (D., Cal.) introduced their bill December 1 which would empower non-bank entities to continue in business. It was introduced specifically for the Mayflower Group.

The Wirth-Graham Bill, titled Financial Services Oversight Act, is based on the proposal put forth as a study model last Tuesday by E. Gerald Corrigan, president of the Federal Reserve Bank of New York.

Title I would create a Financial Services Oversight Commission made up of nine voting members—a chairman and vice chairman appointed by the President and the heads of nine federal regulatory agencies.

The summary provided by Sens. Wirth and Graham list the following

under "Permissible Activities":

- Bank (thrift) holding companies could own and control one or more banks or thrifts and could engage in a broad range of financial services but could not be owned or controlled by a nonfinancial-commercial concern nor be engaged in "nonfinancial" activities.

- Financial holding companies could not be owned by a commercial firm; they could offer noninsured transaction accounts; at their option, they could obtain access to the payments system and in that process gain limited access to the discount window; and in such circumstances, be subject to interest earning liquidity reserves. A financial holding company could also choose, at its option, to own and control insured banks and thrifts thereby voluntarily shifting its status to a bank or thrift holding company.

- Commercial holding companies may engage in any commercial enterprise they choose and may also engage in nonbank financial activities. Commercial holding companies may not own or control a bank or thrift, and are barred from any direct access to the payments system and may not receive liquidity assistance from the central bank.

Title II would amend banking and securities laws, including these points: terminate grandfather status of nonbank banks; after March

1, 1988, allow banks to engage in activities allowed by the Commission; amend sections 20 and 32 of Glass-Steagall Act to permit certain securities activities to BHCs.

Title III would modernize and govern the National Electronics Payment Corp.

Secondary Market Bill

Meanwhile, the entire Senate completed its work on S.1665—Farm Credit Act Amendments of 1987. A final vote was to be taken at 10 a.m., Dec. 4 so Sen. Robert Dole (R., Kan.) could be present to vote "yes" as part of what was expected to be an overwhelming affirmative vote. This includes Title VII, establishing a farm real estate mortgage secondary market which banks and life companies can access equally with the FCS. It seems assured of Presidential OK and may go to a House-Senate conference late this week. □

John Chrystal Honored

John Chrystal, chairman and CEO of Bankers Trust Company, Des Moines, who has been a guest visitor in Russia 13 times to critique Soviet agriculture, has been invited by the State Department to be one of 60 guests at a White House dinner-reception for Russia's General Secretary Mikhail Gorbachev when the latter makes a historic visit to Washington this week. In addition, he has been invited by the Russian Embassy to attend a private reception for Mr. and Mrs. Gorbachev.

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Dorothea Wolfe

Iowa News

CEDAR RAPIDS: P B Bancorp, which signed a letter of intent with Norwest Corporation September 9, signed a definitive agreement on November 25 for Norwest to acquire P B Bancorp and its wholly-owned subsidiary, Peoples Bank and Trust Company, together with Peoples Mortgage and Investment Company. The transaction is subject to regulatory and shareholder approval, with completion expected during the second quarter of 1988. Peoples Bank has in excess of \$260 million assets. Norwest said it plans to combine its Norwest Bank Marion, N.A., (assets in excess of \$90 mil-

lion) with headquarters at Peoples' Cedar Rapids main location, resulting in a bank with approximately \$350 million in assets and eight banking offices in the greater Cedar Rapids area.

GARNER: Herbert L. Ollenburg, 76, chairman of Hancock County National Bank here, died November 26 at his winter home in Mesa, Ariz. Funeral services were held in Garner November 30. Mr. Ollenburg was president of the Iowa Bankers Association in 1962-63 and served in the Iowa Senate from 1968-72. He was president of Hancock County National from 1944-77 and had been chairman since 1977. He was succeeded as president by his son, Spencer L. Ollenburg, who continues to hold that position.

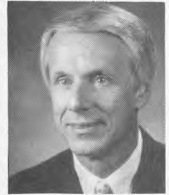
OSKALOOSA: At Mahaska State Bank, Ronald D. Levis has joined the staff as senior vice president and manager of the loan department. He formerly was senior vice president at the Security Savings Bank in Eagle Grove.

RIDGEWAY: Farmers State Bank here was acquired December 1 by Cresco Union Savings Bank of Cresco and will continue operations as an office of Cresco. Robert M. McQueen, president of Farmers State, remains with Cresco Union in Ridgeway as vice president. All other Farmers State staff continue with

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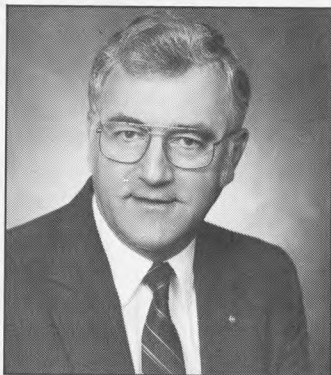
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the Ridgeway office as well. Combined assets of the two banks exceed \$86.4 million.

