

ABA Leader Sees Struggle for Powers

SPEAKING before the Bank Management Conference and Legislative Briefing conducted in Des Moines last week by the Iowa Bankers Association, ABA Executive Vice President Don Ogilvie said the outlook is favorable for Senate passage of the Proxmire-Garn expanded powers bill, but it faces a tougher battle in the House.

Congress kept its pledge on March 1 to kill the moratorium imposed last March 9th that prohibited banking regulators from authorizing any new services for federally chartered banks. Subsequently, the Proxmire-Garn Bill was adopted 18-2, providing expanded securities activities for banks. The bill authorizes banks to underwrite securities, commercial paper, revenue bonds and mortgage backed securities immediately. Delayed for 180 days is authority to deal in mutual funds and underwrite any corporate debt. Specifically not authorized is the underwriting of corporate equities, and an up or down vote on that issue will take place April 1, 1991.

"This is basically a repeal of Glass-Steagall," Mr. Ogilvie stated. "Senators Proxmire and Garn worked hard to get this bill passed. The outlook for it in the Senate is good. We look for its passage in the spring, based upon the heavy 18-2 endorsement it received in commit-

tee.

"However, its outlook is more dangerous in the House, especially in the insurance arena. We want nothing to impede the rights of bankers to offer any service granted by their individual states. The Dodd Amendment in the House would allow states to authorize services for banks, but it would prohibit banks from selling insurance outside their domiciled community or across state lines. For example, if you're a state-chartered bank in Iowa and owned by an out-of-state company, you couldn't handle insurance.

"Also, Rep. Dingell of the Energy Committee opposes us as does Rep. St Germain, who opposes banks having securities powers. He could respond to the Senate Bill by trying to eliminate bank insurance powers.

"With the success the banking industry has had in getting the moratorium killed we have built for the future because of your willingness to stand up and support the bill. This outpouring of support, represented by an estimated one million letters and calls to Congressmen, has strengthened us for the future. Now, we must determine if we will support the (expanded powers) bill if it receives crippling amendments in the House. Washington pundits said we couldn't get the job done on the moratorium because of the opposition from the securities, insurance

and real estate industries, but you have seen the results of your work. We have now been informed by the real estate agents that they will no longer oppose us on this legislation."

Mr. Ogilvie earlier in the day attended an Iowa Bankers Association board meeting to present President Clair Lensing a plaque honoring the IBA for ten consecutive years of 100% support for BankPac. IBA Executive Neil Milner followed Mr. Ogilvie and related that the IBA has received a letter from the Iowa Association of Insurance Agents that it will not oppose the bank powers bill. Many Iowa bankers are members of that association. □

Mark Olson to Join Arthur Young Washington Office

Mark W. Olson, immediate past president of the American Bankers Association, will join the Arthur Young international accounting, tax and management consulting firm in Washington, D.C., on May 1. Mr. Olson said he and his brothers and sisters will be selling their family interest in the Security State Bank of Fergus Falls, Minn., with which Mark has been affiliated for 14 years. He will resign his bank post as president and CEO to join the Arthur Young firm as a partner and director of banking industry relations. His responsibilities will be to coordinate and expand the firm's re-

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Mark Conway

relationships with national and state bank trade organizations, banking regulators and congressional committees with banking oversight responsibilities. Mr. Olson said his family will relocate to the Washington area after school is out in May.

Iowa News

The Central Iowa Chapter of the Bank Administration Institute will hold its March meeting on March 17 at the new Historical Building, East 6th and Locust. This is a joint meeting with the National Association of Bank Women, and will honor any bankers or directors in the area who have been in banking for 50 years or more. An hors d'oeuvre buffet and cash bar will be open 5:30 to

8:30, and you may tour the Historical Museum at your leisure. Cost is \$10 for members and spouses, \$13 for non-members. Contact Joyce Buck at Central State Bank in State Center *today* to register.

