

St Germain Issues Poison Pill!

WHEN House Banking Committee Chairman Fernand St Germain (D., R.I.) issued the second draft of his banking bill, The 1988 Depository Institutions Act, it was the reverse of what the banking industry had long been lobbying for and had high hopes for in its effort to compete on an equal footing with lesser-regulated and Congressionally-favored non-bank competitors.

Instead of a thoughtful piece of legislation that would give the banking industry the tools it needs to meet competition, give its customers expanded services, and build an even stronger base to add strength to the nation's economic fiber, the industry was given a blueprint for further degrading and handicapping it by imposing *new* regulations, which don't apply to non-bank competitors who gloatingly are allowed to steal banks' business without being handicapped by federal regulations.

Rep. St. Germain's apparent slogan of "damn the bankers, full speed ahead for their competitors" is a philosophy adopted by so many of his colleagues that any current effort by banking lobbyists for a sane approach to modernizing banking powers has been turned into a war zone.

Without a major overhaul, which does not seem too likely, the House

Bill proposed by Rep. St Germain will require vigorous lobbying by the banking industry to accomplish its total defeat.

The Editor

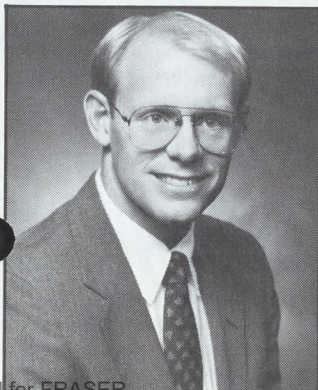
Iowa News

The agricultural loan department at First National Bank of Dubuque is sponsoring a free Drought Management Seminar on Thursday, July 21 at 7:30 p.m. in the Main Exhibit Building at the Dubuque County Fairgrounds. The seminar will provide farmers with information to help them manage crop and livestock problems resulting from the severe drought in the Midwest. Dr. John Marten, staff economist at *Farm Journal*, will speak, along with Iowa 2nd District Congressman Tom Tauke and members of the Iowa State University Extension staff. For more information, contact Leo Mallie at the bank, (319) 589-2242.

CEDAR RAPIDS: Norwest Corporation has received regulatory approval to assume ownership of P B Bancorp of Cedar Rapids on August 1. The definitive agreement between the two organizations was signed and announced last November. Lynn Horak, regional manager for Norwest banks in Iowa, said that by

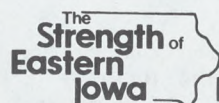
early fall Peoples Bank and Trust Company, which is P B Bancorp's wholly-owned subsidiary, will be consolidated with Norwest Bank Marion, N.A., which is located in the adjacent city of Marion. The resulting bank will have assets of approximately \$350 million and eight banking offices in the greater Cedar Rapids area. John Sagers will be the president and chief executive officer of the new bank. He is currently president of P B and Peoples Bank. Larry Hansen will continue as president of Norwest Marion until the consolidation is completed and then as president of the Marion office for the foreseeable future.

EARLVILLE: The purchase and assumption of assets and liabilities of the State Bank of Earlville by Community Savings Bank of Edgewood was announced last week by Steve A. Brady, president and CEO of the Edgewood Bank. The transaction is subject to regulatory approval. It is planned to complete the purchase effective January 1, 1989, at which time State Bank of Earlville will become a full service office of Community Savings Bank. The sellers are John C. Laxson, president, who plans to retire, and his brother, James E. Laxson, vice president and cashier, who will become vice president and manager of the branch after the purchase. State Bank of Earlville has approx-



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Mark Conway

imately \$16.6 million in assets, while Community Savings in Edgewood, 16 miles to the north, has in excess of \$29 million assets.

IOWA CITY: Ray G. Glass has joined Hawkeye State Bank as president and CEO. He was previously employed by Hills Bank & Trust Company.

MINEOLA: The telephone number for the Mineola office of the Glenwood State Bank in the 1988 *Iowa Bank Directory* should be (712) 526-2131 (not 3131).

