

Land Bank's Bonuses Criticized

United States Rep. Doug Bereuter (Nebr.) said in a recent news release that he considers a plan by the Omaha Federal Land Bank to reward loan officers with cash bonuses based on volume to be bad policy.

Mr. Bereuter said he has learned of a new policy of the Omaha Federal Land Bank that gives a monthly cash bonus of \$1,000 to the loan officer in each district who has the highest amount of new loan business. Another \$1,000 bonus is given to the loan officer with the highest volume each month. The bonus awards are not tied to the quality of the loans.

"This represents bad policy decision," Rep. Bereuter said. "These bonuses have nothing to do with the quality of the loans. This emphasis on volume over quality is one reason why the farm credit industry is in trouble.

"Bonuses breed bad loans," he said. "Loan officers should be paid adequately and left to do the job of evaluating loans. If this policy is already in place, I urge that it be changed."

Nebraska News

The Nebraska Bankers Association will conduct a "Funds Availability and Check Hold Conference" in late July as follows:

- July 26—North Platte Holiday Inn

- July 27—Kearney Holiday Inn
- July 28—Lincoln Hilton

The instructor will be G. Michael Moebs, chairman of Moebs Services. The \$95 registration fee includes continental breakfast, lunch and the Moebs Services \$95 value manual on Funds Availability and Check Hold. After July 19, registration will be \$105. Contact: Karen Miller, NBA director of education. 402 474-1555.

HENDERSON: Steven L. Michel has been advanced from vice president and cashier to president and chief operating officer at Henderson State Bank succeeding to the post held the past 13 years by his father, Victor L. Michel, who continues as chairman and CEO. Lelan R. Thieszen, executive vice president, also has been named cashier. Robert L. Dane continues as vice president and ag loan officer.

MCCOOK: Randall C. Korgan recently joined McCook National Bank as the real estate loan officer. Previously, he was a loan officer with Northwest Bank in Hastings and has had eight years' experience in the real estate industry.

MORRILL: FirstMorrill Co., which owns First National Bank of Morrill, has made application to acquire Security State Bank in Ansley.

OGALLALA: Dallas Kime has joined First National Bank as a loan officer. A 1986 graduate of the University of Nebraska-Lincoln, Mr. Kime majored in ag economics and also spent six months studying agriculture and working on farms in the Netherlands. He had been with Farm Credit Services in Ogallala since February, 1987.

OMAHA: James J. Conway, marketing manager in trust operations at FirstTier Bank Omaha, has been promoted to vice president. Mary E. Jewell has been appointed a second vice president and Michael D. Stegman an officer in the lending division.

OMAHA: Bob Horner is the new Nebraska district director for the Small Business Administration at 11145 Mill Valley Road. (402 221-3620)

OMAHA: Robert Hamilton, manager of the Omaha branch of the Federal Reserve Bank of Kansas City, will transfer to Kansas City headquarters as vice president in charge of business development. He will be succeeded in Omaha in mid-November by Harold L. Shewmaker, currently vice president in charge of personnel and financial control in Kansas City.

Iowa News

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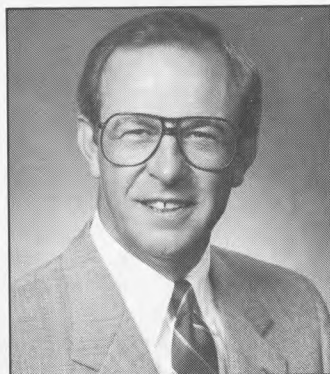
vices, Inc., has scheduled the following meetings:

- Life and Health Licensing School — July 25-27 at Howard Johnson's Motel, 4800 Merle Hay Road, Des Moines (Exit #131, I-80 and I-35). Hrs. 9-5 July 25 and 8-5 July 26-27. Life School only — \$60 bankers; \$75 non-bankers. Life and Health — \$90 bankers; \$112.50 non-bankers.

- Credit Life & Disability Licensing School — August 15-16 at Howard Johnson's (same as above. Phone 515 278-4755). Hrs. 9-5 Aug. 15 and 8-5 Aug. 16. Fee — \$50 bankers; \$65 non-bankers.

Contact at IBIS for both schools:
Heidi McCuddin. 515 286-4395.

