

In Washington and the States—

Banking Legislation Moves Along

CONGRESSIONAL members and the banking industry were still awaiting late last week a draft of the St Germain banking bill to determine how much at variance it will be from the Proxmire/Garn Senate banking bill. The latter bill cleared the Senate Banking Committee 18-2 and is expected to be up for a floor vote in late March before the 10-day Easter recess.

Several sources have reported that the St Germain bill will place more limitations on any securities powers banks might be granted. It reportedly would allow banks to underwrite commercial paper, mortgage-backed securities and municipal revenue bonds. However, the bill apparently has no reference to mutual funds and no kick-in date for corporate underwriting, as the Senate bill offers. Rep. St Germain's bill is reportedly even more restrictive with insurance regulations for banks, and real estate powers are strictly a question mark in the House proposed bill. An ABA spokesman said it appears there will be even stricter consumer protection provisions, such as broader compliance with CRA regulations and initiating lifeline banking.

Rep. Stephen Neal (D., N.C.) earlier introduced a House bill considered to be a companion to the

Proxmire/Garn bill, so it is anticipated that this bill will be offered as an amendment in the future to broaden any bill presented by Rep. St Germain, since Mr. Neal is considered a banking advocate.

Illinois—The Illinois Bankers Association is looking at an ambitious agenda in its presentation of banking bills to the state legislature. This is an off-year for the Illinois General Assembly, which traditionally considers only emergency measures and budget items at this session. The IBA is looking for new powers for Illinois banks, particularly for insurance since that was a key one last year.

Iowa—Bank lobbyists are marking time and staying in close touch with legislators while the Assembly goes through one of two last "funnels" heading into the final days of the 1988 legislative session. The IBA is seeking a cap of \$5,000 on life insurance proceeds that can be declared exempt by a bankrupt on any policies purchased within two years of such bankruptcy declaration. The interstate banking bill continues to catch the limelight. Passage of the bill by the Senate recently surprised many industry observers, and now attention is focused in the House, where interstate banking had previously gained more favor than the Senate. The IBA also continues to press for a central notification system from the legislature.

Minnesota—An interstate banking bill that would broaden the region for such activity from the contiguous states (voted last session) to include another level of states is on the floor of the House and Senate. The Independent Bankers of Minnesota has announced that its organization will offer an amendment to broaden the bill to national

banking right now. That amendment has not yet been offered. The legislation on the floor includes concentration ratio (30% of banking deposits in the state), capital restrictions, and broader compliance with CRA rules—i.e., more loans for low-income housing. The House version would expand present interstate banking law to include Nebraska, Wyoming, Montana, Idaho and Washington. The Senate version includes those states plus Oregon, Utah, Colorado, Kansas, Missouri, Michigan and Indiana.

A bank securities powers bill was defeated in the House Financial Institutions and Insurance Committee. Another bill on the agenda would allow state chartered banks to invest in Farmer Mac.

Nebraska—A similar story is told for the Nebraska legislature, with serious debate of critical bills heading for a vote showdown as the final date for the 1987 session approaches. The branch banking bill (LB703) would eliminate distance restrictions from present law. The amendment would reduce from three years to 18 months the period required before a newly-established bank could be purchased by another bank. The NBA executive council supports elimination of the distance requirements but opposes any change in the three-year rule.

Announce Candidacy for ABA President-Elect

C.G. "Kelly" Holthus, immediate past president of the Nebraska Bankers Association and president of the First National Bank in York, Neb., and Alan R. Tubbs, president and CEO of First Central State Bank in DeWitt, Ia., have announced their candidacies for the office of president-elect of the American Bankers Association for the election to be held at the ABA meeting in Honolulu next October.

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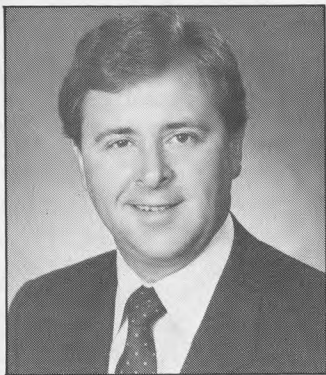
Jay Nichols

Mr. Holthus has been very active with the ABA Advisory Board and Council. He also served on the ABA Secondary Market Task Force in 1987.

Mr. Tubbs, who is also executive vice president of Maquoketa State Bank in Maquoketa, was chairman of the ABA Agricultural Bankers Division in 1984-85 and headed the Task Force that wrote the ABA's guidebook for ag community banks in planning for the future. Mr. Tubbs also was on the ABA Ag Task Force that sponsored the Secondary Market.

