

NORTHWESTERN Banker Newsletter

Vol. 17 No. 29

Des Moines, Iowa

October 31, 1988

Farewell, Thanks to Readers, Others

Dear Readers:

As we announced earlier (September 26 *Weekly Newsletter* and October NORTHWESTERN BANKER), I have sold our company to Paul Blackburn, owner and publisher of *Commercial West* magazine of Minneapolis. He is combining the two publications under the name of NORTHWESTERN FINANCIAL REVIEW, effective with the first issue under that name on November 5. Details are in those earlier stories.

This issue you are reading will be the last *Weekly Newsletter* we will publish and it completes to the day my 43rd year with the NORTHWESTERN BANKER. As we put this last issue to bed, it is most appropriate to say "Thank You" to three groups of people—you, our loyal readers, for whom all of our more than 2,000 issues were created; our loyal, dedicated staff, and two special suppliers who contributed greatly to the high quality look of our publications.

When I started work here in 1945, I was impressed with how many times bankers would tell me their bank, or their personal banking families, had been reading our magazine almost since it started in 1894. Now, after 43 years, I continue to be impressed with the continuing number of bankers who tell me they are the second and third generations in their families who have been reading the magazine in their homes.

It is this kind of loyal readership that has made the NORTHWESTERN BANKER successful, so we are grateful to all of you for your continued readership. In addition, you have provided us consistently with news about your banks

which we have been happy to publish in your own state news section. This personalized news from your banks is the heartbeat of our total news coverage. We invite you to continue sending your news to our office as you have been doing, since our Des Moines editorial office will continue active here.

"No man is an island" is a book and movie title that is proved daily in the business world and ours is no exception. Throughout the years we have been blessed with outstanding talented people carrying out our editorial, advertising and staff duties. Those with us at the time of this sale and merger include Robert Cronin, my associate publisher and principal salesman for the past three and one-half years; Diane Nelson, associate editor the past three and one-half years; Elizabeth Evans, a more recent employee who is transferring to the Minneapolis office, and Debra Hibbert, my reliable bookkeeper and payroll accountant for the past eight or ten years, who continues to work for us as an outside contractor.

Bob Cronin, 28, will remain in the Des Moines office and will head up the sales force for the new owner. I am proud of the way Bob has developed his personal and marketing skills, and I am very appreciative of the generous reception all of you have given him from the very start just because he was a representative of the NORTHWESTERN BANKER. Bob and his wife, Diane, expect their first child in late November and we wish them well in their family life, as well as continued success for Bob in his new duties.

Diane Nelson, 32, will continue in this office as associate editor. Diane's skills as an editor and creative writer reflect the high marks she received throughout her education that led to her teaching degree in English. She is our resident grammarian and we are glad to have her professional talents and happy disposition continue with the company.

Beth Evans, 22, has been with us only three months, but long enough for us to know she is an inquisitive dynamo anxious to work hard and intelligently to show she can rise in the business world. Every office should have a happy Beth in its midst!

We would also like to thank publicly two suppliers who have contributed so much behind-the-scenes to the success of our business. We are especially proud of our several years relationship with Kimberley Press, which prints all of our publications—the magazine, newsletter and annual bank directories. This company was started in our back room many years ago with a small duplicating press to print our *Weekly Newsletter*. One thing led to another and it ballooned into a full-fledged printing subsidiary. We sold it to Mike Freeland about ten years ago and he built it to an even higher level of sales. Three and one-half years ago, Mark Kimberley purchased the company, eventually moving it into the beautiful new quarters where it now operates, and has doubled the size of the firm.

