

GRADUATE INTERNSHIP EXPERIENCE

OKLAHOMA BANKERS ASSOCIATION

By

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GRADUATE INTERNSHIP EXPERIENCE
OKLAHOMA BANKERS ASSOCIATION

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CHAPTER I

AMERICAN BANKERS ASSOCIATION

History of the Association

The history of the American Bankers Association dates back over one hundred years. On September 18, 1873, Jay Cooke and Company, one of the most prominent banking houses in the United States, suspended payment and two days later, an economic crash overtook the nation. This panic followed by financial crisis had a devastating effect on the country's economic structure. While few banks actually failed, security prices fell dramatically, clearinghouse loan certificates were issued throughout the country, many banks suspended or restricted currency payments, a premium on currency appeared, and loans were almost impossible to secure. If they were made, the interest rate was extremely high. The New York Stock Exchange, for the first time since its beginning, had to close its doors for ten days (Schneider, 1956).

The events of 1873 made a significant impact on the entire banking community. In order to prevent another catastrophe like the crisis of 1873, bankers began to ponder ways to return stability and confidence to the banking industry. Legend has it that two St. Louis bankers--James Howenstein, cashier of the Valley National Bank, and Edward Breck, cashier of the Exchange Bank--were discussing problems left after the Panic of 1873 one day when they passed by a meeting hall where a rally

for Women's Suffrage was being held. Howenstein then turned to Breck and said:

"If women can get together and talk over their troubles, why can't bankers get together to accomplish what we desire at the present time--the overcoming of panic and the stabilization of our country's money?" ("ABA: Looking Back," 1980):

Howenstein did not let this idea drop. Shortly after his discussion with Breck, he organized a meeting of bankers from all over the country at Saratoga Springs, New York. Invitations calling for a national convention of bank cashiers and bankers were sent to approximately 3,330 national, state, and private banks. In May, Howenstein invited seventeen bankers to meet and plan the convention activities. The group was called the Committee of Arrangements. With final details cared for, the committee anxiously awaited the event, expecting a large number of attendees. Approximately 350 bankers representing 32 states and territories attended the Saratoga Springs convention on July 20-22, 1875. A larger number of participants had been expected, but if the promoters were disappointed, they did not document it.

Purpose of the Association

While the 1875 convention had set the stage, it was not until the convention of 1876, held in Philadelphia, that a permanent organization was created. The constitution adopted at this meeting provided the organization with the name, The American Bankers Association, and also set forth objectives for the organization.

According to Schneider (1956), the declaration adopted in 1876 challenged the new association:

"to promote the general welfare and usefulness of banks and banking institutions, and to secure uniformity of action, together with the practical benefits to be derived from personal acquaintances, and from the discussion of subjects of importance to the banking and commercial interests of the country; and especially in order to secure the proper consideration of questions regarding the financial and commercial usages, customs and laws which affect the banking interests of the entire country."

The constitution provided that the membership be open to all national, state, and savings banks and trust companies, with each institution having one delegate and one vote. The membership of the Association now comprises national, state, and savings banks, trust companies, private bankers, banking firms, branches of any such institution, chapters of American Institute of Banking, and the secretaries of the state bankers' associations (Schneider, 1956). The affairs of the association were to be carried out by the president, an executive council of nine members to be elected at the Annual Convention, and one vice-president to supervise the Association's business in each represented state and territory. The Executive Council was directed to appoint a secretary and a treasurer. The first officers of the Association were as follows:

President: C.B. Hall, Boston
Chairman of Executive Council: George S. Coe, New York
Secretary: James Buell, New York
Treasurer: George F. Baker, New York

Supreme authority was vested in the General Council (Schneider, 1956).

The Administrative Committee was appointed to serve the Association between convention sessions and Executive Council meetings. It consisted of four members of the Executive Council, the president, vice-president, the last three living ex-presidents, the treasurer, and 24 presidents of the divisions and sections. Its

principal functions were to define the scope of the Association's working units and review their achievements and policies (Schneider, 1956).

At the time of the ABA formation, there were only about twelve other organized trade associations. Previous attempts to form an association in the banking industry had met with little success. However, following the Panic of 1873, it seemed that the ABA was going to be a key factor in restoring confidence and stability to the American banking industry.

With the Centennial of 1876, the ABA was growing to be a symbol of spirit, unity, and fraternal relationship among the nation's bankers. The ABA was started by bankers for bankers. Of utmost importance in the first few years of existence was dealing with the overall problems affecting banks and bankers. The ABA also had to deal with convincing member banks of their importance to the Association and convincing them to continue to lend their support because membership benefits were not immediately evident.

Products and Services Provided to Member Banks

One of the first efforts thrust by the ABA was to influence legislation. Two of the most important issues of the time were that of resumption of specie (check) payments and the removal of war taxes.

In the Legal/Legislative area of the ABA, there are three broad divisions which were established in the first years of the association: legislative, advisory, and executive. The Legislative

division includes all activities on behalf of the Committee on Federal and State legislation; the Advisory division covers advice on matters of law to individual members of the Association and on matters of both law and policy to the various Association divisions, commissions, committees, and departments; the Executive division embraces document drafting of proposed laws, resolutions, amendments, and contracts. In the area of legal General Counsel, the ABA provides this service to member banks to answer questions and give advice on legal matters. In rendering opinions to member banks on legal matters, the Legal Department avoids any appearance of substituting its services for counsel given locally or in a private sphere by members of the bar (Schneider, 1956).

At the 1884 convention, it was decided that the ABA needed to focus in other areas. Permission was granted to begin planning for education of young bankers. From this, a plan for ABA associate members was designed but never implemented because there were no suitable educational facilities available to offer the courses suggested.

In 1899, a report by the Committee on Education detailing the British way of educating bank personnel prompted the ABA to design a plan similar to that of the London Institute of Banking. In 1900, the American Institute of Banking (then named the Institute of Bank Clerks), was born. The AIB, 87 years later, has established itself as the largest business-sponsored adult education program in the world. The mission of AIB across the years has been constant: (1) to build

and develop human resources at the grass-roots level; (2) to fill the industry's need for qualified, capable, and promotable employees; (3) to provide incentive and opportunity for education; and (4) to help banks serve the public more professionally (Healey, 1975). The administration of AIB is handled at the ABA, but the institution is governed by its own Executive Council. Membership in AIB now tops 350,000 a year with 600 local AIB chapters (American Bankers Association Catalog, 1987).

AIB courses are divided into five major fields of study: foundations of banking; banking functions; management and supervision; language and communications; and general electives. All AIB courses are taught by professionals who are fully qualified in the specified area of study. Course selection and study methods can be approached in any of the following ways: local study chapters; study groups; correspondence study; study teams; or accelerated in-bank study. After completion of specific requirements, AIB students may gain one or more of four certificates: Basic, Standard, Advanced, and General. AIB requires that all courses be distributed within specific content areas (Healey, 1975).

According to AIB students, the two most important factors contributing to the institute's expanded role in the banking industry have been the fraternal dimension, reflecting dedication and enthusiasm on the part of the student, and the goal of professional excellence which motivates all who become involved. For bankers, AIB is a tool for academic and personal improvement, and professional

advancement. For the banking industry, AIB helps develop banking's most important asset: the people who carry on its daily business.

By 1900, it was clear that the ABA had become what it had first set out to be--an organization for banks and bankers. During the Association's first years, the membership was relatively small, but by 1900, the Association had about 4,000 members and had become a recognized institution in the banking world (Schneider, 1956).

From 1900-1925, the ABA's main thrust was one of growth and specialization. The Association continued to influence legislation, expand activities, and have education as a high priority. The educational component of the American Bankers Association grew during the period from 1900-1925. The ABA established educational facilities to prepare individuals to be successful in the American banking system. After the founding of American Institute of Banking, the next great movement within the ABA was the education of the general public. The Association then offered the entire banking fraternity participation in a public education program to help create sound attitudes toward problems in business and finance.

At the 1931 ABA Annual Convention, Dr. Harold Stonier, then director of AIB, proposed the formation of a Graduate School of Banking which would enable bank executives to gain graduate credit in banking. Stonier Graduate School of Banking is a three-year program which bankers attend for two weeks each of the three years. Students are also given work to complete between sessions, and in some instances, they are required to write a thesis on a topic related to

banking. The first session of Stonier Graduate School of Banking was held at Rutgers in June, 1935, and attended by 220 men (Schneider, 1956). Today, class size is smaller and there is a wider variety of classes offered than Banking I, II, III offered when Stonier first began.

After 50 years of growth, Stonier has relocated from Rutgers and moved to the University of Delaware where more advanced computer facilities exist (Heaney, 1985). Stonier is still considered, however, to be the best place to receive an overall knowledge of the banking business.

Another development in the area of education has been the coordination of banker education nationwide. In 1982, the ABA Board of Directors and the Education Policy Council approved a major initiative to coordinate banker education across the nation. The program was developed and named the Professional Development Program, (PDP), (ABA Catalog, 1986-87). The goals of this program are to make banker education accessible, cost-effective, and of consistent quality throughout the country. Through the Professional Development Program, a systematic delivery network of banker education is maintained on the local, state, regional, and national levels (ABA Catalog, 1986-87).

The first issue of the Association's official periodical appeared in July, 1908. The magazine was called the Journal of the American Bankers Association and it was used to report the affairs of the Association to its members. A section was also used by the General Counsel for publication of legal opinions rendered to individual

banks. AIB also published its activities in the Journal. Later, the magazine was renamed Banking (Schneider, 1956).

The Bank Marketing Association, (BMA), is the official marketing arm of the ABA. The BMA serves the education, information, and training needs of those professionals involved in the marketing function. The BMA was an independent association until November, 1983, when they merged with the ABA ("ABA/BMA: Affiliates," 1983). The change occurred because the ABA felt that they needed to make some changes in their marketing division. The merger with BMA was more cost-effective, quicker to implement than creating a separate ABA marketing division, and it was beneficial to both associations. The merger was also economically beneficial to banks because they no longer have to pay dues to two separate associations.

The affiliation of BMA with the ABA has received a very positive reaction from all affected. The BMA is really a member of the ABA family but it is still a separate legal entity. There has been a cooperative attitude expressed from staff members of both associations and the new structure has encouraged more active attendance and participation from banking institutions.

Summary

The headquarters of the American Bankers Association were originally in New York. Later, an office was also opened in Washington, D.C. In 1970, it was deemed more feasible to move all offices to Washington, D.C., so on April 20-21, the ABA headquarters

officially moved to new offices in the nation's capital ("News of the ABA," 1970).

The American Bankers Association today has come a long way from their humble beginnings in 1875. The ABA celebrates 112 years of growth this year. The ABA, by minimizing differences of opinion that could have stunted its development, has emerged in a national role with a national policy.

In general, the expansion and growth of the Association parallels the development of American banking. The reason for the success of the ABA can be contributed to many factors. The ABA is dedicated to meeting the needs of all members, from the largest banks to the smallest. The ABA is not a trade association, a professional group, an educational foundation, or a service organization, but it possesses characteristics of all of these. The diversity of the ABA enables it to help members and have an impact on the activities in the banking industry today.

In retrospect, there have been four fundamental objectives upon which the Association has concentrated its efforts which have helped gain respect for the Association both nationally and internationally:

- Educational Programs
 - Influence in Legislation
 - Public Education Programs
 - Spirit of Fraternalism among Association Membership
- (Schneider, 1956)

Today, in 1987, the American Bankers Association has a membership of 74 percent of the 14,000 commercial banks in the United States (American Bankers Association, 1987). In addition, there are 52 state

associations affiliated with the American Bankers Association who all work reciprocally with each other and with the ABA to assist the bankers in the United States. The American Bankers Association has definitely influenced the development of banking in the United States and impacted the banking industry in a very positive way. Bankers are the catalyst that make the ABA work. Still today, the ABA is an association operated by bankers for bankers. Bankers are the important element in the Association; they are the strength of the organization.

CHAPTER II

OKLAHOMA BANKERS ASSOCIATION

History of the Association

The Oklahoma Bankers Association was organized in June, 1897. The first meeting was held in Guthrie with twelve bank leaders in attendance. U.C. Guss of the Guthrie National Bank was chosen President. Other officers elected were:

Vice-President: W.S. Search, Shawnee, O.T.
Second Vice-President: J.C. Smith, Kingfisher, O.T.
Secretary: Otto A. Shuttee, El Reno, O.T.
Treasurer: D.W. Hogan, Yukon, O.T.
Executive Committee: B.S. Barner, Ponca City, O.T.
L.D. Treeman, Perry, O.T.
J.W. McNeal, Guthrie, O.T.
John Grattan, Medford, O.T.
R.T. Drennan, Hennessey, O.T.

There were 25 charter members. Annual membership dues were \$5/year (Organizational Minutes, 1897).

Purpose of the Association

The initial purposes of the Association were varied. It was a voluntary association enabling members to meet and discuss common problems and concerns as well as common aspirations. The declaration as stated in the constitution and bylaws proclaimed the purpose of the organization to be:

"to promote the general welfare and usefulness of banks and banking institutions, and to secure the practical

benefits to be derived from personal acquaintances and the discussion of subjects of importance to the banking interests of Oklahoma."
(Convention Proceedings, 1897)

At the second convention held in December, 1897, at El Reno, W.S. Search of Shawnee was chosen President. In addition, the following officers were also elected:

Vice-President: J.W. McNeal, Guthrie, O.T.
 Second Vice-President: J.C. Smith, Kingfisher, O.T.
 Secretary: Otto A Shuttee, El Reno, O.T.
 Treasurer: John J. Gerlach, Woodward, O.T.
 Executive Committee: D.W. Marquart, Norman, O.T.
 L.P. King, Waukomis, O.T.
 S.W. Keiser, Stillwater, O.T.
 J.H. Wheeler, Oklahoma City, O.T.
 T.T. Godfrey, Medford, O.T.

Membership in the Oklahoma Bankers Association was open to any national or state bank or banking firm upon payment of annual dues. Annual dues for each bank were set at \$5 to be paid on or before the first day of October each year. At the second Annual Convention, there were 29 member banks represented (Convention Proceedings, 1897). Within five years, membership in the Association grew to 175 member banks (Smallwood, 1979).

The Association also performed work that was in the interest of all members and served as a middleman between certain companies marketing products such as safes, safety devices, and bank supplies to get lower prices. In the name of a group, the Association was able to accomplish many goals that individual bankers could not achieve for themselves. The organization formed a local cooperative of member institutions.

In 1901, the Indian Territory bankers met at Purcell, Oklahoma Territory for the purpose of organizing an Indian Territory Bankers

Association. This association was formed in addition to the Oklahoma Bankers Association. Under the Indian Territory Bankers Association constitution:

"any national or state bank, trust company, savings bank, firm or bank clearinghouse in the territory may become an association member upon payment of annual dues of \$5 paid on or before the first day of November."

There were thirteen banks represented. The purpose of this organization was written as follows:

"to promote the general welfare and usefulness of banks and banking institutions, and to secure the practical benefits to be derived from personal acquaintance and the discussion of subjects of importance to the banking interests of the Indian Territory." (Convention Proceedings, 1901)

The purposes and goals of the Oklahoma Bankers Association and the Indian Territory Bankers Association were very similar in nature. At a meeting in El Reno in 1904, the two associations were consolidated under the name of the Oklahoma-Indian Territory Bankers Association. The Association prospered under this name until statehood. At the meeting in Sulphur in May, 1908, the name was changed back to the Oklahoma Bankers Association (OBA Minutes, 1908).

According to current OBA Bylaws:

"any state or national bank organized under the laws of the state of Oklahoma or the United States and granted a charter by the Comptroller of the Currency or approval of an application for authority to organize by the State Banking Commissioner, with its principal place of business within the State of Oklahoma, is eligible for membership in the Oklahoma Bankers Association. Membership is effected by approval of a majority vote of the Board of Directors of the OBA and the payment of dues by such bank (1986)."