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The Iowa Bankers Association is offering a brochure on FDIC insurance for banks to use to educate their customers. The brochure is available in quantities from 500 to 10,000 copies, with discount prices for IBA members.

DES MOINES: Funeral services were held here March 7 for Arthur T. Donhowe, 90, who died of cancer March 2 in Scottsdale, Ariz. Mr. Donhowe retired June 1, 1962, as vice president and head of the correspondent bank department at Central National Bank and Trust Company (now First Interstate Bank of Des Moines). He joined the bank in 1927, was named vice president in 1937, and a director in 1947. He retired as a director in 1979. At the time of his death he was vice president, director and majority stockholder of Norwalk-Cumming State Bank in Norwalk, where his son, Robert M. Donhowe, is chairman.

DES MOINES: Ardeth Wolf, 65, died March 1 at her home after a two-month illness. She is survived by her husband, Eddie Wolf, who retired January 31, 1983, after a 42-year career with United Central Bank of Des Moines (now First In-

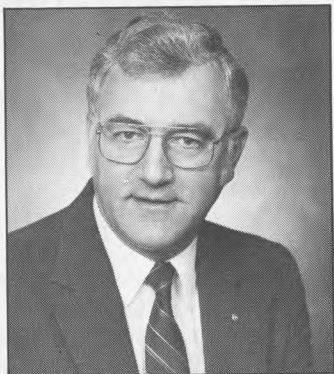
terstate). Mr. Wolf was senior vice president and head of the correspondent banking division. Ardie Wolf had traveled frequently with her husband to Iowa bank meetings and was widely known among bankers throughout the state.

GUTHRIE CENTER: Esther Barnett, 68, died in Yuma, Ariz., on March 2. A memorial service was held in Guthrie Center on March 8. Mrs. Barnett had been a director of Guthrie County State Bank from 1971 to 1983. She is survived by her husband, G.M. Barnett, Jr., who became an officer of Guthrie County State in 1951, then succeeded his father, G.M. Barnett, Sr., as president in 1960, the post he held until his retirement January 31, 1983. He continued as a director until 1987.

DUBUQUE: George L. Stitzel has been elected vice president—trust investments at First National Bank of Dubuque. Prior to joining the bank, he was an assistant vice president and senior trust investment officer at RepublicBank Dallas, Dallas, Tex., for 12 years.

LONE TREE: Gayle F. Kaalberg has been named senior vice president at Farmers & Merchant Savings Bank. He had been serving as vice president and will continue as senior ag loan officer. Robert R. Wisor has been elected vice president and named security officer at the bank. He left the Iowa State University Extension Service to join Farmers & Merchants in 1986.

MASON CITY: On December 31, 1987, Hawkeye Bank & Trust of Mason City was purchased by a group of local business and professional people. It was then merged with Community State Bank of



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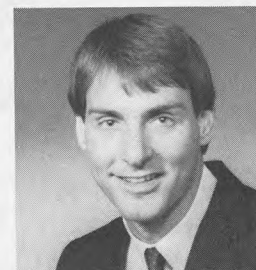
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CONTROLLER. CPA/CIA with 5+ years of bank holding company experience desires to move into bank management. Strong auditor with bank reg knowledge and loan analysis exp. Personable individual who works well with all departments. BM13 \$36K

AG LENDER. Five + year banker who has seen it all. If you're looking for a community person this is it. Well trained in all areas of ag, grew up on a farm and degreed from ISU. Dead-ended in current spot, seeks new challenges. BM14 \$33K

LOAN OFFICER. Generalist in finest sense of the word. Has worked on real estate, small business, floorplan, ag and installment loans in past five years of banking. Analytical professional, self starter. Great references. Needs very little supervision. BM15 \$25K

EMPLOYEE BENEFITS ADMINISTRATOR. One of the few around! Very knowledgeable in EB area having specialized for the last four years. Developed expertise in pensions, employee benefits, tax preparation, accounting and investments. Ability to work with customers and provide the highest quality service. BM16 \$32K