Mark has excellent credentials from his years of experience in the printing and graphics; but, in addition to his personal competence in the professional areas of his business, he has also displayed a keen sense of business management and leadership for his staff. He has



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Richard Pedersen

assembled an array of printing presses and skilled pressmen to operate them that are second to none in our city. All of his support staff people are equally competent and dedicated in their work. This kind of esprit de corps stems from the top and we would like to take this opportunity to salute our good friend, Mark Kimberley, for his accomplishment in building Kimberley Press to its acceptance as a first-class printing company for Iowa. Evidence of that accolade is seen in the high quality of printing his staff has given us consistently in each issue of the NORTHWESTERN BANKER. Further testimony are the Awards of Excellence presented by his peers and that now adorn the company's reception area walls.

Two of Mark's staff people deserve special mention here because they were hired by the NORTHWESTERN BANKER when our small printing effort was in its infancy. Denny Reynolds, who now prepares the multi-page negative layouts for conversion to printing press plates, became our first printing employee in July, 1970. He was our full staff for two

years and we relied greatly on him so we salute Denny now as he completes 18 years with the continuing company.

The other early employee is a young man named Greg Chelleen, who started as an apprentice in May, 1978, and soon displayed a native talent for the printing business. At Kimberley's, he was selected by Mark to be the first presman to operate the new six-color press when it was installed two years ago. The four-color work he has produced for our readers is a work of art. We're especially proud of Greg because he was recently selected by Mark for promotion to the very responsible position of production manager for the entire plant.

One other supplier deserving a special vote of thanks as we close out our business is Jim Belisle, founder, owner and president of Valley Papers, Inc. In addition to being a personal friend for many years, Jim never missed a deadline, and always had the necessary paper stock in place well ahead of press time. It's his kind of service that has made Valley Papers one of the best known suppliers in central Iowa, amidst a bevy

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All of you readers have similar relationships with customers, staff and suppliers on who you can rely just as surely as you know the sun will rise again. You will understand, then, and pardon us for taking time and space here to say "Thank You" to all of you readers, as well as to our staff and those behind-the-scenes who have supported our endeavors. My very best to each of you.

Ben Haller, Jr.
Publisher

Iowa News

DES MOINES: David E. Pike has been named vice president and manager of the West Des Moines locations for First Interstate Bank of Des Moines. He will oversee business development, retail sales and lending for each location. Before joining First Interstate, Mr. Pike spent 13 years with Hawkeye Bancorporation, and most recently was bank manager for First Financial Savings Bank, where he managed offices in West Des Moines.

Nebraska News

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OT-1 **INSURANCE SALES**—While continuing education as a non-traditional student, individual worked as an independent insurance agent. Main responsibilities were soliciting, selling and servicing multi-line insurance products part-time. Has strong desire to continue in the insurance business. Seeks opportunity in a bank agency. Prefers IA location. **\$17,000.** Call 712/779-3567.

OT-2 **INSURANCE MANAGER**—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 seeking a challenging opportunity in the insurance field. **\$20,000 plus.** Call 712/779-3567.

OT-3 **ASS'T VICE PRESIDENT**—Aggressive individual began his banking career five years ago as an ag loan assistant and currently works as office manager for a branch office of \$125M bank. Responsibilities include management of personnel and lending, working with customer call programs, computer analysis programs and marketing. Developed many bank programs using LOTUS, VISICALC and BASIC on IBM PC and Apple computers. Seeks challenging lending position offering advancement opportunities. IA location. **\$28,000-\$32,000.** Call 712/779-3567.

OT-4 **MARKETING/FINANCE**—Sharp professional offers a diversified background which can be a definite asset to the lending field. Candidate offers skills in collections and lending. References agree, "A take-charge individual. Self-starter. Excellent knowledge of credit and its administration." Seeks opportunity to utilize his many talents. BS degree. **\$25,000-30,000.** Call 712/779-3567.

OT-5 **LOAN OFFICER**—Very thorough and detailed in documentation skills. Candidate can be an asset to your bank. Worked one year as a loan officer for \$24M bank and is in third year with FCS as a special credits officer. Has been responsible for servicing high-risk loans handling collections and restructuring loans through government programs. References agree, "Very thorough, very detailed. Strong documentation and analytical abilities. **\$30,000.** Call 712/779-3567.