The Oklahoma Bankers Association undertook many activities from its inception until the present time. In 1910, the OBA Executive Committee adopted the name Oklahoma Banker for its official publication (Smallwood, 1979). Some of the significant activities of the Oklahoma Bankers Association included an effort to stop bank robberies by offering a robbery reward program; voicing stands on legal and legislative matters affecting member banks; the organization of county associations; and the organization of AIB in Oklahoma in November, 1918. Other OBA projects of interest included activities such as war bond sales; insurance plans; programs for farmers on wheat improvement and soil erosion; and sponsorship of 4-H and school-related programs and scholarship funds. More recent Association activities include development of the Oklahoma Bankers Foundation and Bank Alert designed to deter crime against banks or bankers by offering rewards for the apprehension and indictment of those committing crimes; development of video education programs for bank employees; sponsorship of charitable activities including Special Olympics; development of the Bank Analyzer Report designed to provide banks with key ratios to pinpoint which areas of a bank are outperforming competitors and which areas are not; the OBA Student Intern Program; and the creation of a Placement Service for bankers. However, due to the economic conditions in the state, the Placement Program is no longer being offered as an OBA service.

In the 90 years of OBA existence, there have been only four men to serve in the role of Executive Vice-President. Robert E. Harris, current Executive Vice-President, joined the Association in September,

1980. Before him, Joe Gilliland served for 17 years; the second Executive Vice-President served for 15 years; and the first full-time Executive Vice-President served the Association beginning in 1917 (Joe Gilliland, personal communication, April 1, 1987).

Records dating as far back as can be located report that the Oklahoma Bankers Association has had two different locations. For many years, the Association was located in downtown Oklahoma City in the Colcord Building. In May, 1972, the new home of the Oklahoma Bankers Association at 643 Northeast 41st Street was christened. An addition to the building was made and dedicated in 1983 (Joe Gilliland, personal communication, April 1, 1987). Northeast 41st and Lincoln Boulevard is the present location of the OBA today. The building houses staff offices for both Legal and Education Divisions; a board room and conference room for meetings; a spacious workroom for the numerous promotional mailings and daily activities related to Association work, and a library for Legal and Education reference material.

OBA/Member Bank Relationship

The Oklahoma Bankers Association today is a non-profit trade organization for the banking industry in Oklahoma. Like the American Bankers Association, it is an organization run by bankers for bankers. The Association serves over 98 percent of the banks in Oklahoma and is supported by annual dues from member banks and associate members. Member banks are those banks in the state of Oklahoma who choose to pay OBA membership dues figured on a dues schedule based on bank assets. In

return for dues, all member banks are entitled to OBA membership benefits, products, and services and one vote on decisions made at the Annual Convention. Associate members are vendors and providers of products and services to Oklahoma commercial banks. They pay a membership fee of \$500/year and are entitled to receive OBA membership benefits, products, and services including access to educational meetings and events, all OBA mailings, and a subscription to the Oklahoma Banker. Associate members do not have a vote at the Annual Convention.

For Association purposes, the state is divided into six geographical regions: Group I, southwest quadrant of the state; Group II, northwest quadrant of the state; Group III, northeast quadrant of the state; Group IV, southeast quadrant of the state; Group V, Oklahoma County; and Group VI, Tulsa County. Each group is represented by at least two members on the Board of Directors (This is OBA, 1983).

The Oklahoma Bankers Association is governed by its membership (each member bank having one vote on any issue brought before the Annual Convention) and directed by a Board of Directors and the Association's elected officers. The OBA Executive Committee is composed of the Association's President, President-Elect, and immediate Past-President. The OBA's Executive Vice-President serves on the Executive Committee as a non-voting member (This is OBA, 1983).

ABA/OBA Relationship

The American Bankers Association and the Oklahoma Bankers Association have a complementary relationship. Banks pay dues to become

members of the ABA and/or the OBA. Banks have the option to become members of either the ABA or the OBA or of both organizations. Figure 1, (page 19), represents the relationship of association membership.

In terms of communication, the ABA and OBA work together to meet the needs of all member banks. In addition, the OBA and ABA work in collaboration with each other and with the 51 other state associations to serve the 518 member banks. There is two-way communication between the banks, the ABA, the OBA, and the other state associations to effectively meet the needs of all member banks. Figure 2, (page 20), represents the communication network of all involved with the ABA and OBA.

In the Legal/Legislative area, the American Bankers Association deals with legal and legislative issues on the national level (U.S. Congress). The Oklahoma Bankers Association deals with issues on the state level (Oklahoma Legislature).

In Education, the ABA and OBA work together to develop schools for bankers. The curriculum for some of the schools is written by the ABA according to guidelines set in the ABA Professional Development Program, (PDP). For example, the OBA presents the Intermediate School of Banking each year for state and area bankers. The promotion, applications, confirmations, faculty, arrangements, and final details are all taken care of by the OBA Director of Banking Schools. She is responsible for making sure all goes well at the school. The curriculum and tests used are written by the ABA.

MEMBERSHIP MODEL

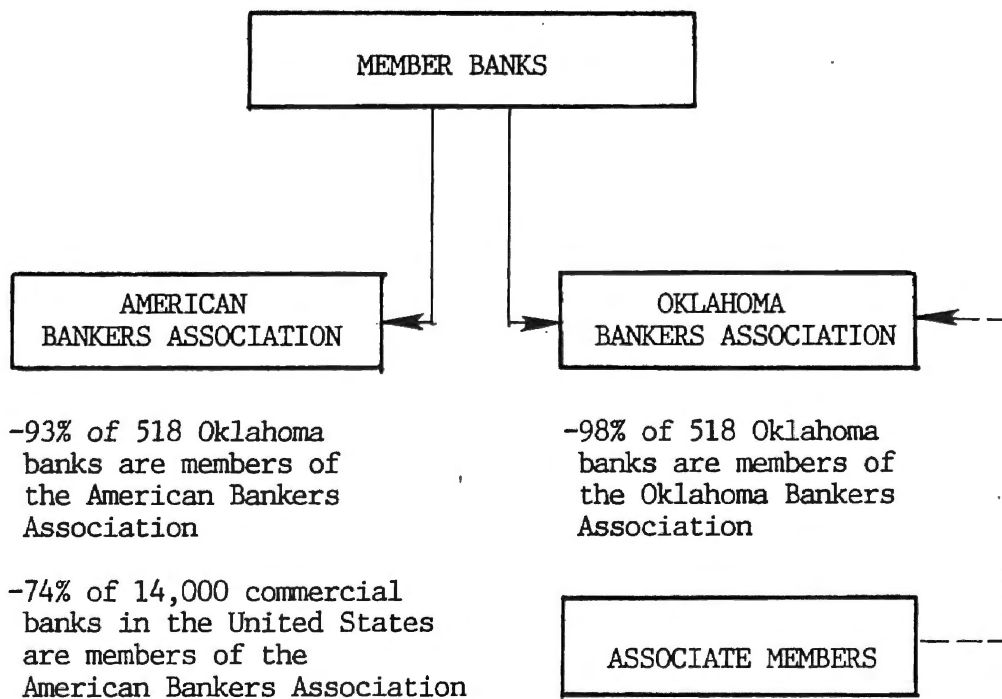


Figure 1.

COMMUNICATION MODEL

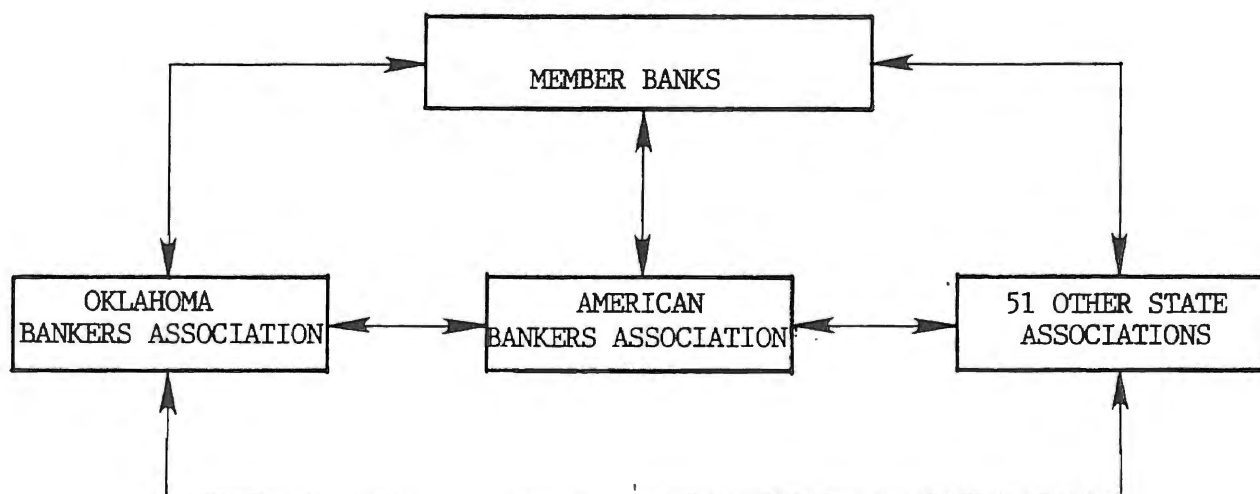


Figure 2.

Staff Organization of the Association

The Oklahoma Bankers Association staff (Organizational Chart, Figure 3, page 25), is comprised of the following people with the following job descriptions:

The Executive Vice-President serves as Secretary and Treasurer of the Oklahoma Bankers Association, conducts day-to-day business at the OBA offices, and employs and supervises the other OBA staff. The Executive Vice-President is a nonvoting member of every Board and every division, committee, and task force of the OBA (OBA Bylaws, 1986).

The Executive Assistant to the Executive Vice-President is responsible for attending to all duties related to the office of the Executive Vice-President. She also handles all associate memberships.

The Vice-President of Education is the staff person responsible for four OBA committees. He is also responsible for all planning and implementation of various OBA educational events. He works on budget preparation for OBA events, products, and services; works with the advertising function of the OBA; and is responsible for a major part of the public relations to member banks and other OBA contacts. In the absence of the Executive Vice-President, the Vice-President serves as chief staff officer of the Association.

The Director of Banking Schools is the staff person responsible for all OBA schools Board of Regents. She plans, organizes, implements, and evaluates each of the OBA Banking Schools.

The Education Secretary assists the Vice-President and Director of Banking Schools in all functions, seminars, and schools. She is also

recording secretary for all of the Vice-President's and Director of Banking Schools' standing committees.

The Registrar/Computer Operator receives and processes registrations for all OBA events and maintains registration records. She is also responsible for namebadges and registration lists and materials for events. In addition, she is the main computer operator for the OBA and is responsible for all reports, mailing labels, and other staff computer requests.

The Director of Conferences and Meetings is responsible for all hotel/motel negotiations, food and beverage planning, room layouts, on-site coordination with facilities personnel, and special arrangements. She is also the staff person responsible for two OBA standing committees.

The Secretary for Conferences and Meetings assists the Director of Conferences and Meetings in all functions, seminars, and meetings. She is also recording secretary for two OBA standing committees.

The Director of Information Services is the coordinator of the overall marketing of OBA products and services. He coordinates the Association's public and media relations efforts and writes and edits articles for the Oklahoma Banker. He is the staff person responsible for three OBA standing committees; the OBA Student Intern Program; the Robbery Reward Program; Bank Analyzer Report; and the Oklahoma Bankers Foundation.

The Associate Editor is responsible for all advertising placed in the Oklahoma Banker. She also assists the Editor in writing and editing

articles for the magazine. She designs and edits material for all OBA publications and brochures and writes the Warning Bulletin, a publication mailed to banks reporting fraudulent schemes, lost or stolen checks, and dormant accounts.

The Information Services Secretary assists the Director of Information Services and the Associate Editor. She is also the recording secretary for three OBA standing committees and is part-time mail clerk.

The Vice-President for Government Relations is the liaison with the Oklahoma State Legislature and other appropriate offices of the state government. His main function is that of lobbyist and his main responsibility is to communicate the OBA's position to members of the Legislature as directed by the State Government Relations Committee, the OBA Board of Directors, Executive Committee, and Executive Vice-President. He conducts research necessary to support the OBA positions and develops and maintains a statewide Banker Contact system and implements the network when necessary. In addition, he is the staff person responsible for two OBA standing committees.

The Staff Attorney responds to all calls from member banks and associate members on banking law questions and serves as counsel to the Association on in-house legal matters. She assists the General Counsel in drafting bulletins and other projects and speaks at OBA schools and seminars when requested to do so.

The Legal Secretary prepares legal correspondence for the Staff Attorney and maintains legal and legislative files and the legal library.

The Outside General Counsel is used by the Association on a retainer basis and she assists the Staff Attorney on legal matters when necessary. She is also responsible for writing the Legal and Legislative Bulletins sent periodically to member banks.

The Controller supervises the receptionist, mail clerks, and buildings and grounds personnel. She interviews and hires new employees and maintains personnel files. She is also responsible for OBA financial records and the supervision of payroll, purchasing, and tax reports. In addition, she maintains the bank membership rolls and updates the OBA Official Oklahoma Bank Directory.

The Receptionist is responsible for meeting visitors to the OBA and answering all incoming telephone calls. She is also responsible for affixing all labels for bulk mailings and she assists the Registrar with registrations.

The part-time Accounting Clerk/Mail Clerk is assistant to the Controller. She is also responsible for copying of all brochures and publications and incoming and outgoing mail.

The Building and Grounds person is responsible for keeping the OBA building and outside grounds in an attractive and presentable manner. In addition, he assists the staff with duties and runs errands (OBA Policy Manual, 1987).

Services Provided to Member Banks

The Oklahoma Bankers Association provides numerous services to member banks. In the Legal/Legislative area of the OBA, there is a

OKLAHOMA BANKERS ASSOCIATION
ORGANIZATIONAL CHART
(3/20/87)

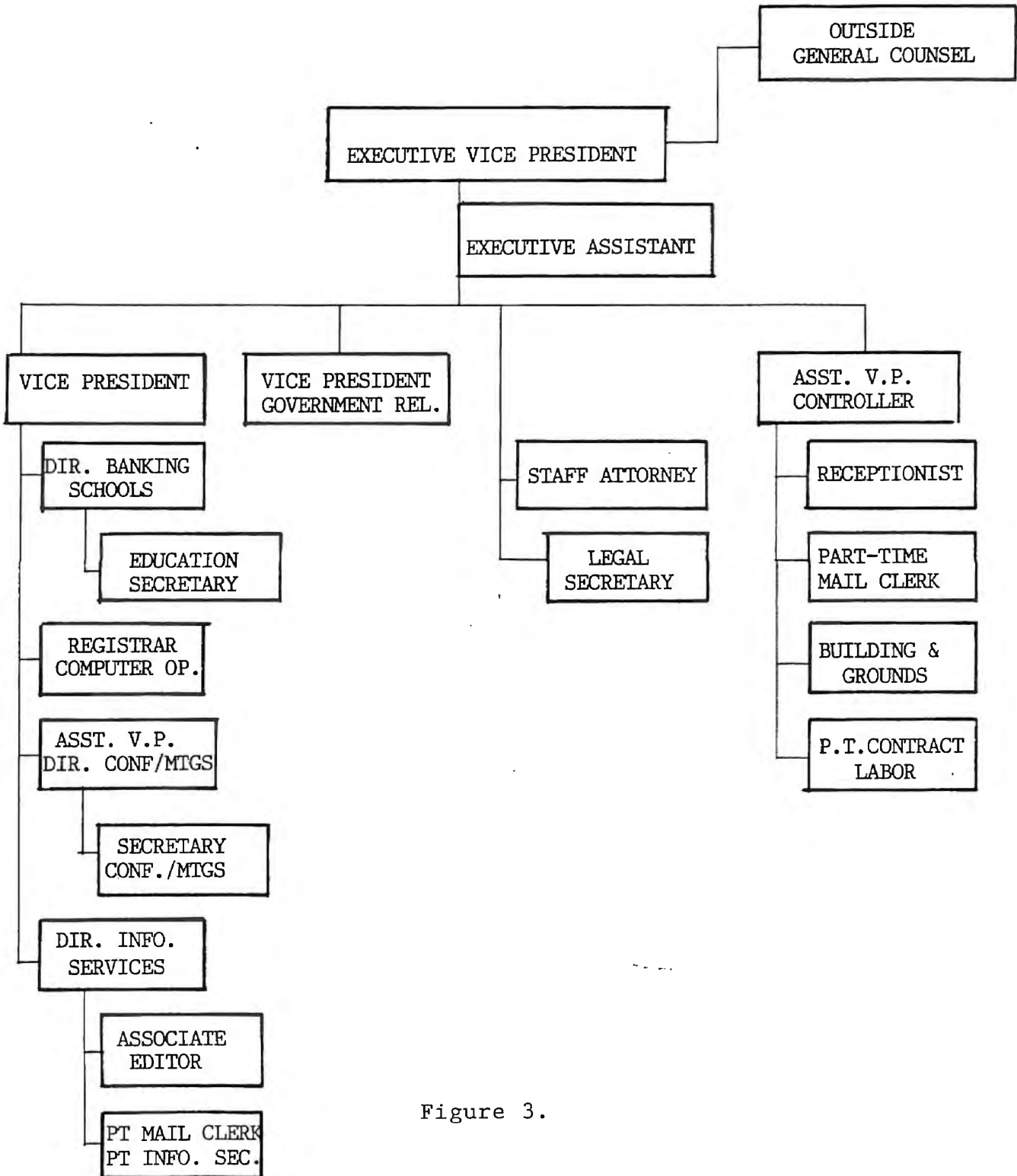


Figure 3.

full-time Staff Attorney who deals with legal questions by member banks. In addition, the legal staff is instrumental in drafting legislation related to the banking industry. In addition, the Vice-President of Government Relations is a full-time lobbyist. He spends many hours at the State Capitol making the interests of the Oklahoma bankers known to legislators. While the OBA Government Relations Vice-President keeps legislators informed on bankers' opinions on matters, he cannot elicit change single-handedly. When he needs banker support, he activates the Banker Contact System designed to allow the Association to reach a state legislator on a local level by asking bankers from his or her district to contact the legislator when the lawmaker's vote is needed for or against a specific piece of legislation.

