

**FINAL**  
**CONTACT:**  
**Jo-Anne Coe**  
**713/737-8004**  
**713/737-8009 (FAX)**

**SENATOR DOLE SCHEDULE -- AUGUST 21-22, 1992**

**Friday, August 21**

**8:45 AM**            **Lv. Omni Houston Hotel**  
**DRIVE TIME: 40 minutes**

**9:25 AM**            **Ar. Hobby Airport**  
**Coastal Aviation Department**  
**8421 Nelms Road**  
**713/877-6760**

**9:30 AM**            **Lv. Houston**  
**AIRCRAFT: Coastal Corp. Sabreliner**  
**TAIL NO.: N 408 CC**  
**SEATS: 6 comfortably**  
**PILOT: Mark Assaid**  
**CO-PILOT: Dan Derosa**  
**FLIGHT TIME: 1 hr 45 minutes**  
**MANIFEST: Senator Dole**  
**Mike Glassner**  
**David Spears**  
**Clarkson Hine**  
**James Chung**  
**CONTACT: Lucy Harris**  
**713/877-6760 (O)**  
**713/280-8489 (H)**  
**713/877-7260 (FAX)**

**11:15 AM**            **Ar. Wichita, Kansas**  
**Midcontinent Airport**  
**United Beechcraft South**  
**316/946-4350**  
**MET BY: Cathy Yager**  
**DRIVE TIME: 20-30 minutes**

PAGE TWO

**Friday, August 21 (continued):**

**NOTE: Aircraft will reposition to Jabara Airport,  
Midwest Corporate Aviation  
316/636-9700**

**11:40 AM Ar. Wichita Club  
Kansas State Bank Building  
316/263-5271**

**11:40 AM Proceed to West Room**

**11:40 AM- ATTEND FUNDRAISING LUNCHEON FOR ARLEN SPECTER  
12:50 PM (Event runs 11:30-1:00)**

**HOST: Bob Galman  
Kansas Truck Equipment**

**CROWD SIZE: 40  
TICKET PRICE: Mixed  
(Some at \$1,000; some at \$125)**

**ANTICIPATED PROCEEDS: \$12-\$15,000**

**PROGRAM: SENATOR DOLE REMARKS and  
Introduce Senator Specter  
Senator Specter - Remarks**

**CONTACT: Carey Lackman  
215/574-1992  
Houston: 713/443-2310, Rm. 1023  
Wichita (Thursday evening):  
316/522-1800 (Comfort Inn)**

**12:50 PM Lv. Wichita Club**

**DRIVE TIME: 20 minutes**

**1:10 PM Ar. Airport Hilton - Amphitheater**

**1:15 PM- SPEAK - Community Bankers Assoc.  
1:45 PM 14th Annual Convention  
Airport Hilton - Amphitheater  
316/945-5272**

**MET BY: Dean Fowler, CBA President, and  
Chairman of the Board,  
Bank of Burlingame**

**FORMAT: Podium with mike**

PAGE THREE

**Friday, August 21 (continued):**

**SEATING: Theater style**

**ATTENDANCE: 350**

**INTRODUCED BY: Dean Fowler, CBA President**

**CONTACT: Sue Anderson  
913/271-1404**

**1:45 PM**

**Lv. Airport Hilton en route  
The Coleman Company - Northeast Facility  
2111 East 37th St. North  
316/261-3485**

**DRIVE TIME: 20 minutes**

**2:05 PM**

**Presentation of President's "E-Star Award"  
The Coleman Company**

**3:15 PM**

**CONTACT: Charles McIlwaine  
316/261-3485**

**PROGRAM:**

**2:00 PM - Welcome and Introduction of  
Distinguished Guests  
BOB RING - Pres. & Ch. Oper. Ofcr.**

**2:03 PM - Remarks - Betsy Gwin,  
Chairman, Sedgwick Co. Commission**

**2:08 PM - Remarks - John Kupfer  
Director, K.C. District Office  
US Foreign Commercial Services,  
US Dept. of Commerce**

**2:13 PM - PRESENTATION AND REMARKS -  
SENATOR DOLE**

**Following remarks by Senator Dole, approximately 5  
minute acceptance by LARRY JONES, Chairman and CEO,  
The Coleman Company**

**Balance of time: VIP tour of manufacturing  
facility and refreshments**

**3:15 PM**

**Lv. Coleman Company**

**DRIVE TIME: 15 minutes**



PAGE FOUR

Friday, August 21 (continued):

3:30 PM Ar. Jabara Airport  
Midwest Corporate Aviation  
316/636-9700

3:35 PM Lv. Wichita  
  
FLIGHT TIME: 25 minutes

4:00 PM Ar. Ponca City, Oklahoma  
Greenwood Hangar  
405/762-2580

MET BY: Cheryl Fletcher  
State Director, Senator Nickles

NOTE: Senator Dole has met Cheryl previously.

4:00 PM- PRESS CONFERENCE  
4:15 PM Greenwood Hangar  
405/762-2580

NOTE: Senator Nickles may or may not join in the  
press conference.

4:15 PM Lv. Ponca City Airport  
  
DRIVE TIME: 15 minutes

4:30 PM Ar. Residence of Larry and Virginia Stephenson  
1505 Autumn  
(Mr. Stephenson is prominent local banker)  
405/762-7114

4:30 PM- ATTEND FUNDRAISING EVENT FOR DON NICKLES  
5:30 PM (Event runs to 6:00 PM)  
Casual Attire  
Indoor-Outdoor Event

CROWD SIZE: 150

TICKET PRICE: \$250 for hosts (30)  
\$100/couple general admission

FORMAT: Standing mike in backyard

PRESS: CLOSED

PAGE FIVE

Friday, August 21 (continued):

PROGRAM:

5:15 PM - Sen. Nickles introduces Sen. 1a

5:20 PM - REMARKS - SENATOR DOLE

5:45 PM Lv. Stephenson residence

6:00 PM Ar. Ponca City Airport  
Greenwood Hangar  
405/767-0429

6:05 PM Lv. Ponca City

MANIFEST: Senator Dole  
Senator Nickles  
Linda Nickles  
Mike Glassner  
Clarkson Mine