OT-6 **LENDING/MGMT.**—"Analytical abilities are good. A cash flow lender. Greatest strength is that of a loan officer," says former co-worker. Sharp individual brings strong farming background along with six years of lending. Develops own computer programs to set up cash flows. Open on location. BS degree. **\$30,000-\$35,000.** Call 712/779-3567.

OT-7 **LENDING/MGMT.**—Currently works as a loan officer specializing in business development and ag lending. Aggressive individual seeks advancement. Offers five years experience in lending. Former employer says, "Good verbal and written communication skills. Good analytical abilities. Motivated individual that sets goals for himself." BS degree from ISU. Open on location. **\$35,000.** Call 712/779-3567.

OT-8 **SR. CREDIT OFFICER/CEO**—Currently works as Sr. Loan Officer for 30M bank. Seeks advancement opportunities. Former bank president says, "Good problem-solver. Very good technical skills. Customers are very comfortable." Community oriented individual offers over ten years experience in lending. Open on location. BS degree. **\$42,000.** Call 712/779-3567.



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OT-9 INSURANCE SALES/MGMT.—Had own agency for eight years and sold all lines of insurance in rural area. Desires opportunity to become involved with a bank agency. Strong ag background. Described as "Easy going. Even-tempered. Pleasant individual." Very family-oriented. AA degree plus location. **\$30,000.** Call 712/779-3567.

OT-10 AG LENDING—Currently involved in family farming operations. Desires to return to the banking industry. Served as AVP for a \$90M bank from 1981 until 1986. References say, "Very professional. His communication skills are a definite plus. Is excellent when it comes to credit analysis." BS degree from ISU. Prefers IA. **\$30,000.** Call 712/779-3567.

OT-11 BRANCH MGR/SR. LOAN OFFICER—After graduating in 1977, went to work for FCS as an AVP of Special Credits. In 1987 became employed with a \$30M bank as an ag loan officer. Currently responsible for a \$3M ag portfolio plus some commercial and consumer loans. Former employer says, "Good close working relationship with employees. Excellent in documentation. People have noticed his abilities because he has gone up the ladder." **\$35,000-\$40,000.** Call 712/779-3567.

OT-12 LOAN OFFICER—Served one year as loan officer in country bank. Previous experience working as plant manager/salesman for FS. Excellent references! Best described as a mature, seasoned employee with lots of potential. AA degree. IA, MN location preferred. **\$22,000 plus.** Call 712/779-3567.

OT-13 AG LENDING—After seven years with FCS, individual has strong desire to get into the banking environment. Former supervisor says, "He's a common sense individual who gives attention to detail. Good self motivator. Expects a lot from himself." BS degree from University of Illinois in Agricultural Economics. Prefers IL or WI. **\$33,000-\$38,000.** Call 712-779-3567.

OT-14 VICE PRESIDENT—Primary credit officer in a \$16M bank. Works with agricultural, commercial and consumer loans. Experienced in formulating loan policy, renegotiating and developing loan work out strategy. Also serves as compliance officer. Reference says, "The best credit mind of those I work with. Thorough and complete. Very good lender." Eight years in lending with prior experience in sales management. ISU graduate in Ag Business. Prefers NE, IA, MO. **\$32,000-\$36,000.** Call 712/779-3567.

OT-15 DATA PROCESSING MGMT.—Twenty years experience in commercial bank/thrift industry, with ten years in data processing and management information reporting systems. Very detail-oriented and dedicated to completion of projects. Excellent oral and written communication skills. Good references. Open on location. **\$28,000-\$32,000.** Call 712/779-3567.

OT-16 VP/SR. LOAN OFFICER—Excellent in PR and new loan development, this sharp individual offers five years of lending experience. Also has experience working as a sales rep and taught vocational agriculture. Former CEO says, "Good judge of credit. Handles a lot of problem lines and loan work outs. Has ability to talk out problems with the clients." ISU graduate. Prefers IA. **\$35,000.** Call 712/779-3567.