Nebraska News

The Nebraska Bankers Association's 1988 Area Banker Meetings will be held during August. Registration opens at 2:30 p.m., with the meeting beginning at 3:00. Reports will be made by NBA President Harley Bergmeyer, President-Elect Jim Nissen, General Counsel Bill

Brandt and Executive Vice President Stan Matzke. An update on the Voluntary Employees Beneficiary Association by VEBA Agent Bill Osterberg and NBISCO Executive Manager Steve McKelvey will follow. At 5:45 there will be a reception, and at 6:30 a dinner with Steve Farson of The Laugh Company, Scottsdale, Ariz. Fee is \$25 per attendee, with \$10 additional required after August 9. Dates and locations of the meetings are: 16th—Omaha Red Lion, 17th—Norfolk Country Club, 18th—Beatrice Elks Club, 23rd—Scottsbluff Country Club, 24th—North Platte Holiday Inn, 25th—Grand Island Riverside Golf Club. Contact the NBA to register.

CALLAWAY: Margaret Grove has been promoted to vice president and loan officer at the Seven Valleys State Bank. She previously served as assistant vice president and marketing officer.

NORFOLK: Elmer E. Mohl, chairman and CEO of The DeLay First National Bank, and William C. Smith, chairman and CEO of FirstTier Financial, Inc., Omaha, announced July 8 an agreement for the Norfolk bank to be purchased by FirstTier Financial, subject to regulatory approval. They expect the transaction to be completed by year-end. The DeLay First National will retain its present name, management structure and board of directors and will operate its three offices in Norfolk as a separate subsidiary of FirstTier Financial. The DeLay First National reported assets of \$185 million as of June 30. FirstTier assets exceed \$2 billion.

Minnesota News

BEMIDJI: The First National Bank of Bemidji has announced management changes. Thomas E. Welle has been elected president of the bank. He has been with First National since 1985 as executive vice president. Prior to that, he spent seven years at First American Bank of Brainerd. E. Joseph Welle was elected to serve as the bank's chairman of the board. He has been associated with First National for 32 years, and has served as president for the past seven and a half years. He will continue to be active in credit administration. Robert E. Welle, who has served as chairman since 1978, now will be vice chairman. On the bank staff for 23 years, Mr. Welle will remain active in the investment management area.

PINE CITY: Edward W. Palmer has been elected president of Pine City State Bank. He previously served as executive vice president and cashier.

ST. ANTHONY PARK: Among recent elections at St. Anthony Park State Bank was the naming of Richard B. Beeson, Jr. to vice president and senior commercial loan officer. He previously worked as a pro-

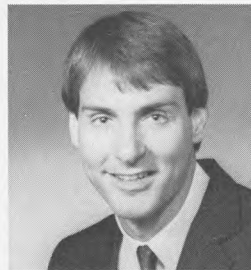
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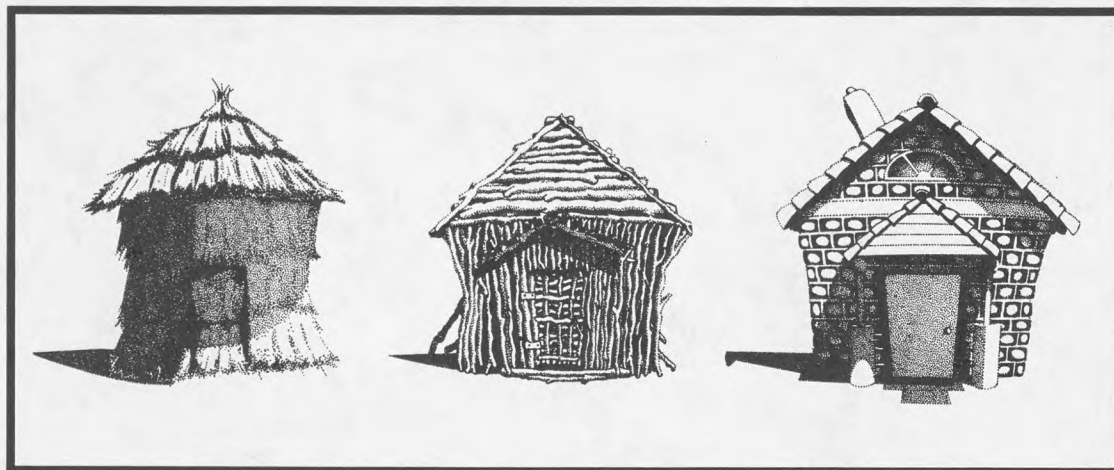
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JT-1 BRANCH MGR/LENDING: Sharp individual with excellent technical and analytical abilities looking for good opportunities in medium sized bank. Experienced in daily functions of personnel, operations, and lending. Ten years experience in the lending field. Supervisor says, "Strong in leadership. A take-charge individual. Good documentation skills. Brings good ideas into company." BS Degree in Business. Open on location. **\$30,000 plus.** Call 712-779-3567.