FLIGHT TIME: 30 minutes

6:30 PM Ar. Oklahoma City  
Will Rogers Airport  
AAR Oklahoma  
405/681-3000

MET BY: Mike Osborn  
Law student/former Nickles intern

DRIVE TIME: 15 minutes

6:50 PM Ar. Cowboy Hall of Fame  
405/478-2250

6:50 PM- ATTEND FUNDRAISER FOR SENATOR NICKLES  
8:00 PM (EVENT RUNS 6:30-8:00)

DRESS: Western Casual

CROWD SIZE: 250

TICKET PRICE: \$250 for hosts (50-60)  
\$100/couple for others

PROGRAM:

6:30 PM Photo op/reception - hosts only  
7:00 PM Barbecue lines form  
7:30 PM Sen. Nickles introduces Sen. Dole  
7:35 PM REMARKS - SENATOR DOLE

PAGE SIX

Friday, August 21 (continued):

CONTACT: Cheryl Fletcher  
405/767-1270  
405/763-3157 (FAX)

8:00 PM Lv. Cowboy Hall of Fame  
8:25 PM Ar. AAR Oklahoma  
405/681-3000  
8:30 PM Lv. Oklahoma City

FLIGHT TIME: 45 minutes

MANIFEST: Senator Dole  
Senator Nickles  
Mike Glassner  
Clarkson Hine  
TENT: Clifford Krauss  
NY Times

9:15 PM Ar. Rogers, Arkansas  
Beaver Lake Aviation  
501/636-;9400

MET BY: Curtis Coleman, Campaign Manager,  
Mike Huckabee for Senate

DRIVE TIME: 15 minutes

9:30 PM Ar. Bentonville, Arkansas  
RON: Ramada Inn  
1209 N. Walton Blvd.  
Bentonville  
501/273-2451

Saturday, August 22

8:30 AM Lv. Ramada Inn, Bentonville  
DRIVE TIME: 15 minutes

8:45 AM Ar. Bella Vista Country Club  
501/855-8110



PAGE SEVEN

Saturday, August 22 (continued):

8:45 AM- ATTEND FUNDRAISING BREAKFAST FOR  
9:30 AM MIKE HUCKABEE, US SENATE CANDIDATE  
(Event runs 8:30-9:30)  
  
CROWD SIZE: 200 @ \$100 per person  
  
CONTACT: Curtis Coleman, Campaign Mgr.  
501/663-0200  
501/772-6755 (Little Rock)  
  
9:30 AM Lv. Bella Vista Country Club  
  
DRIVE TIME: 22 minutes  
  
9:52 AM Ar. Rogers, Arkansas  
Rogers Aviation Center  
501/631-1626  
  
10:00 AM- PRESS CONFERENCE  
10:13 AM Rogers Aviation Center  
  
10:15 AM Lv. Rogers Aviation Center  
  
10:16 AM Ar. Beaver Lake Aviation  
501/636-9400  
  
10:17 AM Lv. Rogers, Arkansas  
  
FLIGHT TIME: 45 minutes  
  
Manifest: Senator Dole  
Senator Nickles  
Mike Huckabee  
Mrs. Huckabee  
Mike Glassner  
Clarkson Hine  
  
11:02 AM Ar. Little Rock, Arkansas  
Adams Field  
Midcoast-Little Rock  
501/374-5722  
  
DRIVE TIME: 15 minutes  
  
11:15 AM Ar. Arkansas Excelsior Hotel  
Three Statehouse Plaza  
501/375-5000  
FAX: 375-7320  
  
Proceed to Grand Ballroom Salon C

PAGE EIGHT

Saturday, August 22 (continued):

11:15 AM- ATTEND FUNDRAISING RECEPTION FOR MIKE HUCKABEE  
12:00 PM (Event runs 11:00-12:00)

CROWD SIZE: 100 @ \$250 each

PROGRAM:

11:00 Private Reception - Salon C  
12:00 Luncheon - Salons A and B

11:55 AM Lv. Grand Ballroom en route  
Arkansas Tennis Hall of Fame Room

12:00 PM- PRESS CONFERENCE  
12:15 PM Excelsior Hotel  
Arkansas Tennis Hall of Fame Room

12:15 PM- ATTEND/SPEAK - HUCKABEE FUNDRAISING LUNCHEON  
1:00 PM

1:00 PM Lv. Excelsior Hotel

1:15 PM Ar. Adams Field  
Midcoast Aviation  
501/372-5722

1:20 PM Lv. Little Rock

MANIFEST: Senator Dole  
Senator Nickles  
Mike Glassner  
Clarkson Hine

TIME CHANGE: +1 hour

FLIGHT TIME: 1 hr 50 minutes

4:10 PM Ar. Columbus, Ohio  
Lane Aviation  
614/237-7290

MET BY: Lt. Gov. Mike DeWine  
Curt Steiner, Campaign Manager  
(1988 Dole for President)

4:12 PM Lv. Lane Aviation

DRIVE TIME: 15 minutes

4:32 PM Ar. Ohio State Fair grounds



PAGE NINE

Saturday, August 22 (continued):

MET BY: Fred Dailey  
Ohio Agriculture Director

TOUR STATE FAIR GROUNDS AND

PRESS AVAILABILITY

5:15 PM  
5:30 PM

Lv. State Fair grounds  
Private FUNDRAISING RECEPTION FOR MIKE DEWINE  
Residence of Mayor and Mrs. Greg Lashutka  
(Mrs. Lashutka: Catharine Adams)  
729 Mohawk Street  
Columbus 43206  
614/443-2270

6:00 PM  
7:00 PM

Cocktails  
Dinner  
FUNDRAISING RECEPTION/DINNER FOR MIKE DEWINE  
Hyatt Regency  
350 N. High

CO-HOSTS: Governor George V. Voinovich  
Mayor Greg Lashutka

HEAD TABLE: (List available August 19)

PRESS: CLOSED

FORMAT: Table-top podium

CONTACT: Mary Sabin  
419/874-0108  
419/874-3368 (FAX)  
614/469-1992 (Columbus Ofc.)