OT-17 CEO—Served six years as President and CEO for a \$300M banking organization. Prior experience includes serving as VP for major banking company. Was involved in lending, investments, and legal work. Reference says, "Has impressed me as being very goal-oriented with both the ability and tenacity to satisfactorily achieve any objective established by or for him." Earned Juris Doctorate. Open on location. **\$75,000.** Call 712-779-3567.

OT-18 VICE PRESIDENT—Goal-oriented individual seeking advancement in the lending field. Currently handles a \$9M commercial loan portfolio. Experienced in all aspects of commercial, agricultural, residential, consumer and SBA guaranteed loans. Improved loan quality from 14% A & B loans to 68% A & B loans. Also generated \$3M in new loan volume. BS degree in Busines Administration with emphasis in Finance. Open on location. **\$43,000 plus.** Call 712/779-3567.

OT-19 ASS'T VICE PRESIDENT—Currently EVP for small country bank. Responsible for \$4M portfolio, all regulatory reporting, budgeting, marketing, etc. Over nine years experience in lending. Reference says, "Analytical abilities are above average. Visualizes where a loan is going. Good rapport with customers. Excellent communicator." Prefers MN or IA location. **\$30,000.** Call 712/779-3567.

OT-20 LENDING/INSURANCE SALES— With two years experience as assistant manager of a finance corporation and one year of insurance sales, individual seeks opportunity to combine skills. Former supervisor says, "Excellent worker. When hired he cut delinquency accounts in half within a month's time. Super job." BS degree. Must have metro area. **\$25,000.** Call 712/779-3567.

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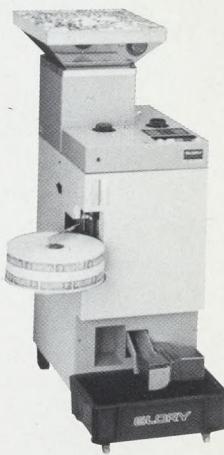
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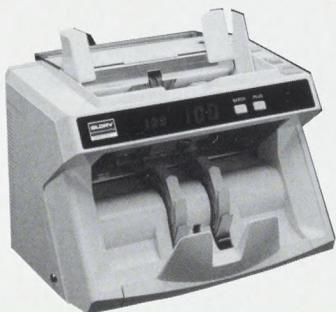


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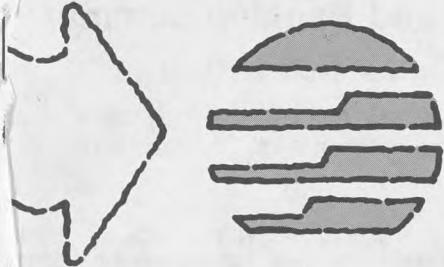
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rnery has been sold to a group of rney investors headed by Wayne McKinney and Don Kearney. Mr. Kinney, chairman of the bank, it is owned and operated by a bank holding company called Circle Management Co. The rney investors purchased blocks stock from FirsTier Omaha and Moore Group of Colorado to ob- the majority stock in the bank. name will remain the same and staff changes are anticipated.

ORTH PLATTE: L.H. "Rick" kman has been appointed ex- tive vice president and a director the First National Bank and Company of North Platte. He recently served as president of west Bank in Brookings, S.D., which position he held since 1985. Prior to that he served at west banks in Aberdeen and ank.

Minnesota News

PAUL: Anne Callan Trunzo has elected vice president—invest- s at Midway National Bank. has served as an investment of- since joining the bank in 1986, has been department manager e 1987.

South Dakota News

UX FALLS: Lynn Thormodsgard has been named senior vice ident and cashier and Dennis man named senior vice presi- of Norwest Capital Manage- t and Trust Department for west Bank South Dakota. Mr. rmodsgard joined Norwest it Services in 1976 and joined west Bank South Dakota in 1981. He was promoted to vice presi- finance in 1984. Mr. Hoffman ed Norwest in 1987 and was pro- ed to vice president this year. In addition, Leonard Dankey has been nited to vice president, business

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banking in Sioux Falls. He joined Norwest in 1978 and held several positions before being promoted to assistant vice president, business banking in 1987.