JT-2 AG LENDING: Community oriented individual looking for lending opportunities. Six years experience in ag lending. Strong in cash flow projections, computer work and public relations. Former supervisor describes as, "Terrific personality. Good rapport with people. Good business sense. Did an outstanding job making cold calls for new business." Also experienced in real estate sales. BS Degree. Prefers IA, MN locations. **\$28,000.** Call 712-779-3567.

JT-3 FARM MANAGEMENT: Sharp young man experienced as farm manager and real estate administrator for larger bank. Responsibilities included monitoring market conditions and making market decisions, negotiating leases, maintaining tenant relationships, and implementing farm accounting packages. Transferred to credit department and currently monitors loan review requirements and analyzes credit worthiness of ag applicants. Strong desire to get back into farm management. Prefers larger community, but open. **\$25,000.** Call 712-779-3567.

JT-4 AG LENDING: Currently Sr. Loan Officer for FCS. Four years experience. Former supervisors give high recommendations. Described as, "Strong in interpersonal skills

and communications. Good in tough workout situations. Work horse. Picks up on policies and procedures quickly. Very competent." Conservative lender. Prefers larger community. **\$35,000.** Call 712-779-3567.

JT-5 SR. OFFICER/CEO: Currently serves as VP responsible for credit administration, lending, loan review, personnel and operations in \$42M bank. Major accomplishments include the development of new credit and internal loan review policies, establishment of computerized cash flow program and restructuring loan administration procedures. Reference says, "Excellent analytical abilities. One of your choice employees." Candidate offers over 25 years experience in lending. BS in Ag Economics. **\$40,000-\$50,000.** Call 712-779-3567.

JT-6 SR. LOAN OFFICER: Five years plus experience in ag lending. Manages 4.3M ag portfolio. Strong in loan analysis, collections, bankruptcy and foreclosures. References say, "Very thorough and knowledgeable. Good communication skills. Represents bank well." Comes highly recommended. Looking for advancement possibilities. Prefers WI, MN, IA locations. **\$28,000.** Call 712-779-3567.

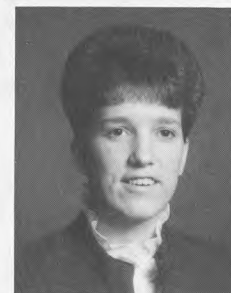
JT-7 FARM MANAGEMENT: Served four years as program coordinator assisting farmers with marketing, production and financial management problems. Financial consultant to 50 farm clients with special assistance on land and capital purchases, budget preparation, and record analysis. Restructured several farm businesses to ensure survival and profitability. Prior experience in ag lending. **\$30,000-\$35,000.** Call 712-779-3567.



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JT-8 **SR. MGMT:** Well-rounded background with over ten years in lending and management. Most recently a Sr. VP for Farm Credit Services. Responsible for management and supervision of division consisting of \$200M accrual and nonaccrual loan volume in one year. Supervised staff of 30. Former CEO says, "Highly motivated, results-oriented manager who has high work capacity." BS Degree. **\$45,000.** Call 712-779-3567.

JT-9 **LOAN OFFICER:** Strong in customer relations, this individual is looking for opportunities to put seven years lending experience to work. Started as a field rep for FCS and was promoted to a Sr. Loan Officer. Former Supervisor says, "One of best loan officers I had in regard to knowledge and customer relations." Double major in marketing and management. Open on location. **\$28,000** Call 712-779-3567.