7:30 PM

Lv. Columbus

FLIGHT TIME: 1 hour

MANIFEST: Senator Dole  
Senator Nickles  
Mike Glassner  
Clarkson Hine

8:30 PM

Ar. Washington National Airport  
Butler Aviation  
703/549-8340

MET BY: Wilbert Jones  
PROCEED TO PRIVATE

M E M O R A N D U M

August 11, 1992

TO: SENATOR DOLE  
FROM: JIM MCMILLAN  
RE: SPEECH TO KANSAS COMMUNITY BANKERS ASSOCIATION (CBA)

**EVENT:** Speech to the Community Bankers Association of Kansas -- Annual Meeting and Convention.

**WHEN:** Friday, August 21, 1992, 1:10 p.m.

**WHERE:** Multi-media Amphitheater, Wichita Airport Hilton.

**WHO:** About 150 to 200 persons: 75% community bankers; 20% spouses; and 5% associate members (businesses which sell products and services to community banks).

**SPEECH:** You have been asked to speak for about 15-20 minutes, plus a period for Q&A. Besides talking about the Republican Convention and the election, you have been asked to speak about the regulatory burden on banks. I HAVE SENT AHEAD OF YOU TO DAVE SPEARS TWO PILES OF PAPERS CONSISTING OF 1) RECENT PROPOSED REGULATIONS AFFECTING THE BANKING INDUSTRY AND 2) TWO MONTHS'S WORTH OF MAILINGS FROM SOME OF THE BANK REGULATORY AGENCIES. YOUR STATEMENT MAKES REFERENCE TO THESE PILES OF PAPERS WHICH YOU MAY WANT TO USE AS "PROPS."

**MISCELLANEOUS:**

- Group will eat lunch in President's Ballroom at 12:00 p.m. As you know, you were invited to join them for lunch but had to decline because of fundraising luncheon for Senator Specter.
- Immediately following lunch at about 12:20 p.m., Bill Koch, winner of the 1992 America's Cup Race, will speak to the group.
- A post-lunch break is scheduled at 1:00 p.m. Group reconvenes in the amphitheater at 1:10 p.m. for your speech.
- David Fowler, President of the CBA of Kansas, will introduce you. Mr. Fowler is also Chairman and President of the First State Bank, Burlingame, Kansas.
- The group is scheduled to dismiss at approximately 1:50 p.m.; most will depart hotel at 2:00 p.m. for a tour of the Coleman Company.



**FOR FURTHER INFORMATION CONTACT:**

J. Sue Anderson, Executive Director  
Community Bankers Association of KS  
913/271-1404

**Community Bankers Association of Kansas**

Suite 100, 5605 S.W. Barrington Court, Topeka, Kansas 66614, Phone (913) 271-1404

**-- FOR IMMEDIATE RELEASE --**

Topeka... "P-ooling R-esources and I-deas D-evelops E-xcellence" spells the Community Pride that provides the underlying theme for the 14th Annual Meeting and Trade Show of the Community Bankers Association of Kansas (CBA) at the Wichita Airport Hilton, August 20-22.

Keynote speaker Gerald Graham, from the Center for Entrepreneurship, Wichita State University, will develop the community pride theme. The featured speaker for Friday's lunch will be Bill Koch, Wichita native and 1992 America's Cup winner. Senator Bob Dole will be a special guest on Friday afternoon. Dave Ballweg, immediate past president of the Independent Bankers Association of America (IBAA), will address current banking issues. Jim King, CEO of Goal Rush, Colby, Kans., is one of several featured speakers during the 3-day event.

Additional educational programs, including a Bank Security Forum, are scheduled for Saturday. FBI Special Agent William Seck will be the featured.

Other activities planned for convention registrants include a golf tournament at the Rolling Hills Country Club, annual trade show which has been growing in attendance each year, and a tour of The Coleman Company headquarters.

The Convention will conclude on Saturday, August 22nd, with an "Americana Night" at the Eberly Farm in Wichita. Outdoor games, activities and a barbecue are scheduled.

- more -



## CBA Convention

### Add -1-

Dance music will be provided by Lee Barnett and The EZ Pieces as a part of the festivities.

During the Saturday evening event, current CBA President, David Fowler, will install the new officers for the association. Fowler is chairman of the board of the First State Bank, Burlingame. Incoming CBA President is Thomas V. Holman, president of the State Bank of Leon. Other new officers to be installed include First Vice President, Arlen A. Gabriel, president, DeSoto State Bank; Second Vice President, Frank A. Suellentrop, president, State Bank of Colwich; Secretary/Treasurer, Mike Astle, president, First National Bank, Emporia; and Northwest District Director, Lawrence K. White, president, Tipton State Bank.

The Community Bankers Association of Kansas is committed to assisting its members in fulfilling their responsibility to provide safe, dependable innovative services to the Kansas communities and customers each serves.

###

## Community Bankers Association of Kansas

### 1992 Convention

Thursday, August 20th

#### Morning Activities

- 7:30 Men's/Women's Scramble Golf  
Tournament - Rolling Hills Country Club  
8:00 CBA Registration Desk open until 10:00  
• West side of lobby

#### Afternoon Activities

- 3:30 CBA Registration Desk open until 7:30

#### Evening Activities

- 6:00 President's Reception - Salons I & II  
(You must be a CBA Member or Associate  
Member to participate in this event.)  
7:00 President's Appreciation Dinner &  
Roast - Salons I & II  
(You must be a CBA Member or Associate  
Member to participate in this event.)  
10:00 Evening activities conclude