The flow of the Banker Contact System works as follows: The OBA's lobbyist contacts county chairmen from each of Oklahoma's 77 counties; the county chairmen then call bankers in their area explaining the issue to them and asking them to make direct contact with their state senator or representative. When fully utilized, the system can be extremely effective in communicating banking industry opinions to legislators on important pieces of legislation (This is OBA, 1983).

Another vital part of the OBA Government Relations is the Oklahoma Bankers Federal Political Action Committee (OK-FEDERAL-BANKPAC). It is a bi-partisan, non-profit, association of individual bankers. Membership is voluntary. The BANKPAC was established to enhance the effectiveness of banking advocates' lobbying efforts in the United

States Congress. The OK-FEDERAL-BANKPAC provides campaign support to candidates for Congress. It is affiliated with the American Bankers Association's BankPac and a portion of the funds may be utilized for the direct support of Oklahoma candidates for the House of Representatives and the Senate (OBA, 1987).

There is much activity in the area of Education. This realm is responsible for planning, organizing, implementing, and evaluating schools and seminars. Currently, the OBA offers seven banking schools:

- Basic Banking School
- Intermediate Banking School (Sessions I and II)
- Installment Lending School
- Commercial Lending School
- Compliance School
- Trust School
- Operations Management School

Each of these schools is a one week session held at Oklahoma State University in Stillwater, Oklahoma. In addition, 80-90 seminars, workshops, and conferences related to the needs of bankers are offered on a yearly basis.

The communications and public relations area of the OBA is devoted to keeping bankers, the media, and the general public informed on banking related issues. The major publication of the Association is the Oklahoma Banker monthly magazine. The magazine features articles on current issues facing the banking industry; features on educational events; legal information; news from the OBA Board of Directors; and monthly columns informing readers of new bank charters and bank personnel changes.

Another publication is the yearly OBA Official Directory of Oklahoma Banks. This directory lists new bank officers, directors, committee members, and other bank-related resource information. This is an invaluable source of information for all Oklahoma bankers, associate members, Association staff, and others who work closely with the banking industry.

Numerous other publications including regular Warning Bulletins, Chief Executive Officer Bulletins, and Legal and Legislative Bulletins are written and published by the Association. In addition, the OBA issues news releases and conducts a statewide advertising campaign to bring the banking industry to the attention of the general public (This is OBA, 1983). The OBA also maintains an information file for each Oklahoma bank as well as files for articles reporting government activity in the banking industry. These newspaper clippings are used to prepare a weekly update of current significant banking articles. They are also used for in-house reference material. Significant news articles related to the banking industry since January, 1987, included Governor Bellmon's dismissal of Banking Commissioner Robert Y. Empie and his plan to form a consortium of several Oklahoma banks to buy some of the assets from failed banks now held by the FDIC. Another part of this bill would provide public and private funds to help faltering Oklahoma banks qualify for open bank assistance from the FDIC. This bill died with a vote of 11-8. If the bill had passed, the amendment would have let Oklahoma voters decide whether the state should buy preferred stock in faltering banks in order to help them qualify for open assistance

from the FDIC ("'Bank Rescue' Bill Suffers Fatal Blow," 1987).

The OBA hosts an Annual Convention each year to give Oklahoma member bankers an opportunity to meet and discuss current issues affecting the banking industry. The convention also gives bankers the opportunity to hear speakers and panels on pertinent banking topics, and to meet other bankers.

For many years, the convention has been held alternately between Oklahoma City and Tulsa. However, the 1986 convention was held at Shangri-La Resort on Grand Lake. There are always many activities planned for bankers, their spouses, associate members, and invited guests. Convention highlights include nationally known entertainment and speakers. For example, Lee Greenwood, Frank Abagnale—author, and Chicago Bears Coach Mike Ditka were all on the program at the 1986 convention. In addition, business sessions, leisure activities, golf and tennis tournaments, workshops, seminars, and awards luncheons and banquets are always planned. The convention is also an excellent place for bank-related companies to present their products and services. There are many exhibit booths and displays assembled to show the latest developments in bank products and services.

Conferences are held for bankers as interest is shown. They are usually held from two to five days and address specific topics as indicated by the title of the conference. Some OBA-sponsored conferences include the Senior Management Conference for bankers in senior management, the Young Executives Conference held for people new to the banking industry, Human Resource Conference, Fall Trust

Conference, Teller/Staff Conference, and other conferences related to the needs of bankers.

Another service provided by the OBA to member banks is that of regulatory relations. The OBA maintains a close and open relationship with bank regulators. The OBA serves as the voice for Oklahoma bankers to the regulators. In addition, the OBA has a part in influencing banking regulations through involvement with the FDIC, Comptroller of the Currency, Oklahoma State Banking Department, and the Federal Reserve. Another aspect of the regulatory relations function of the OBA is to serve as a channel for information coming from regulators to bankers. The OBA is also very instrumental in helping bankers interpret regulations by providing training and information as necessary.

The Oklahoma Bankers Foundation was created to oversee voluntary contributions from OBA member banks to carry out the OBA's Robbery Reward Program. The program is structured to reward citizens who provide law enforcement officials with information leading to the filing of formal charges against one or more suspects involved with committing a crime against an Oklahoma bank. Recommendations for reward payments come to the OBA Executive Committee from the FBI and the Executive Council then either approves or disapproves the recommendation. Rewards range from small amounts up to \$2,000. The Robbery Reward Program has proven a very effective way to help deter crimes against Oklahoma banks (This is OBA, 1983).

The OBA endorses an insurance program available to member banks. The plan includes a complete employee benefit package and directors' and

officers' liability coverage. The plan offers group life, accidental death, hospitalization, major medical, dental, and dismemberment. It also provides for a long term disability salary continuation program. Through collective participation in the program, banks are able to get very attractive rates for their insurance needs (This is OBA, 1983).

In addition to the insurance program offered to member banks, the OBA also offers a captive insurance program to write bank insurance policies for their members. The program, named BancInsure, was conceptualized in late 1983 and opened for business on January 1, 1986. BancInsure and its parent company, Bankers Multistate Insurance Services, Inc. are 100 percent owned by the Oklahoma Bankers Association and the state bankers associations of Minnesota, North Dakota, South Dakota, and Wisconsin.

The BancInsure program for member banks offers the following coverages: (1) Financial Institutions Bond (Bankers' Blanket Bond); (2) Directors' and Officers' Liability; (3) Special Multi-peril Policy; (4) Workers Compensation Coverage; and (5) Commercial Auto Coverage.

The interest shown in BancInsure has grown tremendously since its inception in 1986. When the program was first started, it was managed and marketed in Oklahoma by C.L. Frates and Company. The other four states employed their own marketing representatives. Frates personnel were responsible for underwriting BancInsure activities in all five states ("BancInsure Makes Timely Entry," 1986). The increased interest in BancInsure recently prompted the OBA Board of Directors to employ their own BancInsure representative on a full-time basis. He will join

the OBA staff in May, 1987. In addition, an Administrative Assistant will be employed to assist the BancInsure representative with his responsibilities. The successful formation of BancInsure has captured the attention of many bankers associations nationwide. Without a doubt, the concept of a banker-owned, banker-controlled insurer is catching on.

MABSCO Agricultural Services, Inc., (MASI), is an agricultural credit corporation developed by bankers for bankers and their farm customers. MASI, incorporated in May, 1982, is a wholly-owned subsidiary of MABSCO Bankers Services, Inc. MABSCO Bankers Services, Inc., a research organization, is a joint effort of the twelve state bankers associations of Arkansas, Colorado, Illinois, Indiana, Kansas, Michigan, Minnesota, Missouri, North Dakota, Oklahoma, South Dakota, and Wisconsin. MASI's challenge is to create a program that will keep community banks competitive by finding them a dependable source of reasonably-priced funds for loans to individuals and companies engaged in production agriculture or agribusiness industries (MASI, 1986-1987).

Products Provided to Member Banks

In addition to the many educational programs provided by the OBA, there are many products available to member banks. Two major products provided by the OBA are the Bank Analyzer Report (designed to compare a bank's key financial ratios with six other banks of their choice), and the OBA Salary Survey (a comprehensive listing of officer and staff compensation trends in Oklahoma banks). Other publications available include the commercial loan manual; Oklahoma Uniform Commercial Credit

Code manual; FDIC brochures; and An Oklahoma Adventure, a book on the history of banking in Oklahoma. Additional products sold by the OBA include legal bank holiday signs; a tax reform act videotape and manuals; an IRA tax reform video training package; and a safe deposit audit/compliance manual (OBA Catalog, 1986-87).

Summary

The Oklahoma Bankers Association has made a lot of progress since those early beginnings in 1897. Still today, the OBA is an association run by bankers for bankers. The large percentage of OBA member banks tells its own story. The Oklahoma Bankers Association will continue to prosper because still today the main objective of the Association is to effectively meet the needs of Oklahoma's banks and bankers.

CHAPTER III

THE INTERNSHIP EXPERIENCE

My internship at the Oklahoma Bankers Association has been an educational experience and it has been very enjoyable, also. When my internship first began, I really had no idea what work with an association involved. I have heard about the Oklahoma Bankers Association from the time I began working in a bank, but it was an organization with which I had no real identity.

Objectives

I have had the opportunity to engage in a variety of activities related to the Association and to the courses I have taken in my Master's Degree program. General objectives were developed to guide the internship experience. In addition, specific learning objectives were developed for the experience. These objectives are listed in Appendix A. In addition, a partial list of internship activities as listed in Appendix C were discussed with Mr. Max Cook, Vice-President of Education, and Ms. Janis Hutson, Director of Banking Schools, before the internship began.

Significant Responsibilities

In addition to assisting OBA staff with daily activities such as mailings, copying, correspondence, phone calls, and computer work, I

have undertaken several major projects. The OBA library has much useful information but it needed to be organized and cataloged so the information could be found. I spent one week writing down every single publication in the library. Upon completion of that task, I made a list of categories related to the library contents. The books were then cataloged according to subject matter. There are thirty-two different categories. The information was transferred to the computer and categorized according to topic. I then took the library catalog and organized the library shelves, labeled them, and developed a check-out system for employees and visitors to use. This has been a major improvement in the library organization and the staff is pleased that it can now be better utilized to meet their needs.

I have worked on several research projects for the OBA. One of the projects was designed to assess the needs of Agriculture Lenders. The OBA Editor developed the survey and mailed it to 403 Ag Lenders. After the surveys were returned, I was responsible for tabulating the results. I put this information on the computer to enable me to make changes easily. Twelve percent of the bankers responded. The OBA staff person responsible for this research was pleased with the percentage of the lenders who responded to the survey.

In tabulating the surveys, it was evident from the responses that the bankers did not fully understand some of the questions. Therefore, we did not acquire some of the information we needed and interpretation was difficult and less accurate. From working with this project, I have learned that it is imperative to be very explicit about survey

directions. The researcher cannot assume that the subjects will understand anything. It is also important to pilot the survey on a small group of people (even in-house staff) to see if the instructions are clear. Clarification of the instrument before the initial bulk mailing, in this case, would have reduced misinformation and disappointment.

Another project I worked on was a survey of twelve surrounding state associations to determine the number and kinds of banking schools they offered to their members. I designed the survey and put it on the computer; wrote a cover letter to accompany it explaining what information we needed and why; mailed the survey; and tabulated the results when the surveys were returned. Ninety-two percent of the associations responded. I was able to ascertain the information I needed from the surveys. It will be used to determine marketing strategies to other states for each of the banking schools offered by the OBA.

I worked on another quasi-research project related to the OBA Banking Schools. I was to find the statistical information sheets ("stat sheets") for each of the seven OBA Banking Schools from 1982-1986 and put the information in chart form to determine trends in student enrollments. Upon completion of these charts, I was responsible for analyzing the data and putting the information in report form to be used by OBA staff. This data will be used to see the yearly changes and trends for each school. All of the data gathered in this project will be used to more effectively meet the needs of students who attend OBA

Banking Schools. (Research projects are exhibited in Appendix E). In addition to working on the major research projects discussed, I also tabulated evaluations from schools and seminars. All of these results are put on the computer and used to improve future events.

One of the most interesting projects I worked on was history research. For this, I looked in back issues of Oklahoma Banker magazines to find interesting pieces of history or trivia that would appeal to readers. This information was taken from issues 75, 50, 25, and 10 years ago (1912, 1937, 1962, and 1977). Examples included such things as bank charters and changes; past OBA or member bank activities; changes in bank personnel and management as reported by member banks; and significant events of the specified time periods.

Of particular interest to me was a small article reporting the death of my grandfather (a banker in Lamont) in the April, 1962, issue of the Oklahoma Banker. He had passed away in February of that year. Other highlights included events such as conventions, numerous bank robberies (especially 75 years ago), and new bank charters. There is a very obvious difference in the magazine from 1912 to 1977. Not only is the content much more practical and useful today, but the physical appearance and printing methods have improved greatly.

I have completed history columns through March, 1988 (one year). My first column appeared in the March, 1987, issue of the Oklahoma Banker. I was excited! This project has been most interesting, educational, and fun to complete. (The first history column is exhibited in Appendix F).

I have had the opportunity to attend numerous OBA seminars, meetings, and teleconferences to help with registration and attend to on-site details. These events have been an excellent way to learn how planning is implemented and see how OBA events are executed. Also, it is a good way to meet bankers in the state.

In addition to attending seminars and meetings, I have attended two OBA-sponsored Banking Schools. The Intermediate School of Banking and Commercial Lending School were held in Stillwater on the campus of Oklahoma State University. Each school was held in a one week session (Sunday afternoon to Friday afternoon) with classes being held from 8:00 a.m. to 8:00 p.m. Monday through Thursday. Attending the schools gave me an opportunity to see them in action. I was able to help with the planning and preparation of the schools and then see how staff efforts came together to implement the schools. After completion of the schools, I was able to see how they were evaluated by students, faculty, and staff. The evaluations are used by OBA staff and school Board of Regents to improve the schools for the following year.

The Intermediate School of Banking and Commercial Lending School for 1987 were both unique in that they both applied for accreditation with the American Bankers Association. Upon completion of the accreditation process, the schools, when approved, will be accredited for a certain amount of college credit as determined by the ABA.

The preliminary process for accreditation includes an extensive self-evaluation of the school. All aspects of the school are reviewed and evaluated by school staff. This includes items such as program

management and administration, faculty, students, facilities, school Board of Regents, finances, and curriculum. Upon completion of the self-evaluation, the report is submitted to the ABA for review. The final step in the accreditation process is a visit to the school by a site team. The site team is composed of ABA members and selected bankers from across the United States who come to observe the school for 1 1/2 days. They attend classes, meet with school Board of Regents, OBA staff, faculty, and students, and review past and current school files to determine the credibility of the school. The site team then prepares a report and makes recommendations for improvement. The final report is then prepared in 60-90 days. After site team recommendations are addressed, the school is recommended to receive a certain number of credit hours, depending on the self-evaluation report and site team evaluation of the school. The self-evaluation process is very detailed and the site team visit is very intense. Both of the school accreditation processes have been very positive with few recommendations or suggestions.