JT-10 **SR. CREDIT OFFICER:** Currently works with lending and compliance. Approximately 70% of time spent in ag and 30% in commercial and consumer lending. Four years with FCS as a field rep and later spent time in restructuring, workouts, and foreclosures. Open on locations. **\$34,000.** Call 712-779-3567.

JT-11 **INSURANCE:** Three years as insurance agency manager in 32M bank. Personnel manager reports, "Handles responsibilities well. Very intelligent. Does a lot of soliciting and is successful with it. Ambitious." BS Degree in Business Administration and Economics. **\$27,000.** Call 712-779-3567.

JT-12 **INSURANCE MANAGER:** This aggressive individual offers five years experience in insurance sales. Currently responsible for selling and servicing all lines of insurance. Supervises sales force. Also responsible for bookkeeping of agency. Serves on the Board of Directors and the Loan Review Committee. Described as, "Aggressive. Very client-oriented. Ethical." Candidate is looking for a challenging opportunity in the insurance area. **\$25,000 plus.** Call 712-779-3567.

JT-13 **OPERATIONS/LENDING:** Sharp individual looking for an excellent opportunity in the lending field. Five years experience in lending. Also involved with operations and staff supervision. Excellent computer skills. Former supervisor describes as, "...offers potential and capabilities to do both lending and operations. Ambitious individual." BS in Ag Business. Prefers IA, MN, WI. **\$23,000-\$28,000.** Call 712-779-3567.

JT-14 **LOAN OFFICER:** Involved in credit and lending for eleven years. Veteran in Ag, Installment and Commercial Loans. Trained in money market accounts, IRA's and time CD's. Excellent in analysis and collections. Very good with FmHA loans. **\$25,000-\$30,000.** Call 712-779-3567.

JT-15 **CEO/CFO:** Summa Cum Laude in Economics and Finance. CPA with honors. Fifteen years supervisory experience. Five years as President and five years as Chairman of the holding company responsible for turning troubled bank to profitability. Knows insurance and computers. Strong leader. **\$40,000-\$50,000.** Call 712-779-3567.

JT-16 **VP/LOAN OFFICER:** Four years as VP in NE bank. Responsibilities include all types of lending, budgeting, compliance and planning. In charge of writing loan policies and bank marketing. Nine years in credit and six as bank examiner. BS in Economics. Excellent lending and management skills. **\$40,000.** Call 712-779-3567.

JT-17 **CEO/SR. MGMT.** Fourteen years plus banking experience. Holds JD. President and COO of 300MM holding company. Responsible for establishing six new trust departments. Capable in all areas of banking. As a reference says, "He is regarded as a skilled and effective banking executive." **\$75,000.** Call 712-779-3567.

JT-18 **SENIOR MGMT:** Well-rounded background in lending and management. Strong in turning around unprofitable situations. Good computer knowledge. Three years as an EVP in Northwest IA bank. Holds life insurance license. Reference responds, "He knows every facet of lending and management skills." **\$40,000.** Call 712-779-3567.

JT-19 **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 judgment and a high energy level." **\$24,000.** Call 712-779-3567.

JT-20 **VICE PRESIDENT:** Outstanding individual experienced in lending, operations and insurance offers over five years experience in 17M bank. Computer literate. Excellent loan quality. Involved with student loans, SBA and FmHA guaranteed loans. Desires to relocate to Iowa City area. **\$31,000 plus.** Call 712-779-3567.

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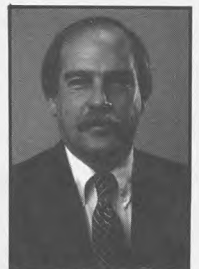
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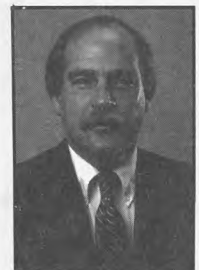
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duct manager for the city of St. Paul's planning and economic development department. He has also worked for the Minnesota Housing Finance Agency as a loan officer.

ST. LOUIS PARK: William D. Wilkening has been named president and CEO of Citizens State Bank of St. Louis Park. He was also elected to the bank's board. He previously served as president of Norwest Bank of Bloomington, and was with the Norwest organization for 36 years.