Friday, August 21st

#### Morning Activities

- 7:00 CBA Registration Desk open until 10:30  
• West side of lobby  
7:15 Coffee available in pre-function area  
7:30 Power Breakfast - Consulates II & III  
8:30 Breakfast Speaker - Jim King, Goal  
Rush, "Your Attitude Determines Your  
Altitude"  
9:00 General Session - Amphitheatre  
Convention Chairman, Pat Walden  
9:05 Keynote Address - Gerald Graham,  
Center for Entrepreneurship, Wichita  
State University  
9:45 David Baitweg - Independent Bankers  
Association of America, Immediate Past  
President  
10:05 Dale Bradley - Citizens State Bank,  
Miltonvale, IBAA State Director  
10:10 Mid-Morning Freshener -  
pre-function area  
10:25 Women's Program - Control Tower, 5th  
floor "Wake Up This Day to a Prettier  
You!" - Jeanno Wilson, Arbonne Cosmetics  
10:25 General Session continue - Amphitheatre  
"Banking in Kansas" - Frank Dunnick,  
State Bank Commissioner

- 10:45 Ken Quentner - Independent Bankers  
Association of America, Executive Vice  
President  
11:00 Member Forum - CBA President, David  
Fowler, presiding  
• CBA Lobbyist, Pete McGill,  
Pete McGill & Associates  
• Annual report to the members  
• Approval of 1992 Resolutions  
• Presentation of new members  
• President's Report  
11:00 CBA Registration Desk open until 12:15  
11:50 General Session ends

#### Afternoon Activities

- 12:00 Luncheon - Presidential Ballroom  
12:25 Guest Speaker - William I. Koch,  
Skipper, America's Cup  
Winner  
1:00 Guest Speaker - Amphitheatre,  
Robert Dole, United States Senator -  
Kansas  
1:00 Hospitality Suite open until 5:00  
• pre-function area  
1:00 CBA Registration Desk open until 7:00  
2:00 Buses depart for The Coleman  
Company Tour - meet in hotel lobby  
4:00 Tour buses return to hotel

#### Evening Activities

- 5:00 The "Great Olympic Challenge"  
Exhibit Arena Opens -  
Emerald Ballroom  
6:00 Dinner in Exhibit Arena  
7:45 Entertainment  
8:40 Entertainment  
9:00 "Olympic Medal" Presentations  
(Prize drawings)  
10:00 Evening activities conclude

Saturday, August 22nd

#### Morning Activities

- 7:00 New Member Recognition Breakfast  
- Consulates II & III  
(You must be a new 1992 CBA member or serving on  
the 1992 CBA Membership Recruiting Team to  
participate in this event.)  
7:45 CBA Registration Desk open until 10:30  
9:00 Workshop Series - Amphitheatre  
Convention Chairman, Pat Walden,  
presiding  
9:05 "Meeting the Competitive Challenges  
of Tomorrow" - Jim King, Goal Rush



- 10:05 "Trust Companies - A Profitable  
RESOURCE for Community Banks"  
• Steve English - Trust Co. of Kansas,  
Daryl Craft - Guardian Trust Company
- 10:20 Refreshment Break - *pre-function area*
- 10:36 Women's Program - *Salon I*  
"Being The Best You" • Jeanne Wilson
- 10:35 Bank Security Seminar - "Hand Over  
the Money- Now!"  
• Arlen Frank, Wellsville Bank  
• John Meyers, National Guardian  
Security Corp.  
• William R. Sock, Special Agent, FBI
- 11:45 Morning Session ends
- 11:50 Lunch with "Will Rogers" - *Presidential  
Ballroom*

#### Afternoon Activities

- 1:00 Hospitality Suite open until 4:00 -  
*pre-function area*
- 1:45 Free Afternoon
- 4:00 Group transportation to Eberly Farm  
begins - *moot in hotel lobby*
- 4:15 Americana Night at Eberly Farm  
begins

#### Evening Activities

- 5:15 INPAC Auction - *Outpost Building,  
Eberly Farm*
- 5:50 Officer Installation - *Outpost Building*
- 6:30 Outdoor Barbecue Dinner
- 7:30 Lee Barnett & The EZ Pieces Band •  
The EZ Pieces Band, back by popular  
request, will be playing some great 50's,  
60's, pop, and country music
- 7:30 Hay Ride in Cowcreek Country at  
Eberly Farm (optional activity)
- 11:30 Buses return to Hotel

#### Sunday, August 23rd

##### Morning Activities

- 8:00 Ladies "Come-As-You-Are" Brunch  
- Botte Fowler's Suite 443
- 9:00 Committee Breakfast - *Salon I*  
(For 1992-93 Committee members)
- 9:30 CBA Committee Orientation - *Salon II*  
(For 1992-93 Committee members)

#### General Convention Sponsors

Bankers' Bank of Kansas, N.A.  
Deluxe Check Printers  
Federated Investors  
Government Securities Corp.  
GRA, Thompson, White & Co., P.A.  
Hodge, Porter, Hixon & Assoc., Inc.  
IBAA Bancard/Telecredit

#### Hospitality Suites

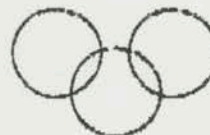
1st Financial Mortgage Corp.  
IBAA Bancard/Telecredit

#### Major Golf Sponsors

Data Center, Inc.  
Government Securities Corp.  
Marshall and Company  
The R Group  
Vamey, Mills, Rogers, Burnett, &  
Assoc., P.A.

#### Prizes & Amenities

Bank News  
Business System  
Hodge, Porter, Hixon & Assoc., Inc.  
Home State Life Insurance  
Kennedy and Coe, CPA  
LOVE Envelopes  
Mosler, Inc.  
National Guardian  
Roberts-Hutchline  
Rolling Hills Country Club  
Spoon Creek Marketing  
Trans Union  
Trans World Systems Inc.  
Collection Service  
TransAmerica Financial Services  
United Guarantee