Iowa News

HARTLEY: Among recent promotions announced by Security State



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Bank was the naming of M. J. Kuehl as chairman of the board, Gale E. Bobolz as president and Jack Cuttell as executive vice president and cashier.

HAYESVILLE: The Hayesville Savings Bank was declared insolvent by Iowa Superintendent of Banking Edward L. Tubbs on March 10. For the first time in two years in Iowa the FDIC was unable to get a bid for the closed bank. The FDIC arranged with the nearby Farmers Savings Bank in Fremont to pay off depositors. FDIC will retain the bank's \$19 million loan portfolio, which includes \$12 in ag loans. C.J. "Lefty" Mertz, 79, and his brother Elmer "Big" Mertz, 86, ran the bank in this town of 73 people for many years. The Hayesville Savings at its peak was a \$50 million bank in 1984. It had been founded in 1912 by the Mertz's father and other organizers.

OAKLAND: Gerald R. Anderson has been elected to the board of directors at Citizens State Bank and appointed president and CEO of the bank. He previously served with the Exchange State Bank in Adair and Wagner Banking System of Schuyler, Neb.

Nebraska News

LINCOLN: Havelock Bank recently announced several promotions. Among them was the advancement of Patrick Gibbons from vice presi-

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dent to senior vice president, and of Denise Otto from assistant vice president to vice president. Mr. Gibbons serves as cashier at the bank's 70th & Adams office. Ms. Otto works at the main bank on Havelock Avenue.

LINCOLN: The top two officers of Vistar Bank have been elected to new positions. James F. Nissen has been named chairman and CEO. He is succeeded as president by Dana L. Henricksen, who has been serving as executive vice president. Both men were instrumental in the founding of Vistar Bank in the fall of 1986 through the merger of three Lincoln banks.

OMAHA: Control of Omaha State Bank through purchase of its holding company, Omaha State Corp., will pass to an investor group headed by Michael L. Dahir following approval by federal and state regulators. Mr. Dahir most recently was chief financial officer of FirstTier Financial Inc., Omaha. He would become the bank's CEO. Omaha State Bank had assets of \$55 million at the 1987 year-end, with deposits of \$49.4 million and net income of \$737,000. Eugene J. Zaloudek, 57, who started Omaha State Bank, said he expects to leave the bank but remain in the banking business.



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MM-1 LENDING/INSURANCE—9 years credit experience, 2 years as multi-line insurance agent. Extensive workout and collection responsibilities. Excellent management skills. Responsible for starting up installment loan department. **\$28,000-\$30,000.** Call Marty, 712/779-3567.

MM-2 LOAN OFFICER/VP—11 years credit experience. Responsible for making a profitable bank out of a troubled one. Excellent skills in lending and management. A reference stated, "He is very strong in organization, meeting deadlines, and taking the initiative." **\$30,000-\$32,000.** Call Marty, 712/779-3567.

MM-3 INSTALLMENT LOANS/INSURANCE—Currently insurance agency manager in north Iowa bank. Responsible for \$600,000 of premium volume. Good computer knowledge. BS in business administration and economics. **\$20,000-\$25,000.** Call Marty, 712/779-3567.

MM-4 AG LOAN OFFICER—Over seven years lending experience. In-depth work in cash flows, analysis, workouts, and supervising loan procedures. Qualified appraiser. Dairy and general ag background. A reference states, "He has sound judgement and a high energy level." **\$24,000.** Call Marty, 712/779-3567.

MM-5 FARM MANAGER—14 years farming and farm management experience. Four years as farm manager for Iowa bank. Most recently managed over 10,000 acres at 43 locations. Real estate and insurance licenses. Works in close association with trust department. **\$30,000.** Call Marty, 712/779-3567.

MM-6 SR. MANAGEMENT—Well rounded background in lending and management. Strong in turning around unprofitable situations. Good computer knowledge. Three years as EVP in northwest IA bank. Holds life insurance license. Reference quoted, "He knows every facet of lending and exceeds in all areas." **\$45,000-\$50,000.** Call Marty, 712/779-3567.

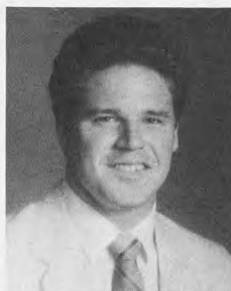
MM-7 TRUST OFFICER—Nine years in trust and investments. Holds JD. Responsible for being awarded an \$850MM trust account. Excellent in turn around situations. Ready to work right now. **\$45,000.** Call Marty, 712/779-3567.