The Oklahoma Bankers Association Annual Convention is the highlight of the Association's events each year. This year, the convention will be held May 6-8, 1987, in Oklahoma City. I am currently helping OBA staff in the planning and implementation of this event and I will also attend and work at the convention. The theme for this year is, "Banking on a Brighter Tomorrow." Highlights and keynote speakers include golf and tennis tournaments; a 50's Party; Marie Osmond; Governor Henry Bellmon; Charles H. Pistor, ABA President-elect; a panel of bank

regulators; and Roger Staubach. I am looking forward to attending the convention to see how it is implemented and to meet and visit with bankers from all areas of the state.

Although I did not have the opportunity to work directly with the legal staff for an extended period of time, I did learn the functions and operation of that division by working indirectly on legal projects and reading OBA material. I was responsible for copying and collating several Legal and Legislative Bulletins and the Legislative Agenda that was sent to all member banks. In addition, I researched information to learn the many responsibilities of the legal staff and talked to the Vice-President of Government Relations about his daily activities at the Capitol and his interaction with legislators and member banks.

Observations and Comments

My internship experience at the Oklahoma Bankers Association has been an excellent professional learning experience. I have been able to actually become involved with all facets of association work and I have been exposed to all of the association activities by working with the staff to plan, organize, implement, and evaluate seminars, workshops, conferences, and schools.

One of my favorite weekly activities was helping with the mailings. I have never seen a process like this! It is really quite fascinating to see how much mail is to be sent out and then to see how quickly it gets done when everyone helps "stuff" envelopes.

I was impressed with the ability of the Association to do virtually everything with the exception of some of the major printing (magazine, directory, and some brochures) in-house. All of the brochure designing, copying, and folding is done with equipment at the OBA. In addition, some of the seminar handout material is reproduced and prepared in-house. All of the namebadges, mailing labels, registration lists, evaluations, and other things needed for events are prepared on the computer. The Association's ability to do a majority of the promotional information in-house is definitely a major factor in controlling costs.

In working with some of the promotional preparation, I got to do a lot of copying. With the responsibility of watching the copy machine comes the responsibility of fixing it when it misfeeds. After I got tired of asking for help, I learned to fix it myself; now I am an expert! Even though the machine doesn't work perfectly, modern technology is great and it enables the staff to reproduce a massive amount of material in a relatively short period of time. I have never seen such a paper-oriented organization as the OBA!

The purchase of a scantron machine now enables participants to evaluate OBA events on special forms which the staff can then run through the machine to make tabulation easier and faster. In addition, the scantron machine is used at the banking schools to grade tests and evaluate sessions. This is another machine which is very helpful. It has been a real aid to staff in saving time and increasing accuracy of tabulation.

I was able to use some of my research knowledge by completing some research projects for the Association. This research was interesting to work on and I was able to apply what I have learned to the projects I completed.

I especially liked helping with and attending the seminars and schools. I was given responsibility as if I were one of the OBA staff and I felt useful. Being included and treated as a part of the OBA staff in all activities has made my internship very meaningful and enjoyable. In addition, I couldn't have asked to work with a nicer group of people than the OBA staff. They are all great!

Summary

When I first considered the possibility of doing an internship to complete requirements for my Master's Degree, the idea sounded fine until Dr. Hall told me I was to go to Washington, D.C. With that news, I was not excited at all about doing an internship. When we decided, then, to ask the Oklahoma Bankers Association about the possibility of doing an internship there, that sounded better, but I still had no idea what I was getting into or what association work involved. I have thoroughly enjoyed my experience and I have been able to see the scope of activities, products, and services the OBA provides to member banks and bankers. Membership in the Oklahoma Bankers Association and the American Bankers Association through the years has proven to be beneficial to all Oklahoma member banks; my internship experience at the Oklahoma Bankers Association has been mutually beneficial to me and to

the OBA staff as well. The practical learning environment of the Oklahoma Bankers Association has given me yet another type of unique educational experience that will be very useful as I graduate from college and begin my career.

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APPENDIXES

APPENDIX A
INTERNSHIP OBJECTIVES

OBJECTIVES

GENERAL OBJECTIVES

-Gain an awareness of the scope of Oklahoma Bankers Association activities. Learn the range of services and activities.

To learn the scope of Oklahoma Bankers Association activities and the range of services and activities, I worked closely with OBA staff on all association events. Through interaction with staff in day-to-day activities, I was able to assimilate and understand the many different facets of the Association. After only a few days at the OBA, it was evident that the scope of activities and range of services is very broad and diverse.

-Gain an awareness of the relationship between the Oklahoma Bankers Association, member banks, and associate members and their process of interaction.

To gain an awareness of the relationship between the Oklahoma Bankers Association and member banks, I had the opportunity to work with OBA staff on events and attend many of the seminars, conferences, and meetings provided for member banks. The relationship between the OBA and member banks is very positive as evidenced by the 98 percent OBA membership of 518 Oklahoma banks. With this strong membership, it is obvious that the Oklahoma Bankers Association is the leading trade association for banks in Oklahoma.

The OBA/Associate Member relationship is also very strong. Company associate members are present at the Annual Convention with exhibits and booths to keep bankers informed on the newest ideas in bank-related products and services. In addition, many accountants and lawyers are associate members who provide services to Oklahoma member banks and attend OBA events to update their knowledge on specific topics and earn continuing education credit.

-Gain a better understanding of the banking climate in Oklahoma in relation to other regions of the United States.

The banking climate in Oklahoma in relation to other regions of the U.S. has grown continually worse since January 1, 1987. To date, 16 Oklahoma banks have failed or merged with other banks since the first of the year, compared with 16 Oklahoma bank failures the entire year of 1986 (Oklahoma State Banking Department, 1987).

I had the opportunity to help the computer operator update the bank call report figures for OBA records. The changes in assets and deposits from the previous year were astounding! Almost all of the banks reported a decrease in figures. This is one indicator of the depressed Oklahoma economy. This unhealthy economy has a direct effect on the OBA, also, because member bank dues are based on bank assets. Banks are assessed annual dues according to an established dues schedule. A decrease in bank assets leads to a decrease in dues which ultimately leads to a decrease in OBA funds. This decrease in the operating budget means stricter allocation of funds for the Association.

-Gain a better understanding of the relationship between regulatory agencies such as the FDIC, Oklahoma State Banking Department, Comptroller of the Currency, and the Federal Reserve and the Oklahoma Bankers Association, associate members, and member banks.

The relationship between the regulatory agencies, the OBA, and member banks is complementary. The OBA and regulatory agencies were all established to help banks. All agencies ultimately have the best interests of banks in mind. The working relationship between these regulatory agencies, the OBA, and member banks is evidenced by the fact that representatives of these agencies participate in OBA events when asked and they maintain a working relationship with the OBA Executive Vice-President and Senior staff.

There is little interaction between regulatory agencies and most associate members. This is due to the fact that the main interests of associate members lie in providing products and services to member banks.

-Gain a better understanding of the role of the Oklahoma Bankers Association in influencing state and federal legislation impacting the banking industry.

While I did not have the opportunity to work directly with members of the OBA legal staff, I learned the following information by working indirectly on legal projects and by observing and talking with staff members. The Oklahoma Bankers Association has a significant role in influencing state legislation related to the banking industry. The American Bankers Association plays a major role in influencing federal legislation with input from the OBA and Oklahoma member banks. The

important role of the OBA in influencing legislation and providing counsel on bank-related legal issues is evidenced by the fact that there is a separate Legal Division to represent Oklahoma bankers. The OBA lobbyist spends many hours at the Capitol expressing opinions of Oklahoma bankers; the Staff Attorney is available to answer bankers' questions on all types of legal issues; the Outside General Counsel also works with the Staff Attorney to draft bulletins, and legislative agendas and wrap-ups detailing bank-related legislation designed to keep bankers informed on legal and legislative issues affecting them.

SPECIFIC LEARNING OBJECTIVES

-Review literature to find the history of the American Bankers Association and the Oklahoma Bankers Association and learn how and why they came into existence.

To find the history of the American Bankers Association, I first went to the Oklahoma State University library. There is only one book about ABA history; it was written in 1956. In addition to this source, I used ABA Information Services in Washington, D.C. as a resource. The librarian was very helpful and she sent me magazine articles to supplement and update the ABA history book.

To find the history of the Oklahoma Bankers Association, I had to search in several places. There was some information in the OBA history files, but it was not a complete history. I found some information in An Oklahoma Adventure, a book written on Oklahoma history, and from a pamphlet, This is OBA. I found that reading all of the minutes from the OBA Board of Directors and Executive Board meetings proved to be my best source of information. Reading the minutes outlined the activities of the boards and gave details on specific projects and activities undertaken through the years. In addition, I talked with OBA staff, looked in back issues of the Oklahoma Banker, and visited with one Past-President of the Association to obtain more information. I think the ABA and OBA history information presented is a complete and accurate portrayal of events and activities as they occurred from 1873 to 1987.

-Work in the educational aspects of the Oklahoma Bankers Association in planning, organizing, implementing, and evaluating schools, conferences, and seminars.

Working in the educational aspects of the Oklahoma Bankers Association proved to be a most valuable learning experience. I was able to see several projects (schools, seminars, and teleconferences) progress from the planning and organizational stage, through the implementation stage, to evaluation. I was able to actually take an active part in the process by helping with promotions and mailings; attending seminars and schools to help with registration and attend to on-site details; and evaluating seminar survey results to ascertain participants' evaluation of the event. Through this participation, I was able to learn more about one major function of the OBA.

-Learn more about the role of the Oklahoma Bankers Association in assisting member banks develop their range of services which directly benefit customers, thereby providing direct benefits to member banks.

The Oklahoma Bankers Association plays a major role in helping member banks provide better service to their customers, which in turn benefits member banks. Still, today, the OBA is an organization run by bankers for bankers. All educational events are designed to increase and update bank employee knowledge. In addition, the OBA is instrumental in providing other products and services to member banks which directly or indirectly benefit bank customers.

-Learn the specific products, services, and benefits provided by the Oklahoma Bankers Association to member banks.

I learned that the Oklahoma Bankers Association provides many more products, services, and benefits to member banks than meets the eye. In addition to the visible products and services provided by the OBA to member banks there are products, services, and benefits that are not highly visible or in high demand, but they are still very useful to banks when they are needed. The OBA provides a very wide, diverse range of products, services, and benefits to member banks and the portfolio is increasing constantly.

-Review publications and literature written and distributed by the Oklahoma Bankers Association.

The Oklahoma Bankers Association offers a wide variety of literature to member banks. In addition to providing literature for participants at every school, seminar, and conference, the OBA writes and updates several manuals; provides videotapes and slide sets on different topics available for member banks to buy or rent; and they maintain a Legal/Education library for staff and member banks to use.

-Determine the relationship between the American Bankers Association and the state banking associations, specifically, the Oklahoma Bankers Association.

The relationship of the American Bankers Association and state banking associations can best be illustrated by the communication model

developed to depict association interaction (refer to Figure 2, page 20). There is two-way communication between the ABA, OBA, and the 51 other state associations; all work together to effectively meet the needs of member banks in the United States.

APPENDIX B
GLOSSARY OF TERMS

***GLOSSARY OF TERMS**

ABA	American Bankers Association
AIB	American Institute of Banking
BMA	Bank Marketing Association
FBI	Federal Bureau of Investigation
FDIC	Federal Deposit Insurance Corporation
IRA	Individual Retirement Account
MASI	MABSCO Agricultural Services, Inc.
OBA	Oklahoma Bankers Association
O.T.	Oklahoma Territory
PDP	Professional Development Program

*Each of these terms is defined further in the report

APPENDIX C
INTERNSHIP ACTIVITIES

PLANS FOR INTERNSHIP ACTIVITIES

- Work in organizing and cataloging Oklahoma Bankers Association library.
- Work with conference evaluation procedure development.
- Work to develop new ideas for more effective marketing of Oklahoma Bankers Association products and services to member banks.
- Find information to begin development of a history/trivia column in OBA monthly magazine.
- Work with ideas to foster grass roots lobbying effort to get member banks involved in speaking out on legislative issues that affect them.
- Work on research to find out the number and location of county banking association groups in the state; find out the kinds of activities/meetings they have.
- Work with the banking school self-evaluation process in preparation for ABA accreditation.
- Work with the OBA Associate Degree program in conjunction with Oklahoma City Community College.
- Work on new ideas to develop alternative vehicles for banker education (teleconferences, videotape, talkback television, etc.).
- Work on quasi-research projects and reports.
- Work independently and with Oklahoma Bankers Association staff on many other activities and projects.

SUMMARY OF ACTUAL INTERNSHIP ACTIVITIES

- Organized and cataloged Oklahoma Bankers Association Education library. Developed check-out system for staff and visitors to use.
- Completed history/trivia project for monthly column in Oklahoma Banker magazine. Completed research for one column/month for one year.
- Worked with the banking school self-evaluation process in preparation for accreditation by the American Bankers Association.
- Developed banking schools survey and cover letter that was sent to surrounding states to find out the number and kinds of banking schools they offer.
- Completed schools statistics project which showed trends in statistics for each of the seven OBA Banking School enrollments over the past five years.
- Attended numerous OBA-sponsored meetings and seminars to help with registration and on-site details.
- Attended two OBA Banking Schools to see the schools in progress and become acquainted with the ABA accreditation process.
- Tabulated Agriculture Lenders surveys to draw conclusions about the needs of Ag Lenders in Oklahoma banks.
- Helped with planning and implementation of OBA Annual Convention and will attend the event May 6-8, 1987.
- Assisted OBA staff with daily activities including mailings, copying, correspondence, phone calls, and computer work.

APPENDIX D
WEEKLY REPORTS

WEEKLY REPORT
INTERNSHIP OF DEA MUEGGE
OKLAHOMA BANKERS ASSOCIATION

WEEK OF: January 7-9, 1987

ACTIVITIES:

- Attended OBA Intermediate Banking School Accreditation Board meeting. Met the Board of Regents (Oklahoma bankers) for this particular school and listened and observed as they discussed accreditation procedures and final plans for the upcoming school to be held February 8-13, 1987 at OSU.
- Worked with the Word Processing system used at the OBA with the help of Leanne. She gave me a quick lesson and I began to become familiar with the system and its capabilities.
- Took inventory of the OBA Library in order to begin cataloging process.
- Helped with two bulk mailings of information to OBA member banks.
- Began research of interesting historical highlights for column in the OBA monthly magazine. I will find interesting points of information that happened 75, 50, 25, and 10 years ago from old Oklahoma Banker magazines and compile them into a column for the current issue of the magazine. I will find information for the March, 1987 issue and continue the project until I have compiled information for all issues through March, 1988.

WEEKLY REPORT
INTERNSHIP OF DEA MUEGGE
OKLAHOMA BANKERS ASSOCIATION

WEEK OF: January 12-16, 1987

ACTIVITIES:

- Worked on research for history column in magazine. Found some interesting and unusual information! I found bits of information about different people and events that took place in March of 1912, 1937, 1962, and 1977. Richard and I will review the information next week to decide what will be included in the column.
- Helped with several bulk mailings. Tuesday is mail day and we mailed postcards, two different letters, and the January issue of the magazine. Learned the process used to send the magazine. Each magazine is labeled, bundled according to zip code and area, bagged, and it is then ready to be mailed.
- Tabulated Commercial Lending School student surveys. Results will be included in the Accreditation Manual.
- Tabulated course prerequisite statistics for the Commercial Lending School student profile sheet. This will also be included in the Accreditation Manual.
- Figured statistics for the Commercial Lending School student profile for inclusion in the Accreditation Manual.
- Worked with MultiMate Word Processing system. Learned how to build a data file and key procedure file (for use with identical letters to different people) and merge print them.
- Worked on compiling media kits for distribution to potential advertisers in the Oklahoma Banker magazine. I will finish this project by xeroxing and collating the materials and assembling the packets.

- Learned to operate the big xerox machine.
- Reviewed OBA Directory with possible career opportunities in mind. I will begin contacting some of these banks and businesses to inquire about jobs.
- Read information and articles from Max about associations. Learned more about the functions of associations and the terms associated with them.
- Helped Leanne assemble Commercial Lending School instructor packets to mail to instructors. These materials are the curriculum used at the Commercial Lending School held in March.
- Met the rest of the OBA Staff (Bob Harris, Executive Vice-President and Laura Pringle, Vice-President and General Counsel).
- Experimented with Lotus 1-2-3 tutorial on Compaq computer.