**Exhibitors**

1st Financial Mortgage Corp.  
 Advance Computer Systems  
 Advantage Computers, Inc.  
 Automated Systems, Inc.  
 Bankers' Bank of Kansas, N.A.  
 Bankers Systems  
 Bell & Howell  
 Countrywide Funding Corp.  
 Data Center, Inc.  
 Deluxe Check Printers  
 Diebold  
 Dimension S  
 Executive Plans Corp.  
 Executive Systems Consultants  
 Federal Crop Insurance Corp.  
 Federated Investors  
 Felst Long Distance  
 George Lay Signs  
 Government Securities Corp.  
 GRA, Thompson, White & Co., P.A.  
 Independent Bankers Assn.  
 of America  
 Interling Software Corp.  
 John M. Floyd & Assoc., Inc./  
 IPC Service Corp.  
 Kan Build, Inc.  
 Kansas Electronic Transfer System  
 Kennedy and Coe, CPA's  
 KPMG Peat Marwick  
 McBee Systems  
 McCune Paper Co., Inc.  
 Mid-America Payment Exchange  
 MidAmerica Student Loan Company  
 NBC Computer Services Corp.  
 Precision Computer Systems  
 Search Network, Ltd.  
 Small Business Administration  
 Spoon Creek Marketing  
 SS&G, Inc.  
 St. Paul Fire & Marine Insurance  
 The R<sup>3</sup> Group  
 United Parcel Service  
 USA Funds - Kansas Program  
 Visa Travelers Choques

**Spouse Events**

\*All full convention registrants are welcome to attend any  
 and all convention events.

**Thursday, August 20th**

7:30am Men's/Women's Scramble Golf  
 Tournament - Rolling Hills Country Club  
 8:00pm President's Reception  
 7:00pm President's Appreciation Dinner &  
 Roast

**Friday, August 21st**

7:30am Power Breakfast  
 8:00am Opening Session  
 10:15am "Wake Up The Day With A Prettler  
 You!" - Control Tower, 5th floor  
 • Jeanna Wilson, Arbonne Cosmetics  
 12:00pm Lunch 12:30pm Guest Speaker -  
 William I. Koch  
 1:10pm Guest Speaker - Senator Robert Dole  
 2:00pm Buses depart for The Coleman  
 Company Tour  
 4:00pm Tour buses return to hotel  
 5:00pm The "Greatest Olympic Challenge"  
 Exhibit Arena Opens  
 9:00pm "Olympic Medal" Presentations (Prize  
 Drawings)

**Saturday, August 22nd**

8:00am Breakfast on your own  
 9:00am General Session  
 10:35am "Being The Best You" - Jeanna Wilson  
 • Salon I  
 11:50am Lunch with "Will Rogers"  
 2:00pm Free Time  
 4:00pm Transportation to Eborly Farm begins  
 5:45pm INPAO Auction  
 6:30pm Outdoor Barbecue  
 7:45pm Live Dance Music

**Sunday, August 23rd**

9:00am Belle & Marty's "Come-As-You-Are"  
 Brunch - Suite 443

**Past Presidents**

David Fowler - Burlingame, 1992  
 Richard L. Diamond - Mankato, 1991  
 Michael D. Fahrback - Haven, 1990  
 George D. Walden - Garden Plain, 1989  
 Charles I. Moyer - Phillipsburg, 1988  
 John C. Tineher - Lyndon, 1987  
 J.B. Warren - Calva, 1986  
 \* Bernard A. Griffiths - Long Island, 1985  
 Russell A. Watkins - Topeka, 1984  
 C. Wayne Steams - Haysville, 1983  
 John C. Umbach - Whitewater, 1982  
 H. Samuel Forrer - Ulysses, 1981  
 Noel R. Estep - Wichita, 1980  
 \*\* C. John Suellentrop - Colwich, 1979  
 \* Hal A. Hedlund - Montezuma, 1977  
 ‡ Max C. McConchle - Andover, 1974

\* Ad Hoc Committee Chairman

\* Ad Hoc Committee Chairman, First President

‡ Deceased

**1991-92 Executive Council**

David Allen, *Circleville*  
 Dale A. Bradley, *Miltonvale*  
 Dixie Carter, *Cottonwood Falls*  
 Richard L. Diamond, *Mankato*  
 C. Michael Elliott, *Anthony*  
 Michael D. Fahrback, *Haven*  
 David Fowler, *Burlingame*  
 Arlen A. Gabriel, *DeSoto*  
 Thomas V. Holman, *Leon*  
 Don E. Hylton, *Overbrook*  
 Michael E. Johnson, *Courtland*  
 Max A. Lowry, *Logan*  
 Charles I. Moyer, *Phillipsburg*  
 James A. Needham, *Troy*  
 Frank A. Suellentrop, *Colwich*  
 George D. Walden, *Wichita*  
 Larry K. White, *Tipton*  
 Clark P. Young, *Hugoton*

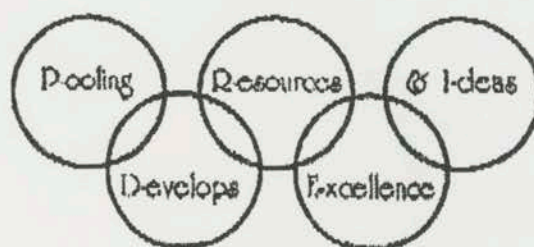
**Convention Committee**

Pat Walden, *Garden Plain* - Chairman  
 Mike Astle, *Emporia*  
 Ron Eilers, *Colwich*  
 Mike Elliott, *Anthony*  
 Kirk McConchle, *Andover*  
 Joe Walter, *Wichita*  
 Mike Walden, *Garden Plain* - Golf Co-Chair  
 Mark Bahr, *Garden Plain* - Golf Co-Chair

**Your CBA Staff**

Sue Anderson, Executive Director  
 Kathy Lovelace, Administrative Assistant  
 Pat Deschner, Staff Secretary  
 Becky Bryan, Convention Coordinator

## Community PRIDE



Community Bankers Association  
of Kansas

14th Annual Meeting  
and  
Trade Show

Wichita Airport Hilton  
August 20 - 22, 1992





**Community Bankers Association** of Kansas

Suite 100, 5605 S.W. Barrington Court, Topeka, Kansas 66614, Phone (913) 271-1404

*Jim McMillan*

August 4, 1992

The Honorable Bob Dole  
United States Senator  
141 Hart Senate O.B.  
Washington, D.C. 20510

Dear Senator Dole:

We are delighted to learn that you will be with us **Friday, August 21st** to participate in the **Community Bankers Association of Kansas Convention** at the **Wichita Airport Hilton**.