AMES: At First National Bank,



Terry Martin
MNB Correspondent Banker

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Minnesota News

MINNEAPOLIS: Ray "Buzz" Hulett has joined Marquette Bank Minneapolis as assistant vice president and manager in the credit administration division. He had been with the mid-west district of the Comptroller of the Currency. Greg Hilding is a new business services officer.

MINNEAPOLIS: Joseph A. Pietrangelo has been named senior vice president and director of finance and administration for Norwest Technical Services. He was with Citicorp, based in London.

RICHFIELD: Jeff H. Sanderson recently joined Richfield Bank & Trust Co. as assistant vice president in the commercial loan department. Before joining the Richfield Bank, he was a senior vice president at First State Bank of Eden Prairie. Mr. Sanderson has 16 years of banking experience.

ST. PAUL: American National Bank has announced three promotions and one new appointment. Mahmoud Shirif, who joined the bank in 1974 as a senior financial analyst, has been promoted to assistant vice president in the operations division. Julie Boljanovich, who joined the bank as a motor bank teller in 1980, has been promoted to assistant vice president in the correspondent bank division, the department where she has worked since 1985. Greg Larson, with the bank since 1985, has been promoted to correspondent banking officer. Eugene R. Pittenger, formerly branch manager at Chrysler First Credit in Bloomington, has joined the American National as a commercial lending officer in the aircraft department.

WINONA: Kerry L. Anderson has been promoted from assistant vice president to vice president, it was announced by R. P. Roehl, president

Becky McMillen's title has been changed from assistant cashier to assistant trust officer to reflect her new responsibilities. Dale Bontje and Pam Grimm were promoted to assistant cashier.

CEDAR RAPIDS: Patricia Van Ahsen has been named a vice president at City National Bank. She had been employed at Merchants National Bank the past 14 years, most recently as assistant vice president, serving as manager of student loans, compliance and consumer credit approval.

DES MOINES: First Interstate of Iowa, Inc., announced June 20 the public offering of \$25 million of 9% convertible subordinated capital notes due in 1998. The notes are convertible at any time into common stock of the holding company at the option of holders, at a conversion price of \$4.80 per share. Approximately \$20 million will be used to partially repay certain long-term floating interest rate debt, and approximately \$1.5 million to enhance the capital of subsidiary banks, with the balance for general corporate purposes.

MASON CITY: Arlan V. Tengwall, 57, has announced his decision to retire as president of Norwest Bank Mason City, effective July 31, after more than 20 years with Norwest Corporation.



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BB168808

To upper 40's

LOAN OFFICER

Are you interested in a position that entails variety, challenge and long-term potential? Minnesota Lakes Region bank seeks loan officer with varied experience to work into management team. Consumer, commercial, RIE and AG Loan responsibilities.

BB168809

Salary DOQ

CASHIER

Profitable, growing bank located in scenic western Wisconsin is adding to management team. Requires a strong operations background from a mid-to-large bank with exposure to systems conversions and knowledge of Regs. Must enjoy community involvement.

BB168810

To mid 30's

TRUST OFFICER

Are you looking for an opportunity to head up a trust department in South Dakota? 3+ years TO experience along with strong marketing abilities can be your entry into this visible department of the bank. Top management is committed to the success of the trust area and will supply ample support. Attractive compensation and benefits package including relocation.

BB168811

To \$38K.

AG LENDER (Mgmt)

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BB168812

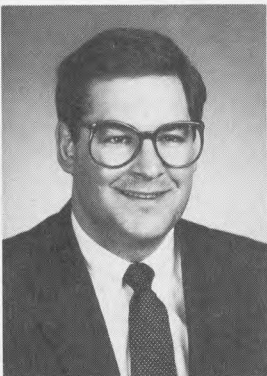
Salary to 30,000.

AG LENDING OFFICER

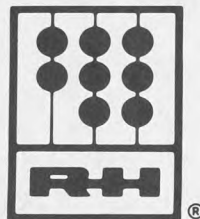
If you have 2+ years AG lending experience with Dairy emphasis, we have an excellent opportunity for you. Clean, profitable bank in S.E. Minnesota has created this new position. Located a short distance from a hub city. Exposure to guaranteed loan programs required.

BB168813

Salary to mid 20's.



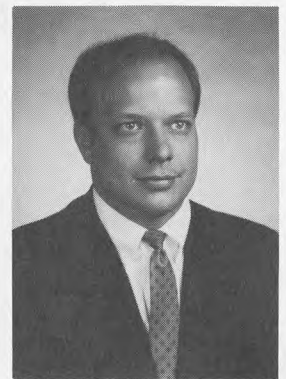
Paul Gentzkow
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BBI68801

To \$100K.