WEEKLY REPORT
INTERNSHIP OF DEA MUEGGE
OKLAHOMA BANKERS ASSOCIATION

WEEK OF: January 19-23, 1987

ACTIVITIES:

- Compiled media kits for distribution to potential advertisers in the Oklahoma Banker magazine. This consisted of xeroxing, cropping, and collating the materials as well as assembling the packets.
- Put tabulated results of Commercial Lending School student surveys on the computer. Typed in numbers and written responses. These results will be included in the accreditation manual.
- Watched and listened as Max showed me how Lotus 1-2-3 works. He also showed me how it is used to budget functions (seminars, conferences, workshops) sponsored by the OBA. This program is used to determine the breakeven point and profit margins of programs and products sold to banks.
- Determined categories to use for library cataloging process.
- Talked to Richard about the magazine history project. We also discussed related ideas for the magazine (a bank trivia/history article, a bank trivia/history/fun fact crossword puzzle).
- Tabulated Agricultural Banking surveys. These results will be used to determine what programs/services will be most beneficial to Ag lenders.
- Mailed Intermediate Banking School acceptance letters to students. This school will be held February 8-13, 1987.
- Reviewed OBA Bank Directory with possible career opportunities in mind. Marked banks and other businesses to contact about jobs.

**WEEKLY REPORT
INTERNSHIP OF DEA MUEGGE
OKLAHOMA BANKERS ASSOCIATION**

WEEK OF: January 26-30, 1987

ACTIVITIES:

- Helped Leanne get everything ready for the seminar on Tuesday. Xeroxed handouts, got display materials together and got it all boxed up and ready to go.
- Helped with registration of the "Analyzing Financial Statements" seminar at the Holiday Inn West. Set up the display and meeting room and handed out seminar materials.
- Attended Compliance School Board of Regents Meeting. The purpose of this meeting was to review the 1986 school and begin planning for the 1987 school to be held in August.
- Xeroxed the Commercial Lending School Accreditation Manual and mailed it to the board members for their review.
- Attended Bank Compliance Symposium Teleconference. This teleconference was sponsored by the ABA in cooperation with the OBA and 37 other states in the U.S. It was a live presentation with panel members presenting the information and then having question and answer periods. The participants submitted questions to the state person in charge (Max) and he called the questions in. The operators then called the state persons back to read and have the panel answer the question live on the broadcast.
- I was responsible for xeroxing and mailing the CEO bulletin on Friday because Sharon was on vacation.
- Tabulated and finalized results of Agricultural Banking Surveys. I then put the results on the computer.
- Xeroxed "Loan Committee Administration" student notebooks and handouts and put the contents in binders.

- Typed a memo on the computer for Janis.
- Xeroxed Intermediate School student notebook (backup copy) before sending it to the printer.
- Finalized edit on Commercial Lending School student survey and got the final copy ready for the accreditation manual.
- Xeroxed Bank Compliance Symposium questions sheet.
- Attended OBA Education Staff meeting. Discussed quality of work and financial status of the OBA during this fiscal year.
- Attended OBA Staff meeting. The meeting was chaired by Bob Harris with everyone giving their department report. We learned that Laura Pringle and Joyce Boyd will be leaving the OBA staff and the other business discussed in the OBA Board Meeting was also discussed.
- Xeroxed materials and minutes for Compliance and Commercial Lending School Board Meetings.
- Xeroxed evaluations for Bank Compliance Symposium Teleconference.
- Helped with Tuesday's bulk mailing.
- Talked to Joan about career opportunities in association work.
- Assembled the rest of the media kits and they are now ready to be mailed to potential advertisers in the Oklahoma Banker magazine.
- Xeroxed and collated OBA educational catalogs for distribution to bankers who requested them.
- Worked on history project for April issue of the magazine.

WEEKLY REPORT
INTERNSHIP OF DEA MUEGGE
OKLAHOMA BANKERS ASSOCIATION

WEEK OF: February 2-6, 1987

ACTIVITIES:

- Finished results of Agricultural Banking Survey and presented them to Richard.
- Worked on Associate Membership Drive project for Max. Put the entire project on the computer and assembled memo and exhibits for presentation to Bob Harris.
- Talked to Phyllis about job opportunities at the OBA.
- Got things ready for Bankruptcy Seminar.
- Typed speaker biography sheets for Trust Seminar.
- Helped Leanne mail Intermediate School final details letters to board members, faculty, and students.
- Helped with registration for "Inside Bankruptcy" Seminar and stayed at the seminar for part of the day.
- Made closeout files for four seminars.
- Helped with two bulk mailings.
- Xeroxed manuals for trust seminar, Commercial School Board Meeting minutes, and Intermediate School pre-test and post-test. Collated packets for trust seminar.
- Worked on history project for April.

- Tabulated surveys and put results on computer for "Analyzing Financial Statements" and "Loan Committee Administration" seminars. Mailed results to speaker.
- Assembled packets for Intermediate School Accreditation Site Team.
- Typed letters on the computer for Janis and Max.
- Had internship meeting with Max, Janis, and Dr. Hall. That was very positive and went well.

WEEKLY REPORT
INTERNSHIP OF DEA MUEGGE
OKLAHOMA BANKERS ASSOCIATION

WEEK OF: February 9-13, 1987

ACTIVITIES:

- Registered students for the Intermediate School of Banking at OSU. Attended Orientation Session.
- Attended part of the Intermediate School sessions at OSU. Heard Ellen Chitwood's presentation on Human Resource Management on Thursday.
- Met with Dr. Hall about Internship Final Report Outline.
- Finished history project for April and gave it to Richard.
- Helped with mailing.
- Did videotape inventory for Joan.
- Tabulated Compliance Seminar evaluation results and put them on the computer.
- Did some research on ABA and OBA history for final report.

WEEKLY REPORT
INTERNSHIP OF DEA MUEGGE
OKLAHOMA BANKERS ASSOCIATION

WEEK OF: February 16-20, 1987

ACTIVITIES:

- Celebrated President's Day on Monday. Had a holiday.
- Found registration applications to figure statistics on all schools from 1982-1986. Max has requested this information for use in the accreditation process after I compile it.
- Finished final edit on Compliance Seminar evaluations and sent the results and surveys to the ABA.
- Mailed letters to Commercial Lending School and Operations Management School Board of Regents members.
- Helped with magazine mailing.
- Helped prepare information for mailing and helped with bulk mailing.
- Talked to Max about ABA and OBA History for final report and called the ABA to get information.
- Xeroxed additional trust seminar manuals and mailed them to the people who did not come.
- Went with OCCI on educational field trip to Dallas to tour Consumer Affairs offices and make contacts.
- Celebrated my birthday on Wednesday. That was very fun!

WEEKLY REPORT
INTERNSHIP OF DEA MUEGGE
OKLAHOMA BANKERS ASSOCIATION

WEEK OF: February 23-27, 1987

ACTIVITIES:

- Began compiling stats for all schools for Max's project.
- Developed and wrote banking schools survey for Janis. This was sent to 12 surrounding states to get information on the number and types of banking schools they offer. Created cover letter and data file on the computer to personalize each letter. These surveys have been mailed and I will tabulate them as they are returned.
- Worked on library project. Developed the catalog system and began putting the literature inventory on the computer.
- Worked on history project for May.
- Got OBA history information files from Linda.
- Xeroxed and collated legislative agendas. Helped with two bulk mailings.
- Xeroxed CEO bulletin, two seminar brochures, and two letters for the mailing.
- Typed two letters on the computer for Janis.
- Mailed test results to Intermediate School students.
- Attended Operations Management School Board of Regents meeting. Agenda included evaluation of 1986 school and plans for 1987 school.
- Xeroxed case studies for Commercial Lending School.
- Attended College of Home Economics Honors and Awards Banquet.

WEEKLY REPORT
INTERNSHIP OF DEA MUEGGE
OKLAHOMA BANKERS ASSOCIATION

WEEK OF: March 2-6, 1987

ACTIVITIES:

- Worked on the schools statistics project for Max. Got 3 of the school's statistics all compiled. Max and I briefly examined the results to see if there were any obvious trends.
- Got many things ready for the Commercial Lending School to be held in two weeks. Xeroxed pretest and posttest, evaluations, and problem solutions; mailed letters to site team, memos to Board members, and confirmation letters to students.
- Helped Beverly input bank assets/deposits in the computer for the new 1987 official bank directory. Called the banks that had not submitted information to get new figures.
- Helped with bulk mailing on Tuesday and helped label envelopes for an unexpected mailing on Friday.
- Talked to Max about my final report outline and he made some very helpful suggestions.
- Finished history project for May.
- Tabulated evaluations for Advanced Analyzing Financial Statements seminar and mailed results to speaker.
- Read ABA history articles for final report.

WEEKLY REPORT
INTERNSHIP OF DEA MUEGGE
OKLAHOMA BANKERS ASSOCIATION

WEEK OF: March 9-13, 1987

ACTIVITIES:

- Worked on schools statistics project for Max and completed it. I compared all of the statistical information (ie: students' age, position, bank size, education, etc.) for each of the seven OBA Banking Schools from years 1982 through 1986.
- Prepared and helped mail information for two bulk mailings.
- Put library information on the computer. I now have all of the information input except the periodicals.
- Read ABA history articles and called ABA to get information for my final report.
- Talked to Bill Palmer (ABA Member Relations Consultant) about the ABA and their relation to the OBA.
- Put school evaluations through the scantron machine and learned how it tabulated the results.
- Made transparencies for Mike Woody's lectures at the Commercial Lending School.
- Assembled Accreditation Site Team packets for Commercial Lending School Site Team.

WEEKLY REPORT
INTERNSHIP OF DEA MUEGGE
OKLAHOMA BANKERS ASSOCIATION

WEEK OF: March 16-20, 1987

ACTIVITIES:

- Finished putting library information on the computer. I will now proof and edit the list and make a final draft.
- Talked to Cathy Weatherford at the Insurance Commissioner's Office about job opportunities.
- Spent Tuesday through Friday attending the Commercial Lending School at Stillwater. Listened to Dennis McCuistion's and Mike Woody's presentations.
- Worked on my internship final report.

WEEKLY REPORT
INTERNSHIP OF DEA MUEGGE
OKLAHOMA BANKERS ASSOCIATION

WEEK OF: March 23-27, 1987

ACTIVITIES:

- Worked on final report. Found Executive Council minutes for history section.
- Proofread Library catalog information.
- Attended Call Report Teleconference and helped with registration and attended to on-site details.
- Mailed Intermediate School evaluation results to faculty.
- Prepared envelopes for mailing and helped with bulk mailing.
- Completed history project through March, 1988.
- Xeroxed Bank Analyzer Report project for Max and put it in notebooks.
- Made several contacts for job opportunities including Nancy Nolf, Washington, D.C.; Brenda Lynn, Corporation Commission; Charles Anderson, Oklahoma Department of Agriculture; Marti Oyler and Sandra Flinton, Oklahoma Natural Gas; Fred Blaylock, OG&E; and Fleming Co.

WEEKLY REPORT
INTERNSHIP OF DEA MUEGGE
OKLAHOMA BANKERS ASSOCIATION

WEEK OF: March 30-April 3, 1987

ACTIVITIES:

- Finished editing library catalog and organizing the library. Also created a library check-out sheet for staff and visitors to use when checking out information.
- Helped with mailings. This was a big mailing week because we mailed out Convention material, Chief Executive Bulletins, and several other promotional pieces.
- Worked on schools statistics project. Figured percentages to enable me to do comparisons.
- Helped Bev with Bank Directory orders.
- Had appointments for jobs with ONG, OG&E, and Charles Anderson at the Oklahoma Department of Agriculture.
- Read Executive Committee minutes for report. Had meeting with Dr. Hall about final report.

WEEKLY REPORT
INTERNSHIP OF DEA MUEGGE
OKLAHOMA BANKERS ASSOCIATION

WEEK OF: April 6-10, 1987

ACTIVITIES:

- Attended Bank Secrecy and Loan Documentation seminars.
- Worked on schools statistics project. Figured percentages for each category for each school. Wrote narrative summary of data results for each school.
- Helped with preparation and mailing of member bank dues information to Chief Executive Officers.
- Prepared display materials for seminar' display table.
- Made job contacts. Interviewed with three people in Norman.

APPENDIX E
RESEARCH PROJECTS

RESEARCH PROJECTS

Included in this section are results of the research projects I completed while at the Oklahoma Bankers Association. The first set of data are the results of the Agriculture Lending surveys I tabulated. As can be seen, there is some inconsistency in the tabulation of responses which results in misinformation and difficulty with interpretation and analysis, as referenced in the text of the report.

The next information represents the Banking Schools survey form and cover letter I developed to send to twelve surrounding state associations. The survey was used to determine the number and kinds of banking schools other states offer to their members. The information will be used to determine marketing strategies of OBA Banking Schools to surrounding states.

The last set of data represents findings and the analysis of the school participant statistics project I completed. I put the information in chart form (one chart for each school); I then figured percentages for each set of numbers in each category. Last, I wrote a narrative summary of the data in each chart. The information will be used to compare the statistics of each OBA Banking School from 1982 to 1986. The purpose of this project was to determine demographic trends of OBA Banking Schools over the past five years. Conclusions drawn and statements made in the narrative summaries concerning data analysis and interpretation may include some degree of subjectivity, and may vary somewhat from true statistical analysis and interpretation.

AGRICULTURAL BANKING QUESTIONNAIRE

1. What % of your workload is concentrated in the following areas.

Lending	_____	Credit Analysis	_____
Appraisals	_____	Documentation	_____
FMHA Lending	_____	Customer Contact	_____
Other	_____	Other	_____
	_____		_____

(please list other areas)

2. Do you feel you are qualified to perform these duties?

Yes _____ No _____

3. If not, what areas would you like additional training? Please list.

4. Would you attend seminars, workshops, training sessions, etc?

Yes _____ No _____

5. What seminars, topics, discussions, etc. do you feel would make you a better ag banker? Please list on a scale of 1-10, with 1 being the most important to you.

Cash Flow/Credit Analysis	_____
Marketing (options, futures, etc.)	_____
Documentation	_____
Business Development	_____
Government Programs	_____
Legislative Issues	_____
Problem Loan Workouts	_____
Appraisals of Livestock & Real Property	_____
Foreclosure/Bankruptcy	_____
Interpersonal Relationships	_____
Inspection of Collateral	_____
Other	_____

6. What % of your bank's loan portfolio is related to ag loans?

Less than 20% _____
 20-40% _____
 40-60% _____
 60-80% _____
 Over 80% _____

7. What would be the best time during the year for you to attend an OBA seminar? Spring_____ Fall_____ Summer_____ Winter_____
8. Would you prefer a 1 day or a 2 day format? 1 day_____ 2 day_____
9. How much would your bank spend for you to attend a 1 or 2 day educational seminar?

<u>1 Day</u>		<u>2 Day</u>	
\$0 - \$50	_____	\$0 - \$50	_____
\$51- \$100	_____	\$51 - \$100	_____
\$101 - \$150	_____	\$101 - \$150	_____
\$151 - \$200	_____	\$151 - \$200	_____
Over \$200	_____	Over \$200	_____

10. In light of today's current banking, legislative and economic environment, what changes do you see in your ag loan totals?

% Increase in ag loan totals _____
 % Decrease in ag loan totals _____
 No change in ag loan totals _____

11. How much money does your bank budget for educational seminars each year?

\$_____.

12. How long have you been involved with ag banking?

Less than one year _____ 1-5 years _____
 5-10 years _____ Over 10 years _____

13. What is your title? _____

How many other bank officers are involved in ag banking? _____

What are their titles?

Thank you for filling out this questionnaire. We appreciate you taking the time to give us a broad overview of your educational needs and requirements.