SIoux CITY: Norwest Bank Sioux City announced December 1 it has completed the acquisition of substantially all of the assets and liabilities, including all customer deposits, of The Toy National Bank of Sioux City. With assets of approximately \$300 million, Norwest Bank Sioux City now is the second largest banking organization in the Sioux City market area, according to Michael J. Moeller, president of Norwest Bank Sioux City.

The commercial lending limit of Norwest Bank Sioux City will increase to \$3.5 million as a result of the acquisition. Included among the assets acquired by Norwest are consumer and commercial loans, and the Toy Bank's Sioux City branches at 1703 Pierce Street (Mid-town) and 4360 Sergeant Road (Southern Hills Mall). Effective December 1 the former Toy branches became branches of Norwest Bank Sioux City. Norwest did not acquire Toy's main banking facility at Fourth and Nebraska, which remains the property of Toy.

A number of key Toy executives will be joining Norwest. These include Don Vaudt, executive vice president of the Toy Bank, and vice



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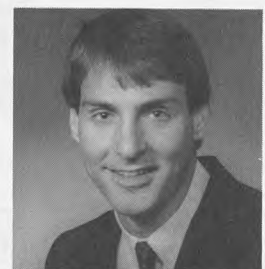
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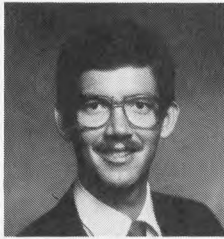
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presidents Stanley Fredericks, James Tritz, Thomas Van Dyke and William Jansen. Mr. Moeller also indicated that the board of directors of Norwest Bank Sioux City will be expanded to include former Toy board members Cy W. Chesterman and John S. Holtze.

Nebraska News

The KBA/NBA Schools of Banking, Inc. has announced its 1988 professional banking schools schedule. The School of Banking Fundamentals will be March 21-25 at the Holiday Inn in Manhattan, Kan. The PDP Intermediate School of Banking First-Year Session will be September 18-23 and the Second-Year Session June 18-23, 1989, both in Manhattan. The Commercial Lending School will be held April 17-22 at that location. The PDP Agricultural Lending School will be August 28 to September 2 at the Ramada Inn in Kearney, Neb. The School of Trust & Financial Planning will be October 31 to November 4 at the Holiday Inn in Lenexa, Kan. For further information, contact Jone Beer or Ro-Jean Clifton at the Schools of Banking, 525 S. 13th Street, Lincoln, NE 68508, (402) 474-3313.

OMAHA: Among recent promotions at Norwest Bank Nebraska,

N.A. was the naming of Donald L. Jorgensen to vice president/trust. He joined the bank in 1952 and has held several positions in the trust area. Most recently he was assistant vice president/senior administration officer.

Minnesota News

The Minnesota Bankers Association will present a half-day seminar on FASB-91 on December 8. FASB-91 is the new accounting standard relating to recognition of loan fees and costs which has been adopted by all three banking regulators. The seminar begins at 1:00 p.m. and will be held at the Radisson South in Bloomington.

EDEN PRAIRIE: First State Bank of Eden Prairie has elected Daryl Standafer president and chief executive officer. Mr. Standafer began his banking career with First Bank System in Worthington, and later served in FBS positions in Minneapolis and Edina. Most recently he was senior vice president of Resource Bank & Trust in Minnetonka.

MINNEAPOLIS: Richard S. Trenkmann has been named senior managing director and head of the corporate finance department for the First Bank System merchant banking group. He formerly was a vice

president for the investment banking department of Kidder, Peabody & Company in Chicago. He was with the company for 20 years.

MINNEAPOLIS: First Bank System recently named Ron Larson president of its Matrix Leasing subsidiary. He is also senior vice president of FBS National Leasing Group, of which Matrix is now a unit. With the addition of Matrix assets, the National Leasing Group expects to report year end assets of \$1.2 billion. Matrix Leasing, an industry leader for 15 years in tax-oriented leverage, single investor and portfolio transactions, has offices in San Francisco, New York and Minneapolis.

NEW BRIGHTON: First Wisconsin Corporation of Milwaukee announced November 24 its plan to acquire Sahara Bancorp, Inc., which owns the \$95 million First State Bank of New Brighton. Located in the northern Twin Cities sector, First State has branches in Moundsview and Shoreview. Hal C. Kuehl, chairman of First Wisconsin Corporation, and Harold J. Pohlad of Sahara Bancorp, made the announcement. First Wisconsin earlier this year announced its acquisition of Shelard Bancshares, St. Louis Park. These two acquisitions position First Wisconsin in the south, west and north areas of the Twin Cities.

ST. PAUL: Among recent promotions at American National Bank was the naming of Lynn G. Lindsay to vice president/manager-international. He joined American in 1985 as assistant vice president/manager-international.