Illinois News

CHICAGO: Harris Bankcorp, Inc., parent company of Harris Trust and Savings Bank, today completed its purchase of 100 percent of the common stock of Norris Bancorp, Inc., owner of the State Bank of St. Charles and The First National Bank of Batavia. Total purchase price of the two west suburban banks was \$25,550,000, which includes assumption of a \$3,550,000 bank stock loan owed to Harris Bank by Norris. Purchase of the two banks brings to ten the number of Chicago suburban banks acquired by Harris Bankcorp since its acquisition program began in 1983. Eugene W. Butler will remain as president of State Bank of St. Charles and Louis J. Sehring will remain as president of The First National Bank of Batavia.

CHICAGO: Ray Camp has been pro-

moted to first vice president in the asset based lending division of The Exchange National Bank of Chicago. Before joining The Exchange in 1984, he was a vice president at Midlantic National Bank, and prior to that, vice president at LaSalle National Bank. Robert A. Boor has been promoted to vice president. He is manager of the securities processing department in the bank's capital markets group. He joined the bank as staff auditor in 1979. Ann Marie Klingenhagen has joined The Exchange as vice president and manager of the bank's newly created Financial Center. She was most recently vice president of retail investment services for Citizens Bank in Flint, Mich.

CHICAGO: Edgewood Bancshares Inc., Countryside, has filed an application for Federal Reserve Board approval for the formation of a new holding company to be named EdgeMark Financial Corporation. Edge-

wood will open a new bank to be located in Rosemont, to be called EdgeMark Bank—Rosemont, and acquire Merchandise National Bank of Chicago. The acquisitions are scheduled for completion by the end of October. Upon completion, Edgewood would have over \$450 million in assets.

MORTON GROVE: John S. Corneliuson has been promoted to vice chairman of Affiliated Bank/Morton Grove. He has served as president of the bank for six years, prior to which time he was president of Citizens National Bank of Chicago. Paul W. Velten has been promoted to president and chief operating officer of the bank. He will also retain his title as senior vice president with Affiliated Banc Group. Nancy L. Kosobud has joined that company as vice president in charge of loan review. She previously served as a vice president at Continental Illinois National Bank of Chicago.



Wilma Weeks
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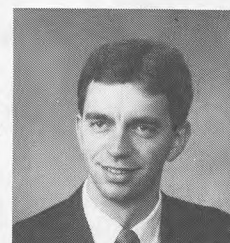
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South Dakota News

The South Dakota Bankers Association will sponsor a seminar entitled "Lender Liability in Financing: Major Causes and Effective Cures," at the Ramkota Inn in Pierre on August 26. Attorneys Vance Goldammer, Robert E. Hayes and Brent Wilbur will lead the seminar. Registration opens at 8:30 a.m., with the program running from 9:00 to 12:30. Fee is \$35 per person. Contact the SDBA to register.

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\$22mm N. IA bank needs **EVP AND SR. LOAN OFFICER**. 5-10 years ag loan experience essential. Responsibilities include administration, documentation, compliance, supervision of staff and call program in loan area. Also various bank committees. Salary commensurate to experience. Contact File No. WNS c/o Northwestern Banker. (PA)

AG LOAN OFFICER—Minimum 3 yrs. exp. College degree, FmHA & general banking a plus. Community minded. Send resume to: J.W. Sherwood, Pres., Peoples-Webster County Bank, P.O. Box 385, Red Cloud, NE 68970. (PA)

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SENIOR LENDER—Profitable bank located in S. Minn. seeks ag oriented lender to head up loan dept. Resp's will include ag (mainly), real estate and consumer areas. Dairy emphasis. 2+ yrs. ag lending exp. along with a desire to advance required. Position will manage lending area. Mid to upper 20's. Job #NW3561

CASHIER—Are you looking to join a bank where hard work and new ideas mean something? 4+ yrs. operations exp. incl. supervision could be your entree. Responsibilities for report preparation, teller, bookkeeping and proof supervision as well as other mgmt. areas. Some computer exposure required. To mid-20's. Job #NW3562



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