I neglected to ask Jim McMillan when I spoke with him last week if your schedule allows time to join us for lunch at 12:00 noon. Bill Koch, skipper of the America<sup>3</sup> and winner of the 1992 America's Cup will be joining us and his presentation is immediately following lunch at 12:20pm. You would be most welcome.

Your scheduled appearance will be at 1:10, right after a brief break from lunch. Our group will be in the **Multi-Media Ampitheatre** at the hotel and we are expecting 150-200 people. If your staff will let me know your arrival time, we will arrange to have someone meet you in the hotel lobby and walk with you to the meeting room.

Although I know highlights of the Republican Convention will be of interest to those present, regulatory relief is uppermost on our member's minds. Your introduction of the "Community Bank Regulatory Relief Act of 1992" was enthusiastically embraced. That's their future hope -- what are the realities of passage and the Senate disposition towards it.

Please let me know if you can accept our luncheon invitation. We would be pleased to have you with us. Meanwhile, we have shared the good news that you will be speaking Friday afternoon with our members. I look forward to having you with us on the 21st.

Cordially,

*J. Sue Anderson*

J. Sue Anderson  
Executive Director

pc: Jim McMillan

JSA/pd

Directed by the members we serve

8-10 copy to Judy Brown



## Community Bankers Association of Kansas

Suite 100, 5605 S.W. Barrington Court, Topeka, Kansas 66614, Phone (913) 271-1404

March 16, 1992

The Honorable Bob Dole  
United States Senator  
141 Hart Senate O.B.  
Washington, DC 20510

Dear Senator Dole:

The Community Bankers Association will be holding its 14th Annual Convention on August 20th - 22nd, 1992, at the Wichita Airport Hilton. Approximately 350 bankers and guests from across the state attend this convention. This year they have a special interest in banking issues on the national level.

We would be most honored if you would be our luncheon speaker on Friday, August 21st. A tentative time of 12:30 pm has been set aside for you. However, if this time frame is inconvenient, we would be willing to work around your schedule. If you can accept our invitation, plan to speak for approximately 15 - 20 minutes (allowing some time for questions and answers). We also encourage your participation in all other events planned that day.

Because of your activity on banking issues over the past 18 months, it would be of particular interest to our members to have you as our distinguished guest. Please let us know by April 30th if you will be able to join us. We look forward to seeing you on August 21st in Wichita.

Sincerely,

*J. Sue Anderson*

J. Sue Anderson  
Executive Director

Directed by the members we serve



**Bob Dole**



**NEWS**

**U. S. SENATOR FOR KANSAS**

**FROM:**

**SENATE REPUBLICAN LEADER**

FOR IMMEDIATE RELEASE  
JUNE 2, 1992

CONTACT: WALT RIKER  
(202) 224-5358

## **SMALL BANK REGULATORY RELIEF**

**DOLE BILL WOULD RELIEVE OVER-REGULATION ON SMALL TOWN BANKS;  
"HIDDEN TAX" OF REGULATION THREATENING COMMUNITY LENDERS**

WASHINGTON -- Senate Republican Leader Bob Dole (R-Kansas) today introduced legislation to relieve the unnecessary regulatory burden imposed on this nation's small town banks. Dole's legislation is designed to help community banks with assets less than \$100 million survive in an atmosphere where thousands of pages of new regulations have been imposed in the past decade.

Dole's legislation is aimed at scrapping duplicative and unnecessary requirements that amount to a "hidden tax" on small banks and their customers, which include small businesses, farmers and consumers. The unnecessary regulations drain money that could otherwise be used for providing loans, helping businesses and creating jobs.

"The Community Bank Regulatory Relief Act of 1992 is a step towards relieving small community banks from some unneeded regulations that do nothing except drive up the cost of doing business," Dole said. "While the Savings & Loan debacle demonstrated that we need commonsense regulation of our financial institutions, it is also clear that there are some regulations our small banks don't need. Let's face it, the 'hidden tax' of over-regulation is a tax that our community banks -- and the farmers and small businesses on main street who depend on them -- can live without."

"In my state of Kansas, 311 banks -- or 60 percent of the state's total -- have 15 or fewer employees and average just more than \$17 million in total deposits," Dole added. "If we continue to mindlessly heap on new requirement after new requirement, we will be adding small banks such as these -- which are so important to promoting economic vitality in small and rural communities -- to America's endangered species list."

Title I of the legislation addresses a number of specific regulatory requirements that are unnecessary or are a bad fit for small banks. These provisions, among others, include an exemption for small banks in small communities from the Community Reinvestment Act, exemptions from data and information gathering requirements, a moratorium on certain new regulations pending completion of cost-benefit analyses, and a requirement that all bank regulatory agencies coordinate their actions to ensure consistency and uniformity of standards.

Title II of the legislation clarifies circumstances under which lenders will be held liable for environmental damage at their borrowers' facilities and promotes sound environmental policy by ensuring access to private capital for business to upgrade their environmental compliance and to help clean up existing contamination.

Speaking in Toronto Monday, U.S. Treasury Secretary Nicholas Brady endorsed Dole's efforts to relieve community banks of unnecessary and duplicative regulations.

###



BOB DOLE  
KANSAS

## United States Senate

OFFICE OF THE REPUBLICAN LEADER  
WASHINGTON, DC 20510-7020

June 2, 1992

Dear Colleague:

We are writing to let you know about a bill that we have introduced called the "Community Bank Regulatory Relief Act of 1992," S. 2794.

For too long, we have been operating under the misguided conviction that all regulation is by definition "good." Needless to say, this approach is not always consistent with good policy decisions, and we must begin to ensure that the hidden tax of regulation is no longer permitted to run unchecked.

This legislation takes this principle and applies it to small community banks. During the last decade we have seen literally hundreds of new statutory provisions imposed on the banking industry and thousands of pages of new regulations promulgated in connection with those provisions. While a lot of compliance efforts are important to maintaining the integrity, safety and soundness of our banking system, some of that money is needlessly spent on duplicative or unnecessary requirements -- money that could otherwise be providing loans, helping business and creating jobs.