MM-8 VP/LOAN OFFICER—Primary credit officer of \$9MM portfolio. Proven capabilities in all facets of lending. Five years as VP of \$16MM IA bank. Two and one-half years with FmHA. BS in ag business. Numerous credit courses. Experience in appraisals. "He makes good, sound credit decisions," quoted a reference. **\$31,000.** Call Marty, 712/779-3567.

MM-9 OPERATIONS/CASHIER—Eight and one-half years VP and cashier experience in a \$43MM northwest IA bank. Responsible for installation of automated teller machine. Very good computer and management skills. Available immediately. **\$28,000.** Call Marty, 712/779-3567.

MA-10 VP/LOAN OFFICER—Wants to continue 14 year banking career. Experienced in all phases of lending and has supervised operations department. Responsibilities also included call reports and monthly income and expense reports. Reference says, "has versatile bank background, very personable, knows ag and has excellent experience." Bus. admin. degree and is familiar with computers. Available immediately and will relocate. **\$28,000-\$35,000.** Call 515/394-5827.

MA-11 AG LOAN OFFICER—Ag, consumer and installment lending experience obtained past four years in bank and with FCS. "Dedicated, solid, loyal young man. Very intelligent and has broad and rounded ag background," commented reference. Outstanding young man who is available immediately. Ag bus. degree with concentration in finance. Familiar with micro computer. **\$28,000-\$30,000.** Call 515/394-5827.



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MA-12 AG LOAN OFFICER—One year ag lending experience obtained through FmHA, FCS and bank. Reference states, "very strong in detail, exact and precise in work and very thorough documentation. GOOD POTENTIAL!" SDSU grad with ag bus. major. Open to relocation. **\$18,000-\$20,000.** Call 515/394-5827.

MA-13 VP/CASHIER—Almost 20 years bank experience. Experience includes all phases of lending, operations, management and reports. Good computer background and familiar with investments. Reference comments, "very strong credit knowledge, good supervisory skills and definitely very capable of being #2 man in smaller bank." Bus. admin. and economics degree. Will relocate. **\$25,000-\$30,000.** Call 515-394-5827.

MA-14 AG LOAN OFFICER/SPECIAL CREDIT OFFICER—Two years experience includes long and short term lending and administering to special and adverse credit with FCS. According to reference, "strong ag background and very knowledgeable with strong lending practices. Disciplined, organized and punctual. HE'S TOPS!!!" Associates degree in ag bus. management. **\$30,000-\$35,000.** Call 515/394-5827.

MA-15 EVP/COO—As a CPA, candidate has ten years experience in accounting and banking. Currently administering entire accounting function including reporting, budgeting and procedures for multibank holding co. "Has excellent communications skills, hard worker, dedicated and very knowledgeable in banking," said reference. "A VERY NICE GUY," says another reference. Accounting/bus. admin. degree. **\$35,000-\$45,000.** Call 515/394-5827.

MA-16 AVP—Ten year banking career includes ag, commercial and real estate lending in a \$200MM bank. Experience also includes being branch manager of a bank,

personnel administrator, business development and lending services. "Outgoing, dedicated and loyal. Very good credit knowledge with strong computer background," says reference. ISU grad. Agriculture degree with emphasis in finance and law. Prefers NW Ill. **\$30,000.** Call 515/394-5827.

MA-17 SPECIAL CREDIT LOAN OFFICER—Over six years FCS experience with on-going long and short term credit. Experience includes one and one-half years servicing adverse and classified loans. Former supervisor says, "organized and level headed with good knowledge of production agriculture." Agri bus. degree from U. of Wis. Will relocate. **\$22,000-\$28,000.** Call 515-394-5827.

MA-18 AG LOAN OFFICER—Majority of the one and one-half years lending experience devoted to FmHa guarantee loans. Some ag and consumer lending in smaller bank. Ag bus. degree. Prefers dairy area. **\$18,000-\$20,000.** Call 515/394-5827.

MA-19 VP—Seven years ag lending career includes bank and FCS. Past five years has managed \$5MM ag and \$3MM R.E. loan portfolio in \$35MM plus bank. Very familiar with FmHA guarantee loans. Sales, business development and supervisory skills give well rounded ag background. "Good rapport with farmers and understands farming. Likes a CHALLENGE!" reported reference. Ag bus. degree. Prefers midwest. **\$30,000-\$35,000.** Call 515/394-5827.

MM-20 PRESIDENT/CEO— Currently president/ceo in \$90MM bank. Responsible for bringing bank from non-rated status to "A-plus" rating. Excellent lending and operations skills. Over 16 years banking experience. Well versed in recovering troubled banks. **\$55,000.** Call 712/779-3567.