Name _____
 Bank _____
 City _____
 Assets _____

AGRICULTURAL BANKING SURVEY RESULTS
(50 surveys)

1. What % of your workload is concentrated in the following areas?

LENDING

10%-1	55%-2
15%-1	60%-4
20%-5	70%-2
25%-7	75%-1
30%-7	80%-5
40%-8	90%-1
45%-2	
50%-4	

APPRAISALS

1%-2
2%-2
4%-1
5%-11
10%-15
15%-2
20%-2

FMHA LENDING

1%-2
2%-2
3%-2
5%-8
10%-4
15%-2
20%-3
50%-1

CREDIT ANALYSIS

2.5%-1
5%-6
6%-1
10%-13
15%-5
20%-13
25%-1
30%-4
50%-1

DOCUMENTATION

2%-1
2.5%-1
5%-7
10%-17
15%-4
20%-6
25%-4
30%-3

CUSTOMER CONTACT

5%-13

8%-1

10%-9

12%-1

15%-2

19%-1

20%-4

25%-6

30%-2

40%-1

70%-1

LOAN ADMINISTRATION

10%-1

25%-1

30%-1

75%-1

OPERATIONS

10%-2

15%-1

38%-1

LEGAL

25%-1

OTHER LENDING

50%-1

CUSTOMER CALLS

5%-1

COMPUTER OPERATIONS

25%-1

INV. MAN.

10%-1

OTHER

3%-2

5%-2

10%-4

20%-2

2. Do you feel you are qualified to perform these duties?
Yes-48
No-5
3. If not, in what areas would you like additional training?
- | | |
|------------------------------------|---|
| Credit Analysis | 9 |
| Documentation | 8 |
| Appraisals | 4 |
| Legal Issues
(Bankruptcy, etc.) | 3 |
| FMHA | 3 |
| Compliance | 2 |
| Customer Contact | 1 |
4. Would you attend seminars, workshops, training sessions?
Yes-48
Occasionally-1

5. What seminars, topics, discussions, etc. do you feel would make you a better ag banker?

A=ranked correctly (1 mark for all numbers--top 4 numbers tabulated)
 B=ranked partially correct (1 mark for top 4 numbers--1,2,3,4--tabulated)
 C=ranked totally wrong (1 mark for each X)

Cash Flow/Credit Analysis

A-11
 B-15
 C-11

TOTAL 37

Marketing

A-8
 B-6
 C-6

TOTAL 20

Documentation

A-12
 B-13
 C-12

TOTAL 37

Business Development

A-7
 B-6
 C-3

TOTAL 16

Government Programs

A-8
 B-3
 C-7

TOTAL 18

Legislative Issues

A-7
 B-1
 C-5

TOTAL 13

Problem Loan Workouts	A-12 B-13 C-9
TOTAL	34
Appraisals of Livestock & Real Property	A-4 B-3 C-4
TOTAL	11
Foreclosure/Bankruptcy	A-12 B-6 C-10
TOTAL	28
Interpersonal Relationships	A-4 B-1 C-2
TOTAL	7
Inspection of Collateral	A-6 B-1 C-2
TOTAL	9

6. What % of your bank's loan portfolio is related to ag loans?

Less than 20%	22
20-40%	16
40-60%	9
60-80%	4
Over 80%	0

7. What would be the best time during the year for you to attend an OBA seminar?

Spring	22
Winter	19
Summer	12
Fall	12

8. Would you prefer a 1 day or a 2 day format?

1 day-39
2 day-10

9. How much would your bank spend for you to attend a 1 or 2 day educational seminar?

1 day

\$0-\$50-5
\$51-\$100-25
\$101-\$150-15
\$151-\$200-2
Over \$200-1

2 day

\$0-\$50-0
\$51-\$100-2
\$101-\$150-5
\$151-\$200-16
Over \$200-3

10. In light of today's current banking, legislative and economic environment, what changes do you see in your ag loan totals?

% increase-3
15% increase-1

% decrease-20
10% decrease-2
25% decrease-1
50% decrease-1

No change-22

11. How much money does your bank budget for educational seminars each year?

\$750-1

\$1000-7

\$1200-2

\$2000-2

\$2500-2

\$3000-5

\$3500-1

\$4000-2

\$4200-1

\$7200-1

\$10,000-2

\$11,000-1

\$20,000-1

??-6

No budget-4

Left blank-10

No set amount-2

NA-1

12. How long have you been involved with ag banking?

Less than one year	1
1-5 years	7
5-10 years	15
Over 10 years	28

13. What is your title?

President	8
Senior Vice-President	4
Vice-President	25
Assistant Vice-President	3
Executive Vice-President	6
Vice-President/Cashier	1
Chairman	1
Chief Executive Officer	1
Cashier	1

14. How many other bank officers are involved in ag banking?

0-5
1-15
2-21
3-7
4-1
6-1
7-1

15. What are their titles?

President	28
Vice-President	35
Executive Vice-President	4
Chairman	2
Senior Vice-President	5
Assistant Vice-President	8
Chief Executive Officer	1
Loan Officer	5
Assistant Vice-President/ Cashier	1
Ag Specialist	1

16. Bank Asset Size

7m-2	1mm+-1
9m-1	10mm-1
13m-1	14.75mm-1
16m-1	15.5mm-1
17.5m-1	27mm-1
19m-1	40mm-1
20m-1	45mm-1
23m-1	71mm-1
24m-1	80mm-1
25m-3	260mm-1
27m-1	
29m-1	
33m-1	
38m-1	
41m-1	
44m-1	
45m-3	
46m-1	
50m-1	
57m-1	
60m-1	
63m-1	
71m-1	
78m-1	
80m-1	
81m-1	
83m-2	
90m+-1	
92m-1	
97m-1	
125m-1	

OKLAHOMA
BANKERS ASSOCIATION

P.O. Box 18246
Oklahoma City, Oklahoma 73154
(405) 424-5252

February 24, 1987

J. Ben Woods, Jr.
Mississippi Bankers Association
P.O. Box 37
Jackson, MS 39205

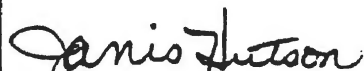
Dear Ben:

The Oklahoma Bankers Association is currently trying to find out the number and types of banking schools offered by surrounding states. Enclosed please find a short questionnaire concerning the banking schools offered by your state association.

Please take a moment to complete the survey and enclose the appropriate material for each school as well as an educational calendar listing events offered by your association.

Thank you for taking time to complete the questionnaire. Your help is appreciated.

Sincerely,



Janis Hutson
Director of Banking Schools

JH/dm
Enclosure

OKLAHOMA BANKERS ASSOCIATION

SCHOOLS SURVEY

1. Do you currently offer any of the following banking schools?
(Check schools offered)

- Intermediate School of Banking
- Commercial Lending School
- Compliance School
- Basic Banking School
- Installment Lending School
- Operations Management School
- Trust School

2. If you do not offer the above schools, do you plan to offer any of the schools in the next 12-18 months? _____
If so, please list schools

3. Do you plan to offer any other schools in the next 12-18 months? _____
If so, please list schools

(OVER)

4. Which schools (if any) offered by your association are affiliated with PDP and the American Bankers Association?

_____ Intermediate School of Banking

_____ Commercial Lending School

_____ Compliance School

_____ Basic Banking School

_____ Installment Lending School

_____ Operations Management School

_____ Trust School

_____ Other Schools (please list)

5. How often is each school offered? (annually, bi-annually, etc.)

Intermediate School of Banking _____

Commercial Lending School _____

Compliance School _____

Basic Banking School _____

Installment Lending School _____

Operations Management School _____

Trust School _____

Other Schools (please list) _____

6. Are any of the schools offered in 2-part segments? _____
If so, please list schools

7. Are any of the schools offered by your association accredited by the American Bankers Association? _____
If so, please list accredited schools

8. If not accredited, are you planning to complete the self-evaluation process for ABA accreditation for any of the schools? _____
If so, please list schools

PLEASE SEND PROMOTIONAL MATERIAL FOR EACH SCHOOL OFFERED BY YOUR STATE ASSOCIATION AND AN EDUCATIONAL CALENDAR LISTING EVENTS OFFERED BY YOUR STATE ASSOCIATION.

PLEASE COMPLETE THIS QUESTIONNAIRE AND RETURN IT ALONG WITH THE REQUESTED MATERIALS BY MARCH 16, 1987.

RETURN TO: Janis Hutson
Director of Banking Schools
Oklahoma Bankers Association
P.O. Box 18246
Oklahoma City, OK 73154

THANK YOU FOR TAKING TIME TO COMPLETE THIS QUESTIONNAIRE.

COMPLIANCE SCHOOL

The statistics for the 1982 Compliance School could not be located. The Compliance School showed a decline in enrollment over the years from 1983 to 1986. From 1983 to 1985, the number of men decreased and the number of women increased. In 1986, there were more men in attendance than women.

The average age of students was middle to late 30's; there was a slight decrease in average age from 1983 to 1986.

The largest percentage of positions held by students were in the "Other" category, which doesn't lend itself to analysis. Perhaps the categories should be re-defined. Other positions held by students were Vice-President/Cashier, Assistant Vice-President/Assistant Cashier, Vice-President/Loan Officer, and Assistant Vice-President/Loan Officer. The position statistics were best represented in 1984.

In deposits size of banks, the majority of students were from \$20-\$50mm banks. The next highest percentage attending were students from banks of \$10-\$20mm and \$50-\$100mm.

In assets size of banks, the majority of students were from \$20-\$50mm banks, (as in the deposits category). Likewise, the next highest percentage of students attending were from banks of \$10-\$20mm and \$50-\$100mm.

The majority of the bankers had 5-10 years of banking experience. There was a fairly even distribution of percentages in the other categories (1-3 years, 3-5 years, 10-15 years, and 15 years and over). A very small percentage of students had less than one year of banking experience.

In terms of educational background, the majority of students had some college training. A slightly lesser percentage had a B.S. degree either in Business Administration or in another field. Very few students had an M.S. degree. Approximately 12-14 percent had only a High School education; one percent and less had a Ph.D or Law degree.

Compliance School

	1982	1983	1984	1985	1986
stats not found					
1 Sex					
2 male	62%	62	50% 48	45% 29	57% 35
3 Female	38%	38	50% 48	55% 36	43% 26
4		100	96	65	61
5					
6 Average Age		37	34	34	35.7
7					
8					
9 Position					
10 President/CEO	10%	1	1%	1	0
11 EVP/Sr. VP	8%	8	5%	5	5% 3
12 VP/Cashier	43%	41	4%	4	11% 7
13 AVP/AC	18%	17	4%	4	17% 11
14 VP/Loan Officer	—	0	2%	2	9% 6
15 AVP/Loan Officer	—	0	21%	20	9% 6
16 Teller	—	0	—	0	5% 3
17 Bookkeeper	—	0	—	0	—
18 Compliance Officer	5%	5	10%	10	—
19 Adm. Asst./Sec.	—	0	—	0	8% 5
20 Other	22%	21	22%	21	37% 24
21 Loan Officer	3%	3	8%	8	—
22		96	96	65	61
23					
24					
25 Site of Bank (Deposits)					
26					
27 < 5 mm	4%	4	2%	2	5% 3
28 5-10 mm	17%	15	9%	8	10% 6
29 10-20 mm	14%	13	16%	15	19% 12
30 20-50 mm	36%	32	37%	35	41% 26
31 50-100 mm	19%	17	20%	19	21% 13
32 100-200 mm	4%	4	9%	8	5% 3
33 200+ over	4%	4	7%	7	—
34 Bank Holding Co.	—	0	—	0	—
35 Other	1%	1	—	0	—
36		90	94	63	61
37					
38					
39					
40					

	1	2	3	4	5	6	7	8
	1982		1983		1984		1985	
<u>Size of Bank (Assets)</u>								
0-5 mm	2%	2	2%	2	3%	2	-	0
5-10 mm	15%	13	9%	8	3%	2	3%	2
10-20 mm	17%	15	16%	15	19%	12	15%	9
20-50 mm	34%	30	34%	32	44%	27	31%	19
50-100 mm	17%	15	26%	24	24%	15	30%	18
100-200 mm	10%	9	6%	6	5%	3	13%	8
200+ over	4%	4	7%	7	2%	1	7%	4
Bank Holding Co.	-	0	-	0	-	0	2%	1
Other	1%	1	-	0	-	0	-	0
		89		94		62		61
<u>Total Years in Banking</u>								
less than 1	2%	2	8%	8	3%	2	4%	2
1-3 years	18%	17	21%	20	23%	15	22%	11
3-5 years	17%	16	10%	10	17%	11	16%	8
5-10 years	27%	25	22%	21	35%	23	37%	19
10-15 years	18%	17	21%	20	11%	7	18%	9
15 yrs. + over	18%	17	18%	17	11%	7	4%	2
		94		96		65		51
<u>Educational Background</u>								
High School Graduate	12%	11	17%	16	14%	9	11%	7
Some College	34%	31	34%	33	43%	28	31%	19
Associate Degree	8%	7	7%	7	2%	1	10%	6
B.S. - Bus. Adm.	23%	21	16%	15	23%	15	20%	12
B.S. - Other	17%	16	18%	17	15%	10	21%	13
M.S. - Bus. Adm.	2%	2	6%	6	-	0	2%	1
M.S. - Other	3%	3	1%	1	-	0	3%	2
Ph. D	-	0	-	0	-	0	-	0
Law Degree	1%	1	1%	1	3%	2	2%	1
		92		96		65		61

INSTALLMENT LENDING SCHOOL

For the Installment Lending School, there was a significant decline in enrollment, especially when comparing 1982 to 1986 (50% decline in enrollment). There were more men than women in attendance all five years.

The average age was early 30's. The average age of students remained constant over the five years.

The majority of the students held the position of Assistant Vice-President/Loan Officer or Loan Officer. The next highest percentage of students' positions were those of Assistant Vice-President/Assistant Cashier, Vice-President/Cashier, and Collections. There was a very small percentage of students who were in Administrative Assistant/Secretary positions or Executive Vice-President/Senior Vice-President positions. No students held President/CEO positions. In 1984 and 1985, there was a large percentage of positions classified as "Other" which makes analysis difficult.

In the deposits size of banks, the majority of students were from \$20-\$50mm banks. The next highest percentage of students attending were from banks of \$10-\$20mm and \$50-\$100mm.

The figures for the bank assets size category were not listed on the 1982 application. The majority of students were from \$20-\$50mm banks (as in the deposits category). Likewise, the next highest percentage attending were students from banks of \$10-\$20mm and \$50-\$100mm.

In total years of banking, there was an even distribution from less than one year to 5-10 years of banking experience. There were 10-20 percent of the students who had 10-15 years experience. Eight percent of the students had five years or more banking experience in the 1982 and 1983 schools; however, this percentage had dropped to two percent by 1986.

In terms of educational background, the majority of students had some college training. Many of the students had a B.S. degree either in Business Administration or another field. A small percentage received an Associate degree. A very small percentage had an M.S. degree; even less students had a Ph.D or Law degree.