For smaller banks, new reporting or procedural requirements may be particularly onerous where there's often only the president of the institution -- who doubles as office manager and loan processor -- to do the work which in turn takes away from his or her ability to make loans and service customers.

Title I of S. 2794 addresses a number of specific regulatory requirements that are unnecessary or are a bad fit for small banks. These provisions, among others, include an exemption for small banks in small communities from the Community Reinvestment Act, exemptions from data and information gathering requirements, a moratorium on certain new regulations pending completion of cost-benefit analyses, and a requirement that all bank regulatory agencies coordinate their actions to ensure consistency and uniformity of standards.

Title II of the legislation clarifies circumstances under which lenders will be held liable for environmental damage at their borrowers' facilities and promotes sound environmental policy by ensuring access to private capital for business to upgrade their environmental compliance and to help clean up existing contamination.

June 2, 1992  
Page 2

This bill will not solve all the problems for the small bankers of this country. But it is a good first step to get the regulatory pendulum swinging in a different direction. The goal is to ensure that when new compliance standards and reporting requirements are imposed on banks, they make sense for the bank, its customers and the safety and soundness of this nation's financial system.

We have enclosed a summary of S. 2794 and urge you to cosponsor this important legislation. If you have any further questions, please contact Jim McMillan with Sen. Dole's office at 43135 or Ray Natter with Sen. Garn's office at 41569.

Sincerely,

  
BOB DOLE

  
JAKE GARN

Attachment



SUMMARY OF THE  
COMMUNITY BANK REGULATORY RELIEF ACT OF 1992  
JUNE 2, 1992

TITLE I -- REGULATORY BURDEN RELIEF

SEC. 101. COMMUNITY REINVESTMENT ACT AMENDMENTS. This section exempts from the requirements of the Community Reinvestment Act (CRA) depository institutions with assets of \$100 million or less that are located in towns with 20,000 or fewer residents. It also includes a CRA "safe harbor" for depository institutions with assets of \$300 million or less if they receive CRA ratings of satisfactory or better. Such institutions will not have to re-prove CRA compliance for two years and will not be subject to CRA protests during such period.

SEC. 102. DATA GATHERING EXEMPTION. Section 122 of the Federal Deposit Insurance Corporation Improvement Act of 1991 (FDICIA) requires bank regulatory agencies to prescribe regulations requiring depository institutions to collect and submit information on small business and small farm lending practices. Section 477 of FDICIA requires lenders to report on, and the Federal Reserve to collect and publish information regarding, loans to small businesses. This section exempts from these data-gathering requirements small financial institutions with assets of \$100 million or less. Instead, the Federal Reserve will be required to conduct a study on the costs and benefits of compliance with such requirements, including the costs and benefits of expanding compliance to institutions with assets of \$100 million or less.

SEC. 103. CLARIFICATION OF COMPENSATION STANDARDS. FDICIA requires the bank regulatory agencies to set standards prohibiting excessive compensation for executive officers, directors, principal shareholders and employees of insured depository institutions. This section clarifies that such regulations may not set a specific level or range of compensation for such persons but rather should address general principles for appropriate compensation. Any violation must be established on a case-by-case basis after affording affected parties an opportunity for an appropriate hearing.

SEC. 104. TRUTH IN LENDING ACT AMENDMENTS. This section addresses three areas with respect to the Truth in Lending Act. First, it excludes from the scope of the Truth in Lending Act credit transactions of "sophisticated" investors. A sophisticated investor is defined as an individual who had an income of over \$200,000 in each of the past two years or an individual (or couple) who has a net worth of over \$1 million. Second, it limits borrowers' rights of rescission in credit transactions where the documentation contains an unintentional, bona fide error if such error does not materially or substantially alter or affect the terms of the extension of



credit. Third, this section, while permitting suits brought by individuals for violations of the Truth in Lending Act, prohibits suits brought by or on behalf of a class in such circumstances.

SEC. 105. INTERBANK LIABILITIES. This section amends the interbank liabilities provision enacted by section 308 of FDICIA (codified at section 23 of the Federal Reserve Act) to exempt bank exposures where each depository institution is adequately capitalized and has assets of \$1 billion or less.

SEC. 106. AGGREGATE LIMITS ON INSIDER LENDING. FDICIA imposes an overall limit on the total amount of lending to all of a bank's officers, directors, and principal stockholders. This rule may work hardships in small communities, where there may be limited lending sources and available candidates to serve as officers and directors.

This section provides that loans to bank officers, directors, and principal stockholders secured by Treasury obligations or similar securities will not be counted towards the aggregate limit on such loans.

SEC. 107. DE MINIMIS EXCEPTION TO REAL ESTATE APPRAISAL REQUIREMENTS. This section clarifies that bank regulators and the Resolution Trust Corporation may establish a level below which a certified or licensed appraiser is not required to perform appraisals in connection with federally related transactions.

SEC. 108. REPEAL OF OVERLY BURDENSOME REGULATORY REQUIREMENTS. This section addresses certain miscellaneous regulatory requirements that are unnecessary and burdensome. Subsection (a) would amend FDICIA to repeal the independent public accountant attestation requirement which is duplicative of existing safety and soundness examinations by bank regulators. Subsection (b) would amend FDICIA to repeal the asset quality, earnings, and stock valuation standards, which either are misleading indicators of an institution's financial condition or are duplicative of existing authority of bank regulators to examine relevant financial criteria in determining whether federal intervention is warranted.

SEC. 109. TEMPORARY REGULATORY COMPLIANCE MORATORIUM. This section imposes a 15 month moratorium on compliance with regulations promulgated under the Truth in Savings Act for banks with assets of not more than \$100 million and requires the Federal Reserve to do a cost-benefit study regarding the application of the foregoing regulations to such banks and their customers. This report is due 12 months after the date of enactment.