North Dakota News

The North Dakota Bankers Association will sponsor Session II of its 1988 Professional Teller Development Series at four locations during November. Topic is "The Business of Banking." Schedule begins with registration/continental breakfast at 8:30 a.m., with the seminar running from 9:00 to 4:30. Fee includes materials and lunch and is \$50 before November 4 and \$75 after. Dates and locations are: 9th—Doublewood/Ramada Inn, Bismarck; 10th—International Inn, Minot; 16th—Holiday Inn, Fargo; 17th—Holiday Inn, Grand Forks. Contact the NDBA to register.

Wisconsin News

MILWAUKEE: The board of directors of First Wisconsin Corporation is proposing to change the company's name to Firststar Corporation, according to John H. Hendee, chairman. The company plans to add Firststar to the names of its banks in Minnesota, Illinois, and an acquisition pending in Arizona. All Wisconsin banks and a Florida trust subsidiary will continue to use the name First Wisconsin. A special shareholders meeting will be held December 20 to vote on the name change.

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COMMERCIAL LOAN OFFICER

Holding co. bank seeks degreed lender who has prior comm'l exp. and formal credit training. Excellent technical person who can sell. \$45K.

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CONSUMER LENDER

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CANDIDATES AVAILABLE

AG LOAN OFFICER - B.S. degree + MBA advanced lending school. 5 years experience - currently with a \$40M Neb. bank. \$35-40K

EX. V.P./CEO - 6 years CEO of two branches - totaling \$40M. 8 years bank examiner. B.S. degree + banking degree, Southwestern Graduate School of Banking. \$40-45K

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PRESIDENT, \$55mm+, country bank, needs mature administrator \$65-75,000.

PRESIDENT, \$350mm, proven administrator, long range planning skills \$100,000.

PRESIDENT, \$250mm, likes southwest conference football, has administered large staffs \$90,000.

AG LENDER, \$5-10mm portfolio, operating & real estate credits \$26-28,000.

COMMERCIAL/CONSUMER LENDER, college town, \$10mm mixed portfolio, well regarded bank \$25-30,000.

PRESIDENT, \$50mm, strong lending background, relates to farm customers \$55,000.

PRESIDENT, \$60mm, turnaround or contract type candidate \$60,000.

DON W. SCHOOLER
2508 East Meadow
Springfield, Missouri 65804
(417) 882-2265

Mike Keim & Associates

(402) 496-0600

Experienced assistance with:

- Bank purchase or sale
- Holding company formation
- Work-out loan plans
- Regulatory assistance
- Other bank-related challenges

POSITIONS AVAILABLE

PERSONAL TRUST - positions in urban and large munity banks. Trust exp. and degree required. \$3

COMMERCIAL LENDING - upper level position medium to large suburban banks. \$3

LOAN REVIEW - degree and experience with large mercial bank credits desired. \$2

SECOND OFFICER - \$40MM suburban bank. Empha commercial lending duties but prefer some backgro operations also.

Additional positions available in midwestern bar All inquiries confidential.

TOM HAGAN & ASSOCIATES

P.O. Box 12346/2024 Swift
North Kansas City, MO 64116
816/474-6874

"Serving the Banking Industry Since 1970"

Vol. 17 No. 29 Northwestern Banker Newsletter (USPS 873-300) is published weekly by the Northwestern Banker Company, 1535 Lind Street, Suite 201, Des Moines, Iowa 50309, (515) 244-8163. Subscriptions \$1.00 per copy, \$24.00 per year. Second class postage paid Des Moines, Iowa. Address all mail subscriptions, changes of address (Form 3579), manuscripts to Northwestern Banker, 1535 Lind St. #201, Des Moines, Iowa 50309.