Installment Lending School

	1982	1983	1984	1985	1986					
Female	76%	77	64%	50	61%	51	57%	24	68%	30
Male	24%	24	36%	28	39%	33	43%	18	32%	14
		101	78	84	42	44				
Average Age		33.45	32	33	32	33				
Position										
President/CEO	—	0	1%	1	—	0	—	0	—	0
Sr. VP	2%	2	1%	1	1%	1	2%	1	—	0
Cashier	8%	8	9%	7	2%	2	—	0	7%	3
AC	19%	19	8%	6	8%	7	10%	4	2%	1
Loan Officer	16%	16	6%	5	7%	6	2%	1	14%	6
Loan Officer	16%	16	21%	16	28%	23	21%	9	20%	9
Officer	25%	25	19%	15	20%	17	24%	10	34%	15
Directors	5%	5	18%	14	10%	8	17%	7	7%	3
Admin Asst./Sec	4%	4	8%	6	7%	6	—	0	7%	3
Other	6%	6	9%	7	16%	13	24%	10	9%	4
		101	78	83	42	44				
Size of Bank (Dep)										
5 mm	—	0	5%	4	4%	3	—	0	2%	1
10 mm	12%	12	5%	4	2%	2	2%	1	7%	3
20 mm	18%	18	22%	17	20%	16	12%	5	12%	5
50 mm	40%	40	35%	27	30%	24	45%	19	37%	16
100 mm	21%	21	22%	17	21%	21	35%	14	21%	9
200 mm	6%	6	8%	6	15%	12	7%	3	7%	3
500 + over	2%	2	4%	3	4%	3	—	0	14%	6
Bank Holding Co.	—	0	—	0	—	0	—	0	—	0
Other	—	0	—	0	—	0	—	0	—	0
Bank	2%	1	—	0	—	0	—	0	—	0
		100	78	81	42	43				

STANDARD GREEN - WESTINGHOUSE WIRING BOARD

	1982	1983	1984	1985	1986
<u>Age of Bank (Assets)</u>					
0-5 mm	not listed	4% 3	4% 3	- 0	- 0
5-10 mm	on application	5% 4	4% 3	- 0	5% 2
10-20 mm		19% 15	16% 13	10% 4	14% 6
20-50 mm		31% 24	30% 24	50% 21	33% 14
50-100 mm		28% 22	30% 24	29% 12	17% 7
100-200 mm		9% 7	14% 11	6% 5	14% 6
200 + over		4% 3	4% 3	- 0	14% 6
Bank Holding Co.		- 0	- 0	- 0	- 0
Other		- 0	- 0	- 0	2% 1
		78	81	42	42

<u>Years in Banking</u>					
less than 1 year	21% 21	24% 19	6% 10	10% 4	7% 3
1-5 years	23% 23	26% 20	30% 25	26% 11	26% 11
5-10 years	21% 21	14% 11	16% 13	19% 8	21% 9
10-15 years	18% 18	14% 11	20% 17	26% 11	26% 11
15 years + over	8% 8	14% 11	17% 14	10% 4	19% 8
	8% 8	8% 6	5% 4	10% 4	2% 1
	99	78	83	42	43

<u>Education</u>					
High School Graduate	11% 11	17% 13	18% 15	17% 7	2% 1
Some College	34% 34	35% 27	39% 32	33% 14	43% 19
College Degree	5% 5	5% 4	4% 3	7% 3	9% 4
Bus. Adm.	26% 26	21% 16	28% 23	26% 11	27% 12
Other	23% 23	19% 15	7% 6	17% 7	9% 4
Bus. Adm.	- 0	- 0	- 0	- 0	2% 1
Other	2% 2	4% 3	2% 2	- 0	5% 2
Ph.D.	- 0	- 0	1% 1	- 0	- 0
Other Degree	- 0	- 0	- 0	- 0	2% 1
	101	78	82	42	44

OPERATIONS MANAGEMENT SCHOOL

The Operations Management School showed a decline in enrollment over the years. There were at least twice as many women as men in attendance at this school all four years.

The average age of students was middle 30's. The average age remained constant from 1982 through 1986.

The largest percentage of positions held by students were in the Vice-President/Cashier, Assistant Vice-President/Assistant Cashier, and "Other" categories. Small percentages of positions in the remaining categories were listed.

In the deposits size of banks, the majority of students were from banks with \$20-\$50mm in deposits. The next highest number of students in attendance were from \$50-\$100mm banks and \$10-\$20mm banks.

In the assets size of banks, the majority of students were from banks with \$20-\$50mm in assets (as in the deposits category). Likewise, the next highest percentage attending were students from banks of \$50-\$100mm and \$10-\$20mm in assets.

The majority of the bankers had 5-10 years of banking experience. The next highest percentage of bankers had 10-15 years of experience and 15 years or more experience. There was a rather even distribution of smaller percentages in 1-3 years and less than one year of banking experience.

In terms of educational background, the majority of students had some college training. A lesser percentage had only a High School education. The next highest percentage of students had a B.S. degree in Business Administration or another field. There was a smaller percentage of students who had received an Associate degree; or an M.S. degree, either in Business Administration or another field. There were no students who had received a Ph.D or Law degree.

Operations Management School

	1982	1983	1984	1985	1986
ex					
Male	36% 27	31% 21	38% 23	29% 16	20% 8
Female	64% 49	69% 46	62% 37	71% 40	80% 33
	<u>76</u>	<u>67</u>	<u>60</u>	<u>56</u>	<u>41</u>
Average Age	36	35	33	35	35.15
Position					
President/CEO	— 0	— 0	— 0	— 0	— 0
VP/Sr. VP	3% 2	— 0	2% 1	11% 6	— 0
Pl Cashier	22% 17	24% 16	19% 11	21% 12	41% 17
VP/AC	82% 35	33% 22	38% 22	32% 18	27% 11
Pl Loan Officer	— 0	1% 1	2% 1	5% 3	2% 1
Pl Loan Officer	— 0	1% 1	3% 2	2% 1	2% 1
Clerk	5% 4	1% 1	2% 1	4% 2	— 0
Bookkeeper	3% 2	3% 2	3% 2	2% 1	7% 3
Inv. Asst./Sec.	4% 3	3% 2	3% 2	5% 3	2% 1
Investments Officer	— 0	— 0	— 0	— 0	— 0
Loan Officer	— 0	— 0	— 0	— 0	— 0
Other	18% 14	33% 22	28% 16	18% 10	17% 7
	<u>77</u>	<u>67</u>	<u>58</u>	<u>56</u>	<u>41</u>
Size of Banks (Deposit)					
< 5 mm	4% 3	1% 1	2% 1	— 0	— 0
5 - 10 mm	4% 3	10% 7	2% 1	14% 6	10% 4
10 - 20 mm	14% 11	15% 10	12% 7	21% 12	27% 11
20 - 50 mm	40% 31	25% 17	36% 21	36% 20	29% 12
50 - 100 mm	23% 18	28% 19	27% 16	21% 12	24% 10
100 - 200 mm	9% 7	12% 8	17% 10	9% 5	7% 3
200 + over	5% 4	7% 5	2% 1	2% 1	2% 1
Bank Holding Co.	— 0	— 0	— 0	— 0	— 0
Non-bank	— 0	— 0	3% 2	— 0	— 0
Other	— 0	— 0	— 0	— 0	— 0
	<u>77</u>	<u>67</u>	<u>59</u>	<u>56</u>	<u>41</u>

BASIC BANKING SCHOOL

The Basic Banking School was only offered in 1986. In 1986, there were more women than men in attendance.

The average age was early 30's.

The majority of the positions were listed as "Other" which makes analysis difficult. The next highest percentage of students' positions were those of Administrative Assistant/Secretary; Teller; and Trainee. There was a small percentage of officer positions listed.

In the deposits size of banks, the majority of students were from \$20-\$50mm banks. The next highest percentage of students were from \$10-\$20mm banks; \$50-\$100mm banks; and \$100-\$200mm banks, in that order.

In the assets size of banks, the majority of students were from \$20-\$50mm banks (as in the deposits category). Likewise, the next highest percentage attending were students from banks of \$10-\$20mm. However, the third highest percentage of banks by asset size was \$100-200mm, and then \$50-\$100mm banks, just opposite of the third and fourth highest numbers in deposits size.

In total years of banking, the majority had less than one year of banking experience. The next highest percentages were in 3-5 years of banking; there was a smaller percentage in 1-3 years and 5-10 years of experience. The smallest percentage was in 10-15 years and 15 years or more banking experience.

In terms of educational background, the majority of students had some college training (almost half of the students). A smaller percentage had earned an Associate degree; or B.S. degree, either in Business Administration or another field. A small percentage had received only a High School education. Very few students had earned an M.S. degree in another field; no students had earned an M.S. degree in Business Administration.

Basic Banking School

		1	2	3
		1986		
1	<u>Sex</u>			
2				
3	Men	18	36%	
4	Women	32	64%	
5		<u>50</u>		
6				
7	<u>Average Age</u>	31.17		
8				
9				
10	<u>Positions</u>			
11				
12	President/CEO	0	—	
13	EVP/Sr. VP	0	—	
14	VP/Cashier	0	—	
15	AVP/Asst. Cashier	5	10%	
16	VP/Loan Officer	2	4%	
17	AVP/Loan Officer	1	2%	
18	Teller	8	16%	
19	Bookkeeper	3	6%	
20	Adm. Asst./Sec.	11	22%	
21	Trainee	7	14%	
22	Other	13	26%	
23		<u>50</u>		
24				
25	<u>Size of Bank (Dep.)</u>			
26				
27	\$0-5 mm	1	2%	
28	\$5-10 mm	2	4%	
29	\$10-20 mm	10	20%	
30	\$20-50 mm	14	28%	
31	\$50-100 mm	10	20%	
32	\$100-200 mm	7	14%	
33	\$200+ over	3	6%	
34	Bank Holding Co.	2	4%	
35	Other	1	2%	
36		<u>50</u>		
37				
38				
39				

GA 8033 - G7116A GREEN - WB7116A WYRING BOUND

1 2 3

1986

Size of Bank (Assets)

\$0-5 mm	0	—
\$5-10 mm	1	2%
\$10-20 mm	10	20%
\$20-50 mm	15	30%
\$50-100 mm	8	16%
\$100-200 mm	9	18%
\$200+ Over	4	8%
Bank holding Co.	2	4%
Other	1	2%
	<u>50</u>	

Educational Background

High School Graduate	8	16%
Some College	23	46%
Associate Degree	3	6%
B.S. - Bus. Adm.	9	18%
B.S. - Other	4	8%
M.S. - Bus. Adm.	0	—
M.S. - Other	2	4%
Ph. D	0	—
Law Degree	1	2%
	<u>50</u>	

Total Years in Banking

less than 1	20	40%
1-3 years	8	16%
3-5 years	10	20%
5-10 years	8	16%
10-15 years	1	2%
15 years + over	3	6%
	<u>50</u>	

SCHOOL OF TRUST BANKING

In 1983, the School of Trust Banking was cancelled due to lack of registrants, but the statistics on the registrations received were still figured. The School of Trust Banking was not held in 1985.

Except for 1983, the enrollment remained constant in 1982 and 1984; there was a slight decrease in enrollment in 1986. There were many more women than men in attendance at this school.

The average age of the students was early to middle 30's.

For 1982 to 1984, the largest percentage of positions held by students (50% or more), were in the "Other" category which makes analysis difficult. The next highest percentage of students were in the position of Trust Officer. There was an even distribution between the positions of Trust Auditor, Assistant Trust Officer, Trust Administrator, and Investment Officer. In 1986, the positions were re-defined. The majority of students for 1986 worked in the area of Personal Trust; the next highest percentage of students were in the area of Trust Operations. There was a fairly even distribution among the other categories listed.

In the deposits size of banks, the majority of students were from banks of \$200mm or more. The next highest percentages of students were from banks with \$100-\$200mm in deposits. There was a very small percentage of students from smaller banks.

The majority of the bankers had 1-3 years of banking experience. The next highest percentage of students had less than one year; 3-5 years; and 5-10 years of banking experience, in that order.

In the assets size of banks, the majority of students were from banks with assets of \$200mm or more. There was an even distribution of students from banks in the remaining assets size categories.

In the category of trust department assets, the majority of the banks had \$200mm or more in trust assets. The next highest percentage was \$20-\$50mm in trust assets. There was an even distribution of students from the remaining trust department assets categories listed.

In terms of educational background, the majority of students had some college training. A slightly lesser percentage had only a High School education. Fewer students had received a B.S. degree or M.S. degree, either in Business Administration or another field. A very small percentage of students received a Ph.D or Law degree.

Trust

School of Trust ¹⁰⁹

	1	2	3	4	5	6	7	8
	1982		1983		1984		1986	
	cancelled							
<u>SEX</u>								
Men	13%	5	38%	6	23%	9	18%	5
Women	87%	33	63%	10	78%	31	82%	23
		<u>38</u>		<u>16</u>		<u>40</u>		<u>28</u>
<u>Average Age</u>		32		36		33.5		32
<u>Positions</u>								<u>Positions (1986)</u>
Pres. / CEO	-	0	-	0	-	10		15 32% Personal Trust
1st Officer	19%	7	13%	2	25%	10		4 9% Employee Ben
1st Auditor	6%	2	6%	1	-	0		1 2% Corporate Tru
Trust Officer	6%	2	13%	2	10%	4		1 2% Tax
Trust Admin.	8%	3	13%	2	5%	2		2 4% Oil & Gas
Investment Officer	6%	2	6%	1	-	0		2 4% Real Estate
Other	56%	20	50%	8	60%	24		12 26% Trust Operat
		<u>36</u>		<u>16</u>		<u>40</u>		1 2% Securities
								4 9% General
								4 9% Investments
								1 2% Auditing
<u>Percentage of Bank-Dep.</u>								<u>47</u>
-.5 mil	5%	2	-	0	-	0		<u>20</u>
.10 mil	-	0	-	0	-	0		<u>0</u>
.20 mil	-	0	-	0	-	0	4%	1
.50 mil	3%	1	7%	1	3%	1	4%	1
1-100 mil	5%	2	27%	4	13%	5	17%	5
1-200 mil	19%	7	25%	3	28%	11	26%	7
10 & over	68%	25	47%	7	53%	21	41%	11
Non-Bank		<u>37</u>		<u>15</u>		<u>5%</u> 2		<u>7%</u> 2
						<u>40</u>		<u>27</u>
<u>Total Years in Banking</u>								
Less than 1	32%	12	31%	5	18%	7	11%	3
3 yrs.	37%	14	44%	7	35%	14	30%	8
5 yrs.	21%	8	25%	4	15%	6	30%	8
10 yrs.	8%	3	-	0	23%	9	19%	5
15 yrs.	3%	1	-	0	8%	3	4%	1
15 yrs. & over	-	0	-	0	3%	1	7%	2
		<u>38</u>		<u>16</u>		<u>40</u>		<u>27</u>

10-15 yrs.
15 yrs. + over

67116A GREEN - WPT116A WYOMING SOUND

	1	2	3	4	5	6	7	
	1982		1983		1984		1986	
<u>Size of Banks-Assets</u>			Cancelled					
	not							
10-5 mil	Listed		-0	-0	-0	-0	-0	-0
5-10 mil	on		-0	-0	-0	-0	-0	-0
10-20 mil	application		-0	-0	40%	1		
20-50 mil			7%	1	30%	1	40%	1
50-100 mil			20%	3	15%	6	26%	7
100-200 mil			20%	3	25%	10	22%	6
200 + over			53%	8	53%	21	37%	10
Non-bank				15	5%	2	7%	2
						40		27

<u>Trust Dept. Assets</u>								
10-5 mil	3%	1	13%	2	15%	6	14%	4
5-10 mil	5%	2	27%	4	8%	3	14%	4
10-20 mil	5%	2	-0	0	5%	2	7%	2
20-50 mil	13%	5	13%	2	23%	9	17%	5
50-100 mil	3%	1	7%	1	18%	7	7%	2
100-200 mil	8%	3	-0	0	28%	11	10%	3
200 + over	63%	24	40%	6	5%	2	31%	9
		38		15		40		29

<u>Education</u>								
High School	24%	9	13%	2	15%	6	14%	4
Some College	34%	13	38%	6	23%	9	46%	13
Associate Degree	-	0	-	0	13%	5	40%	1
B.S. - Bus. Adm.	11%	4	19%	3	20%	8	21%	6
B.S. - Other	18%	7	13%	2	23%	9	11%	3
M.S. - Bus. Adm.	5%	2	13%	2	-	0	4%	1
M.S. - Other	5%	2	6%	1	3%	1	-	0
Ph. D	-	0	-	0	-	0	-	0
Law Degree	3%	1	-	0	5%	2	-	0
		38		16		40		28

INTERMEDIATE SCHOOL OF BANKING-SESSION I

The enrollment for the Intermediate School of Banking was steady from 1982 through 1984. There was a decline in enrollment in 1985 and 1986. There was a fairly even division of the number of men and women in attendance for all years.

The average age of students was early 30's. The average age remained constant over the five years.

The largest percentage of positions held by students were somewhat evenly distributed between the positions of Assistant Vice-President/Assistant Cashier and "Other". The next largest percentage of students held the position of Vice-President/Cashier. In the more recent years of the school, the majority of students held the positions of Vice-President/Loan Officer and Assistant Vice-President/Loan Officer. There were no other significant percentages shown in the other categories.

In the deposits size of banks, the majority of students were from \$20-\$50mm banks. The next highest percentage of students attending were from banks with \$50-\$100mm in deposits; \$10-\$20mm in deposits; and \$200mm or more in deposits, in that order. There was a small percentage of students attending from smaller banks.

The assets size of banks was not listed on the 1982 application. For the other years, in this category, the majority of students were from banks with \$20-\$50mm in assets. The next highest percentage attending were students from \$50-\$100mm banks. There was a fairly even distribution of students attending from banks having \$10-\$20mm, \$100-\$200mm, and \$200mm or more in assets. There was a small percentage of students attending from smaller banks.