#2 VP. Proven professional began career as ND bank examiner. Over 15 years of independent banking, knows how to set up and service a borrower. Degreed, top-notch work out skills, not afraid of a problem situation. Can't wait to dive into a good situation and can make it better. BM17 \$46K

BRANCH MANAGER. Imaginative manager with ability to solve any problem. Insurance licenses and cross-selling skills. Currently directing a four branch system consisting primarily of retail banks. Consistent performer trained in holding company and proven in independent environment. BM18 \$30K

PRESIDENT/CEO. Successful president running camel one rated bank with 1+ ROA seeks new opportunity. Portfolio presently consists of 30% R.E. and ag, 50% commercial and 20% consumer. Presently in a near metro environment but would consider outstate opportunities. Family oriented, would be great addition to any city or town. BM19 \$50K

OPERATIONS/CASHIER. Dedicated operations person who has spent last 7 years working in efficient \$30M+ bank. Over-saw controllership duties plus day to day bank functions. Management abilities and a team player who works best in a support role. Strong computer skills. BM20 \$28K

PRESIDENT. Looking for someone who can maximize profits and get the most out of your employees? Here is a no-nonsense ag bank manager who can run the show and keep everyone happy. Over 15 years of not only being active but jumping to a leadership role in all that is involved in. BM21 \$43K

EX VP. Can your bank be performing better? Top notch lender well trained in big city commercial and rural ag now available! Tremendous worker currently #2 in high performance bank enjoys second person role but desires shot at #1 down the line. Will earn it. BM22 \$37K

AG LOAN OFFICER. Hard working lender who has 5+ years in rural environment seeks new opportunity. Excellent track record, has super knowledge of FmHA and gets along well with all customers. "Can do" personality! BM01 \$27K

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SR VP. Currently senior lender in a \$60M bank. Supervises three and oversees a \$20M + portfolio that is in great shape. Besides proven management skills this dedicated community person can handle all phases of institutional operations. Ready to relocate and increase your profits. BM02 \$45K

TRUST OFFICER. Versatile trust person who has worked in all areas of bank marketing. The last three years devoted to estate planning and personal work for a holding company department handling 130 accounts netting over \$20M in assets. Looking for one person department to run in county seat environment. BM03 \$30K

PRESIDENT. Self starter who thrives on challenges. Developed an asset liability management policy while handling trust duties, keeping community active and directing lending. Goal setter who achieves what is proposed and makes an impact. Will work well with any board. BM04 \$50K

CREDIT ANALYST. Formal credit training! Heavily exposed to financial analysis of large sophisticated credit in metro environment. Top notch image and educational background. Currently working in one of the nation's finest banks but seeks opportunity to return to Midwest. BM05 \$23K

AG LOAN VP. Detail oriented manager who has run branch bank in strong ag community. Also department head for ag area. Successfully reduced outstandings and corrected problems in portfolio while maintaining image of bank to borrowers. Seeks active challenging position in quality organization. BM06 \$35K

OPS/AG. CPA; 3 year operations person who has tremendous accounting skills. Well trained in cashier duties plus able to make loans. Strong analytical background. Born and raised in community of 500, completely open to relocate but prefers smaller town. BM07 \$25K

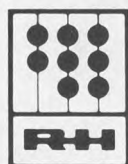
REAL ESTATE LENDER. Producer who gets it done. Specialty is commercial real estate loans but great track record in residential too. Seven + years in the business in \$75M institution, truly a deal maker. Great team player. BM08 \$38K

CONSUMER LOANS. Tired of hearing about top notch people? Here is your chance to talk to one. 5 year installment lender who has commercial lending exposure. Formal credit training and new business development skills. BM09 \$27K