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BBI68802

To \$45K.

TRUST ADMINISTRATOR

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To \$30K.

MANAGER - TRUST DEPARTMENT

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To \$38K.

MID MARKET COMMERCIAL LENDER

Is it time to make a major move? Do you feel under-challenged? Well-respected downtown Minneapolis bank is expanding its highly successful mid-market lending area. If you are good, management opportunities will develop. Must be degreed with 5 + years commercial lending experience.

BBI68805

To \$45K.

TRUST MANAGER

Leading upper-midwest company seeks investment executive to take the reins of this profitable and growing trust company. Manage large staff, demonstrate marketing abilities and provide overall leadership to organizations. Significant personal trust company experience required.

BBI68806

Salary 65-85,000

EXECUTIVE VICE PRESIDENT

Profitable Minnesota holding company bank seeks commercial lending-oriented #2 person. Experience should include some rural bank exposure along with strong commercial lending. Head-up loan administration, market relationships and provide leadership to holding company. Acquisitions and growth will create upward opportunities.

BBI68807

To mid 40's + + + .

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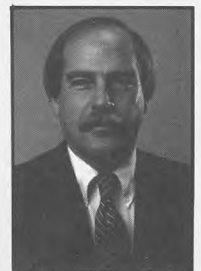
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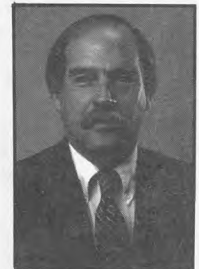
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of Merchants National Bank. Mr. Anderson will remain as manager of the installment loan department. Before joining Merchants National in May, 1985, Mr. Anderson was employed by Norwest Bank, LaCrosse.

Montana News

BILLINGS: Penny D. Shimp was elected recently as investment officer of First Interstate Bank of Billings, N.A. Mrs. Shimp was graduated from Kinman Business University in Spokane, Wash., and began her banking career with First Interstate of Washington as a trust assistant. She worked for banks in Oregon and Washington before moving to Billings.

South Dakota

SIOUX FALLS: Robert C. Oliver has been advanced from senior vice president and head of business banking to president of Norwest Bank South Dakota's Sioux Falls offices. He succeeds Sid A. Bostic, who was named president of the Omaha offices of Norwest Bank Nebraska June 1.

Colorado News

DENVER: Floyd Sasa has been elected president of United Bank of Buckingham Square. He has been with the bank since mid-1983, serving as executive vice president since February, 1986.

DENVER: First Bank System, Inc., Minneapolis, and Ameritrust Corporation of Cleveland, Ohio, announced June 21 they have signed an agreement by which FBS will acquire Ameritrust's 88 percent interest in Central Bancorporation, Inc., a Denver-based bank holding company, for \$135 million. FBS also will acquire the interests of minority investors for an additional \$17.5 million. The all-cash transaction is to be financed

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through the sale of long-term debt. CBI is Colorado's fourth largest holding company with 19 banks and nearly \$2 billion in assets. The transaction awaits regulatory approval. In addition, FBS is to pay a cash premium of \$8 million to the Colorado department of regulatory agencies. This money goes into a fund to help repay depositors of 10 failed industrial banks in Colorado. The legislature this year passed a bill authorizing up to two out-of-state BHCs to gain immediate entry into Colorado by paying such a premium, instead of waiting for the state's full interstate banking law to become effective in 1991.

Horstman has been appointed vice president and senior trust officer at Central Bank of Grand Junction, N.A.

Wyoming News

CASPER: Wyoming National Bancorporation is the new name adopted by shareholders of Affiliated Bank Corporation of Wyoming on June 7. R. W. Miracle, president and CEO, said the move corresponds with the change made last April in the names of all the banks to "Wyoming National" within their respective communities. Mr. Miracle said WNB also recently has acquired First National Bank of Lovell.

GRAND JUNCTION: Richard G.

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LOAN OFFICER—Strong in ag, FmHA, work outs, documentation with growth potential to sr. loan officer in \$19MM bank in Nebraska county seat town of 1,000. Contact File No. WNR, c/o Northwestern Banker. (PA)

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CONS. L.O.

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AG LENDER, top location, high profile bank. \$25-\$35,000.

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