In total years of banking, there was an even distribution between students having 1-3 years; 3-5 years; 5-10 years; and less than one year of banking experience. There was a smaller percentage of students who had 10-15 years of experience, and an even smaller percentage of students who had 15 years or more banking experience.

The educational background of students was not listed on the 1982 application. For the other years, most of the students had some college training. The next highest percentage of students had received a B.S. degree either in Business Administration or another field. The remaining students had received only a High School education; a small percentage of students had received an Associate degree or an M.S. degree in Business Administration or another field. No students had received a Ph.D or Law degree.

Intermediate School of Banking - Session I

	1982	1983	1984	1985	1986					
<u>Sex</u>										
Male	53%	53	50%	51	45%	46	58%	39	44%	21
Female	47%	47	50%	51	55%	56	42%	28	56%	27
		100		102		102		67		48
<u>Average Age</u>										
		32		32		33		30.73		34
<u>Position</u>										
President/CEO	-	0	-	0	-	0	-	0	-	0
EVP / Sr. VP	-	0	1%	1	3%	3	2%	1	4%	2
VP / Cashier	19%	19	14%	14	10%	10	6%	4	2%	1
AVP / AC	37%	39	48%	49	16%	16	17%	11	21%	10
VP / Loan Officer	-	0	-	0	12%	12	8%	5	4%	2
AVP / Loan Officer	-	0	-	0	14%	14	20%	13	17%	8
Teller	-	0	6%	6	2%	2	2%	1	-	0
Bookkeeper	-	0	-	0	4%	4	2%	1	2%	1
Admin. Asst. / Sec.	7%	7	6%	6	10%	10	3%	2	6%	3
Loan Officer	2%	2	2%	2	-	0	-	0	-	0
Investments Officer	-	0	2%	2	-	0	-	0	-	0
Other	33%	33	22%	22	31%	31	42%	28	44%	21
		100		102		102		66		48
<u>Size of Bank (Deposits)</u>										
\$0-5 mm	2%	2	1%	1	2%	2	2%	1	-	0
\$5-10 mm	9%	9	7%	7	4%	4	3%	2	2%	1
\$10-20 mm	15%	15	15%	15	15%	15	14%	9	17%	8
\$20-50 mm	33%	33	30%	31	36%	37	25%	16	25%	12
\$50-100 mm	24%	24	25%	25	20%	20	27%	19	38%	18
\$100-200 mm	7%	7	13%	13	9%	9	9%	6	4%	2
\$200 - over	10%	10	9%	9	12%	12	15%	10	6%	3
Bank Holding Co.	-	0	-	0	-	0	-	0	-	0
Other	-	0	-	0	-	0	-	0	8%	4
Non-bank	-	0	1%	1	3%	3	5%	2	-	0
		100		102		102		65		48

1982 1983 1984 1985 1986

Size of Bank (Assets)

0-5 mm	not listed	1% 1	2% 2	2% 1	- 0
5-10 mm	on stat	6% 6	5% 5	3% 2	- 0
10-20 mm	sheet	15% 15	12% 12	11% 7	17% 8
20-50 mm		30% 31	36% 37	27% 18	25% 12
50-100 mm		20% 27	20% 20	27% 18	27% 14
100-200 mm		11% 11	12% 12	12% 8	15% 7
200 + over		11% 11	11% 11	15% 10	6% 3
Bank Holding Co.		- 0	- 0	- 0	- 0
Other		- 0	- 0	- 0	8% 4
Non-bank		- 0	3% 3	3% 2	- 0

Total Years in Banking

less than 1	19% 19	17% 17	17% 17	14% 9	10% 5
3 years	22% 22	22% 22	19% 19	31% 20	17% 8
5 years	22% 22	19% 19	22% 22	12% 8	19% 9
5-10 years	22% 22	25% 25	28% 29	25% 16	27% 14
10-15 years	11% 11	13% 13	8% 8	12% 8	13% 6
5 years + over	3% 3	6% 6	7% 7	6% 4	13% 6
Unknown	1% 1	- 0	- 0	- 0	- 0

Educational Background

High School Graduate	not listed	17% 17	22% 22	9% 6	13% 6
Some College	on stat	40% 41	34% 35	37% 25	40% 19
Associate Degree	sheet	1% 1	3% 3	1% 1	11% 5
B.S. - Bus. Adm.		17% 17	18% 18	24% 16	13% 6
B.S. - Other		22% 22	20% 20	24% 16	17% 8
M.S. - Bus. Adm.		4% 4	4% 4	3% 2	4% 2
M.S. - Other		- 0	- 0	1% 1	2% 1
Ph.D.		- 0	- 0	- 0	- 0
Law Degree		- 0	- 0	- 0	- 0

102 102 67 47

COMMERCIAL LENDING SCHOOL

Statistics for the 1982 Commercial Lending School could not be located. For the other years the school was held, there was an increase, then decrease, then a constant enrollment by 1986. For all years, there were many more men than women in attendance.

The average age of the students was early 30's. This average age remained constant for all years.

The largest percentage of students held the position of Vice-President. There was an even distribution of students who held positions of Vice-President/Cashier; Assistant Vice-President; Assistant Vice-President/Loan Officer; and Loan Officer. There was a small percentage of students who held the positions of President/CEO and Senior Vice-President. There was also a small percentage of students who held the lesser positions listed on the application.

The category of assets size of banks was difficult to analyze because the categories listed on the application were different for part of the years. In the size of banks in assets, the majority of students were from \$26-\$50mm banks. The next highest percentage of students were from banks with \$50-\$100mm in assets. There was an even distribution among students in the remaining assets size categories.

In the category of loan portfolio size, the 1983 and 1984 figures were not listed on the application. For 1985 and 1986, the majority of students were from banks with \$11-\$25mm in loans. The next highest percentage of students were from banks with \$26-\$50mm and \$51-\$100mm in loans. The percentage of students attending from banks with over \$100mm and \$6-\$10mm were similar to the above categories. A small percentage of students were from banks having less than \$1mm to \$5mm in loans.

The majority of students attending had 1-3 years of banking experience. The next highest percentage of students had 5-10 years; 3-5 years; less than one year; 10-15 years; and more than 15 years of banking experience, in that order.

For years in commercial lending, the 1982 and 1983 statistics were not listed on the application. For the other years, the majority of students had less than two years of lending experience. A smaller percentage of students had 2-4 years and 5-9 years of lending experience, in that order. A small percentage of bankers had 10-15 and more than 15 years of lending experience.

In terms of educational background, a majority of students had received a B.S. degree, either in Business Administration or another field. A smaller percentage of students had some college training. An even smaller percentage had received only a High School education or an Associate degree. Very few students had received an M.S., Ph.D, or Law degree.

Commercial Lending School

	1982	1983	1984	1985	1986
	stats not found				
<u>Sex</u>					
Female	87% 48	85% 61	78% 35	79% 46	
Male	13% 7	15% 11	22% 10	21% 12	
	<u>55</u>	<u>72</u>	<u>45</u>	<u>58</u>	
<u>Average Age</u>	33	33	33.16	34.43	
<u>Position</u>					
Ident/CEO	4% 2	7% 5	4% 2	— 0	
VP	5% 3	7% 5	2% 1	7% 4	
Cashier	44% 24	35% 25	42% 19	37% 21	
VP	15% 8	4% 3	2% 1	4% 2	
VP/Loan Officer	5% 3	6% 4	27% 12	30% 17	
Loan Officer	9% 5	21% 15	2% 1	— 0	
Admin Officer	— 0	— 0	2% 1	2% 1	
Admin/Comp.	9% 5	14% 10	4% 2	11% 6	
Asst. Cashier	— 0	— 0	2% 1	2% 1	
Credit Analyst	— 0	— 0	2% 1	2% 1	
Credit Admin.	— 0	1% 1	2% 1	— 0	
Branch Off./Mgmt Trainee	— 0	— 0	4% 2	4% 2	
Other	9% 5	6% 4	— 0	4% 2	
	<u>55</u>	<u>72</u>	<u>45</u>	<u>57</u>	
<u>Size of Bank (Assets)</u>					
Under \$10 mm	2% 1	10% 7	4% 2	2% 1	
\$10 - 25 mm	9% 5	17% 12	18% 8	21% 12	
\$25 - 50 mm	53% 29	31% 22	33% 15	12% 7	
\$50 - 75 mm	27% 15	25% 19	23% 10	21% 12	
\$75 - 100 mm	— 0	— 0	— 0	12% 7	
\$100 - 500 mm	9% 5	17% 12	2% 1	25% 14	
\$500 mm - 1 billion	— 0	— 0	— 0	2% 1	
Over 1 billion	— 0	— 0	— 0	5% 3	
	<u>55</u>	<u>72</u>	<u>45</u>	<u>57</u>	

1982 1983 1984 1985 1986

Size of Loan Portfolio

under 1 mm	not listed	not listed	2%	1	-	0
1-2.5 mm	on stat sheet	listed on stat sheet	-	0	-	0
2.5-5 mm			7%	3	5%	3
5-10 mm			11%	5	9%	5
10-25 mm			39%	17	30%	17
25-50 mm			16%	7	18%	10
50-100 mm			14%	6	19%	11
over 100 mm			1%	5	19%	11
					44	57

Total Years in Banking

less than 1	15%	8	13%	9	7%	3	9%	5
1-3 years	27%	15	25%	18	27%	12	10%	6
3-5 years	18%	10	15%	11	27%	12	29%	17
5-10 years	24%	13	25%	18	18%	8	21%	12
10-15 years	11%	6	13%	9	11%	5	21%	12
over 15 years	5%	3	10%	7	11%	5	10%	6
		55	72	45	58			

Years in Comm'l Lending

less than 2	not listed	not listed	6%	27	65%	37
2-4 years	listed on stat sheet	listed on stat sheet	20%	9	23%	13
4-9 years			11%	5	9%	5
9-15 years			5%	2	2%	1
over 15 years			2%	1	2%	1
				44	57	

Educational Background

High School Graduate	9%	5	10%	7	7%	3	5%	3
Some College	21%	12	26%	19	31%	14	19%	11
Associate Degree	5%	3	3%	2	2%	1	9%	5
S. - Bus. Adm.	31%	18	36%	26	40%	18	31%	18
S. - Other	28%	16	18%	13	11%	5	26%	15
S. - Bus. Adm.	2%	1	4%	3	7%	3	5%	3
S. - Other	2%	1	1%	1	2%	1	3%	2
College Degree	2%	1	1%	1	-	0	2%	1
no Degree	2%	1	-	0	-	0	-	0
		58	72	45	58			

APPENDIX F
HISTORY PROJECT

HISTORY PROJECT

This is the first history project I completed. This column, entitled "The Good Old Days," appeared in the March, 1987, issue of the Oklahoma Banker. This column will continue to appear monthly in the magazine through March, 1988.

The Good Old Days

This issue will mark the first installment of a new feature that will be a monthly addition to your Oklahoma Banker magazine. The magazine, has been published since July, 1909 and I hope you find these anecdotes interesting, thought-provoking, and sometimes humorous.

— 75 years ago —

March, 1912

... The Grant County Bank of Medford had \$120,000 in deposits on February 20.
... The Walters Matchette Co., a bank broker, ran this ad.

No. 1117. This buyer has just gone into Oklahoma upon a route laid out for him by us. He is looking at our offerings. In case he does not buy, have you anything to offer? He has \$10,000 and a good name. A good little country bank is all he wants.

— 50 years ago —

March, 1937

... Boyd McMahan, is a new member of the board of directors, Altus National Bank. Present executive officers will continue operation of the bank. They are: H. B. Bellenger, vice president; Hatton McMahan, vice president; Bruce Braddock, cashier; and P. E. Bellenger, assistant cashier.

... H. H. Champlin, former president of the First National Bank, Nash, has retired and the board elected W. E. Butts as president of that institution. Earl Butts, well known among the bankers of the State, has earned the position by every mark of merit that can be applied.

— 25 years ago —

March, 1962

... Curtis Brooks, who has been associated with the First National Bank, Chickasha, since 1954, was elevated from vice president to executive vice president.

... The Morris State bank is undertaking a remodeling, both interior and exterior. Kenneth Greer, president, states changes will consist of new windows and a new aluminum door for the front, new floors, new bank fixtures, with an additional teller's window and rearrangement of the fixtures and lights.

— 10 years ago —

March, 1977

... After 14 area meetings, a 2-day board meeting and pleas for a compromise, OBA board members agreed February 22, upon suggested language for a bill to halt trust companies from branching, and to allow limited multi-bank holding companies and "extended service facilities" in Oklahoma.

... A staff study by the Federal Reserve Board said that if banks paid interest on checking accounts, earnings temporarily could drop as much as 20%.

***** Coming *****
May 6, 7 and 8
The OBA Annual
Convention



Mark your calendar
Today!!!

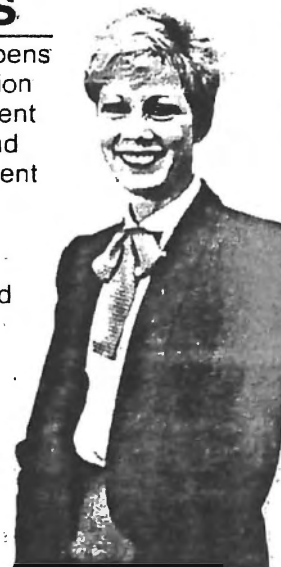


Eastland Is For Bankers

This month, Eastland opens its correspondent division headed by Vice President Charles Seitz and Asst. Vice President Gail Brumley.

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Please call for information on our loan program.



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Edmond, OK 73034

Permanent Address: R.R. 2, Box 1 Phone: (405) 388-4315
Lamont, OK 74643

EDUCATIONAL DATA

Master of Science, (Graduation: May, 1987)
Major: Consumer Studies
Oklahoma State University, Stillwater, OK

Bachelor of Science, May, 1985
Major: Consumer Studies
Oklahoma State University, Stillwater, OK
Grade Point Average: 3.89/4.0

PROFESSIONAL EXPERIENCE

Intern, Oklahoma Bankers Association, Oklahoma City, OK.
January-May, 1987. Experience involves exposure to all facets
of the association including educational programming and
research.

Teller/Bookkeeper, Payne County Bank, Perkins, OK.
Summers, Saturdays, 1985-87. Responsibilities include:
customer interaction and general bookkeeping activities.

Graduate Teaching Assistant, Consumer Studies Program and Center
for Consumer Services, College of Home Economics, Oklahoma State
University. 1985 and 1986 academic years. Responsibilities
included: develop, supervise, and grade student exams and
projects; organize and maintain teaching materials and student
records.

Teller/Bookkeeper, State Exchange Bank, Lamont, OK.
Summers, 1978-1981, 1984. Responsibilities included: customer
interaction and general bookkeeping activities.

Bookkeeper, DEM Operations, Lamont, OK.
Summers, 1981-84. Responsibilities included: maintaining
accounts receivable and accounts payable.

Dea Denise Muegge/2

PROFESSIONAL INVOLVEMENT

Memberships:

American Home Economics Association, 1982-87
American Council on Consumer Interests, 1983-87
Society of Consumer Affairs Professionals in Business, 1984-87

SELECTED COLLEGIATE HONORS AND AWARDS

Scholarships:

John W. Skinner Scholarship, \$2,300
National 4-H Home Management Scholarship, \$1,000
Senior University Scholarship, \$500
Dean O'Toole Scholarship, \$500
Karl & Louise Wolf Graduate Fellowship, \$250

Honor Societies:

Mortar Board; Omicron Delta Kappa; Phi Kappa Phi; Who's Who
Among Students in American Universities & Colleges

Other Recognition:

O.S.U. Top Ten Senior Women, 1985; College of Home Economics Top
Ten Seniors, 1985; Outstanding Young Women of America, 1986;
President's Honor Roll (7 semesters); Dean's Honor Roll
(4 semesters); 4-H National Winner in Home Management

SELECTED COLLEGIATE ACTIVITIES

President (1985-86), Vice-President (1984-85),
Oklahoma Council on Consumer Interests
Secretary (1985-86), Graduate Student Home Economics Association
President (1983-84), Secretary (1982-83), Treasurer (1981-83),
Student Home Economics Association
House Manager (1984-85), Chapter Education Chairman (1983-84),
Kappa Delta Sorority

REFERENCES

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438 Home Economics West
Oklahoma State University
Stillwater, OK 74078
(405) 624-5048

Additional references available upon request