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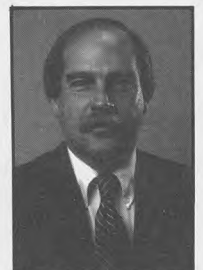
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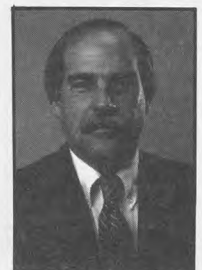
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Rockwell, and the bank name changed to Liberty Bank & Trust. Subsequently, the charter was moved to Mason City, with a branch of office remaining in Rockwell. Joe D. Petra has joined Liberty Bank & Trust in Mason City as president and CEO. He most recently served in those positions at Salem National Bank in Salem, Ill. Jim Davids has joined the bank as vice president. His most recent position was as head of credit administration for First Midwestern Financial Corporation in Hampton.

SHELL ROCK: Jim Arens has been elected president of Security State Bank. He had served the past year with the Farm Credit System. Previously, Mr. Arens was associated with the First National Bank of Waverly for almost 30 years. He was elected an officer there in 1959. He was elected cashier in 1961 and held that title along with other promotions until 1985. Mr. Arens was named president in 1983 and held that post until 1986.

Roger Beverage Takes Post at Oklahoma Bankers Assoc.

Roger Beverage, former Director of Banking for the State of Nebraska, will become the new executive vice president of the Oklahoma Bankers Association. He succeeds Robert E. Harris, who recently left that position to head up the Texas Bankers Association.

Mr. Beverage has been in private law practice in Omaha and Lincoln since leaving his director of banking post in July, 1985. He was appointed banking director for Nebraska on January 2, 1984. He also served as executive vice presi-

dent of the Nebraska Bankers Association from 1979 to 1982.

Minnesota News

The Minnesota Metro AIB has announced seminars to be held during April. Dates and topics are: 6th—Procedure Writing for Bankers; 6th—Introduction to Symphony; 12th—Installment Loan/Credit Card Collection; 13th—Intermediate Lotus 1-2-3; 14th—Word Perfect 5.0 Enhancements; 19th—Dealing with Difficult People; 20th—Using the Laser Printer; 21st—The Executive Secretary; 27th—Collateral Documentation; 27th—Know Your IBM-PC. All seminars will be held at the AIB office in Minneapolis. For more information, contact Judy Clark at (612) 338-8482.

ST. PAUL: Among recent promotions at Western Bank was the naming of two vice presidents. Cynthia Rowe Carlson was named v.p., commercial/real estate. Scott A. Johnson was named a vice president at the Oakdale facility, where he has been manager since 1986.

Wisconsin News

WAUSAU: William H. Rodd, chairman and Edwin J. Zagzebski, president of Central Wisconsin Bankshares, Inc., announced on February 29 that the affiliation with Marshall & Ilsley Corporation of Milwaukee has been completed.

South Dakota News

SIOUX FALLS: Kenneth Berger has joined Norwest Bank South Dakota as vice president, human resources. He joined Norwest in 1974. From 1975 to 1980, he was

operations officer for Norwest Bank Nebraska. The following six years in spent in a variety of positions with Norwest Corp. in Minneapolis. Since last year he had been a member of the retail banking services group for Norwest Technical Services.

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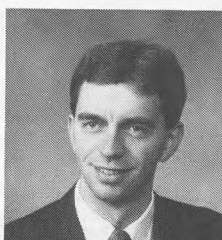
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AG LENDER needed for \$17MM central Iowa bank. Must have strong ag background, 3-5 yrs. experience. Will be #2 person in bank. Contact File No. WMX, c/o Northwestern Banker. (PA)

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AG VP/SR LENDER

Versatile performer. Has supervised up to six lenders in two different banks. Community oriented individual has all the skills to make a good president someday. Licensed in insurance and real estate plus FHA approval. Looking to future for opportunity, is currently dead-ended and has great potential. \$35K.

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AG LOAN OFFICER - B.S. Ag Economics with distinction and over 5+ years ag loans (sat on loan committee for all loans) and attended commercial lending school. Big system trained. Super references. \$25-30K.

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