Illinois News

CHICAGO: Harris Bankcorp, Inc. and Norris Bancorp, Inc. have announced the signing of a letter of intent under which Harris would purchase 100% of the common stock of Norris Bancorp for \$22 million in cash. Norris owns State Bank of St. Charles and The First National Bank of Batavia. The two banks have aggregate total assets of \$174 million and total deposits of \$161 million. The proposed acquisition is subject to the signing of a definitive agreement, regulatory approval, and

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approval of shareholders of Norris Bancorp, Inc. The two banks would bring to ten the number acquired by Harris since its acquisition program began in 1982.

CHICAGO: UnibancTrust Company has announced it has signed a contract to acquire 100% of the stock of Vanguard Financial Service Corporation, a privately held Lombard-based lessor of office equipment, at a cash price of approximately \$7.9 million. Closing is expected prior to year end. UnibancTrust Company is a wholly-owned subsidiary of Unibancorp, Inc., which is also the parent holding company.

EVANSTON: First Illinois Corporation has announced a program to repurchase up to 1.5 million shares of its common stock on the open market during the next 24 months. All repurchased stock will be held in the corporation's treasury.

SPRINGFIELD: Marine Corporation has announced the completion of its acquisition of Commercial Bancshares, Inc. of Champaign for \$16.6 million in cash. Commercial is a one-bank holding company with assets of \$98 million and offices in Champaign and Urbana. Marine had assets of about \$776.1 million as of September 30. In addition, Marine's board of directors has authorized the repurchase of up to 250,000 shares of its common stock over the next 12 months, on the open market or in privately-negotiated transactions. It will pay for repurchased stock with general corporate funds. Marine currently has 6,027,092 common shares outstanding.

Wisconsin News

EAU CLAIRE: Thomas P. Mihajlov has been appointed vice president and economic development officer of First Wisconsin National Bank, Eau Claire. Since 1985 he has worked as senior finance officer for the Wisconsin Business Development Finance Corporation. He currently is also an adjunct instructor in the University of Wisconsin—Eau Claire's department of business administration.

KOHLER: First Interstate Corporation of Wisconsin has announced a stock repurchase program whereby it may buy up to one million of its own shares. It has 8.2 million shares outstanding.

Montana News

John Reichel, Montana vice president to the American Bankers Association, has resigned from that position, due to his retirement as managing director for First Bank System Banks of Montana at the end of 1987. He has been active in the Montana Bankers Association and is an ex-officio member of the MBA board of directors.

Colorado News

DENVER: Steven B. Stemper has been elected vice president and assistant controller of the Colorado National Bank of Denver. Mr. Stemper, a CPA, began his career in finance as an audit manager with Ernst and Whinney. He joined CNB in 1986 and is responsible for account-

ing, word processing, tele-communications and mini-computer departments of the bank.

GRANBY: The FDIC has approved the assumption of the deposit liabilities of Middle Park Bank, Granby, by Bank of Kremmling, Kremmling. Middle Park Bank, with total assets of \$33.6 million, was closed on November 10 and reopened on November 12 as a branch of the Kremmling bank. Bank of Kremmling assumes about \$29.5 million in deposits and has agreed to pay the FDIC a purchase premium of \$177,111. It also will purchase certain of the failed bank's loans and other assets for \$20.5 million. The FDIC will advance about \$9 million to the assuming bank and will retain assets of the failed bank with a book value of about \$13.1 million.

WINTER PARK: The FDIC has approved the assumption of the deposit liabilities of Bank of Winter Park, Winter Park, by The Bank of Aspen, Aspen. The Winter Park bank, with total assets of \$25 million, was closed on November 10 and reopened as a branch of The Bank of Aspen on November 12. The Aspen bank assumes about \$22.3 million in deposits and has agreed to pay the FDIC a purchase premium of \$367,000. It also will purchase certain of the failed bank's loans and other assets for \$4.7 million. The FDIC will advance about \$17.6 million to the assuming bank and will retain assets of the failed bank with a book value of about \$20.3 million. The Bank of Winter Park had the same majority ownership as Middle Park Bank, Granby, which also was closed on November 10.



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President N.E. Iowa bank of \$18MM needs experienced CEO. Must be able to work independently. Salary open. Send resume to File No. WLM c/o Northwestern Banker. (PA)

MARKETING & LENDING. 3-5 years experience. Salary negotiable. Send resume to ELC, Box 1276, Columbus, NE 68601. (PA)

REAL ESTATE LOAN OFFICER—also commercial and installment skills needed. Salary negotiable. Send resume to McCook National Bank, Box 1208, McCook, Nebr. 69001. (PA)

AG LOAN OFFICER. \$17MM Illinois bank seeks ag lending officer. Requires 2-5 yrs. experience in all phases of ag lending, including documentation, cash flows & workouts. Salary commensurate with experience. Contact File No. WLN 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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