POSITIONS AVAILABLE

M-1 SVP—IA bank seeking #2 man for \$20MM bank. Duties include ag, installment and commercial lending. Operations experience helpful. **\$25,000-\$35,000.**

M-2 LOAN OFFICER—\$60MM bank needs ag loan officer. Must be familiar with cash flows and have good documentation skills. Sales experience and micro computer knowledge very helpful. Must want to live in small town and be community involved. **\$27,000-\$31,000.**

M-3 CFO—Ill. ag community needs CFO for \$70MM bank. Duties include PC's, asset liability management, strategic planning and budgeting. Must have good people skills. Good advancement potential. **\$27,000-\$35,000.**

M-4 LOAN OFFICER/OPERATIONS—\$20MM No. Ill. bank in need of loan officer and operations officer with five years experience. Must be able to handle all areas of lending as well as being knowledgeable in operations field.

Computer background a big plus. Near metro area. **\$25,000-\$28,000.**

M-5 INSURANCE SALES—SE Neb. bank insurance agency needs full time insurance salesman. Must be licensed in all areas. Must be outgoing and like sales. Base plus commissions.

M-6 AG LOAN OFFICER—\$40MM bank located in eastern Neb. looking for loan officer who wants to grow with bank. Will be doing ag and some installment lending. Must be intelligent and outgoing and want to live in small town. **\$25,000-\$35,000.**

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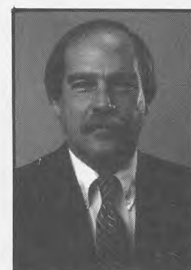
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Omaha State's chairman, Marvin G. Schmid, an Omaha attorney, is chairman presently and owns 20 percent of the stock. Mr. Zaloudek said many of the bank's 80 stockholders are now age 65 or older and wanted to sell their stock.

OMAHA: Karen A. Hosier has been elected vice president and trust officer at American National Bank. She will be assistant manager of the bank's trust and investment division. Ms. Hosier began her career as a trust examiner for District 10 of the Comptroller of the Currency. She also served in the trust departments of two other Omaha banks before joining American National.

Minnesota News

CALEDONIA: Minnesota Bankers Association President James R. Jorstad has been appointed president of Minnesota Bank, N.A., in Caledonia. He was formerly president of Citizens State Bank in Hayfield. The two banks are members of an eight bank group managed by Corporate Bank Services, Inc., St. Paul.

MINNEAPOLIS: St. Anthony National Bank has announced several promotions. John M. Brown has been advanced to president of the St. Anthony office, and Lon G. Helgemo to president of the Andover office. Mr. Brown previously served as executive vice president and will continue to be the senior credit officer of the bank. Mr.

Helgemo was vice president and head of retail banking. Robert P. M. Baker has been named chief operations officer and comptroller for the St. Anthony National Bank. Most recently he was an audit supervisor for Touche Ross & Co. in Omaha, Neb.

MINNEAPOLIS: Marquette Bank Minneapolis has announced that Barbara Graham-Roche has joined the bank as vice president in its investment services group. She was previously employed by Piper, Jaffrey & Hopwood in Minneapolis, and prior to that was an assistant vice president in the investment services group at Marquette.

South Dakota News

MITCHELL: David L. Margheim has been promoted to vice president and trust officer at Commercial Trust & Savings Bank. He will assume management of the bank's trust division upon the retirement of James W. Stewart, who has been with the bank for 26 years. Mr. Margheim has been an assistant vice president and trust officer of Toy National Bank, Sioux City, Ia., since 1979. He joined that bank in 1976.

North Dakota News

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stone Inn in Jamestown. Workshop leader is Bev Licata, vice president, Financial Education and Development. On the 12th, the day begins with registration at 8:30, and the seminar runs from 9:00 to 5:00 with a noon luncheon. The seminar runs from 8:30 to 4:00 with noon lunch on the 13th. Before March 29, the fee is \$240, with \$35 additional after that date, and covers breakfasts, lunches, and all materials. Contact the NDBA to register.

Montana News

MALTA: At First Security Bank, Gary Howell has been promoted to senior vice president. He spent six years with the Farm Credit System prior to joining the bank in 1985.

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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)

POSITIONS AVAILABLE

AG LENDER for a \$35 million bank in northeast Nebraska. \$22-30K depending on experience. Need 1-5 yrs. in a financial institution involving calling on customers. Need small town & ag background. Prefer degree. Send resume or call:

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AG LOAN VP

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PRESIDENT, \$30mm bank, A rated, top earner, non-ag\$55,000.

PRESIDENT, \$100mm in outstanding loans\$75,000.

PRESIDENT, \$20mm bank, small town, ag related\$50,000.

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FOR MORE INFORMATION
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