SEC. 110. ECONOMIC ANALYSIS OF CERTAIN BANKING REGULATIONS. This section requires the bank regulatory agencies to request public comments on the economic impact of, and the number of



depository institutions with assets with \$100 million or less affected by, their proposed regulations. If a banking agency determines that a rule will not have a significant economic impact on a substantial number of small depository institutions (more than 20 percent), the agency must prepare a detailed statement explaining why the rule will not have such an economic impact.

SEC. 111. UNIFORM REGULATIONS. This section requires the bank regulatory agencies to conduct a coordinated review of their regulations within two years and ensure (unless otherwise provided by law) that their regulations, and regulatory interpretations, are uniform.

## TITLE II -- SECURED CREDITOR PROTECTION

Title II of the Community Bank Regulatory Relief Act of 1992 addresses the problem of lender liability under the Comprehensive Environmental Response, Compensation and Liability Act of 1980 (CERCLA or Superfund) and the Resource Conservation Act of 1976 (RCRA).

One reason businesses have had difficulty obtaining loans for new projects is a fear on the part of lenders, particularly banks and savings associations, that they may be held liable under CERCLA or RCRA for environmental damage at their borrowers' facilities. Title II alleviates these concerns by clarifying the circumstances under which lenders will be liable for such damages. Not only does Title II ensure that lenders can provide capital to new and existing businesses -- which will create jobs and foster economic growth -- but it also promotes sound environmental policy by ensuring that distressed businesses have access to private capital to upgrade their environmental compliance and to help clean up existing contamination.

Title II also addresses the liability of Government entities, such as the Federal Deposit Insurance Corporation and the Resolution Trust Corporation, when they acquire environmentally damaged property during the performance of their statutory functions.



*Original Introductory  
Speech*

STATEMENT OF SENATOR BOB DOLE  
COMMUNITY BANK REGULATORY RELIEF ACT OF 1992  
JUNE 2, 1992

INTRODUCTION

MR. PRESIDENT, I AM PLEASED TO INTRODUCE, ALONG WITH THE DISTINGUISHED SENATOR FROM UTAH AND RANKING MEMBER OF THE SENATE BANKING COMMITTEE, SENATOR GARN, THE COMMUNITY BANK REGULATORY RELIEF ACT OF 1992.

IN THE LAST SEVERAL MONTHS, WE HAVE HEARD A GREAT DEAL ABOUT REGULATORY BURDEN AND THE HIDDEN COSTS IMPOSED ON EACH AMERICAN BY THAT BURDEN. PRESIDENT BUSH HIGHLIGHTED THE PROBLEM WHEN HE ANNOUNCED IN HIS STATE OF THE UNION ADDRESS A 90 DAY MORATORIUM ON ALL NEW REGULATIONS AND A REVIEW OF EXISTING REGULATIONS AND PROGRAMS TO ENSURE THAT THEY DO NOT UNNECESSARILY HINDER JOB CREATION AND GROWTH. TO DATE, THIS MORATORIUM -- EXTENDED AN ADDITIONAL 120 DAYS -- IS EXPECTED TO SAVE \$15 TO \$20 BILLION PER YEAR. THAT'S ROUGHLY \$225 TO \$300 PER AMERICAN FAMILY, WHICH IS NO SMALL BIT OF CHANGE.

THE LEGISLATION I HAVE JUST INTRODUCED PICKS UP ON THE THEME OF REGULATORY BURDEN AND APPLIES IT TO SMALL COMMUNITY BANKS THAT IN RECENT YEARS HAVE BEEN INUNDATED WITH A TIDAL WAVE OF NEW AND CONFUSING REGULATORY REQUIREMENTS.

INDEED, DURING THE LAST DECADE, WE HAVE SEEN LITERALLY HUNDREDS OF NEW STATUTORY PROVISIONS IMPOSED ON THE BANKING INDUSTRY AND THOUSANDS OF PAGES OF NEW REGULATIONS PROMULGATED IN CONNECTION WITH THOSE PROVISIONS. BANKING GROUPS ESTIMATE THAT AT LEAST 75,000 BANK EMPLOYEES ARE COMMITTED TO COMPLYING WITH GOVERNMENT REGULATIONS AT AN ESTIMATED COST OF BETWEEN \$500 MILLION TO \$1 BILLION PER YEAR.

WHILE A LOT OF COMPLIANCE EFFORTS ARE IMPORTANT TO MAINTAINING THE INTEGRITY, SAFETY AND SOUNDNESS OF OUR BANKING SYSTEM, I SUSPECT THAT SOME OF THAT MONEY IS NEEDLESSLY SPENT ON DUPLICATIVE OR UNNECESSARY REQUIREMENTS -- MONEY THAT COULD OTHERWISE BE PROVIDING LOANS, HELPING BUSINESS AND CREATING JOBS.

MOST RECENTLY, THE FEDERAL DEPOSIT INSURANCE CORPORATION IMPROVEMENT ACT OF 1991 (FDICIA) WAS PASSED INTO LAW AND SINCE THEN, I HAVE HEARD NOTHING BUT COMPLAINTS FROM SMALL BANKERS ACROSS THE COUNTRY THAT SEVERAL OF THE NEW REQUIREMENTS ARE A BAD FIT FOR SMALL BANKS COMMITTED TO SERVICING THEIR COMMUNITIES. IN SHORT, THEY SEE LITTLE "IMPROVEMENT" FOR THEMSELVES OR FOR THEIR CUSTOMERS.

THE COMMUNITY BANK REGULATORY RELIEF ACT OF 1992 IS A STEP TOWARDS RELIEVING SMALL COMMUNITY BANKS FROM UNNECESSARY AND BURDENSOME REGULATIONS THAT DO NOTHING EXCEPT DRIVE UP THE COST OF DOING BUSINESS.

FOR TOO LONG, WE HAVE BEEN OPERATING UNDER THE MISGUIDED CONVICTION THAT ALL REGULATION IS BY DEFINITION "GOOD." NEEDLESS TO SAY, THIS APPROACH IS TOTALLY UNACCEPTABLE, AND WE MUST BEGIN TO ENSURE THAT THE "HIDDEN TAX OF REGULATION" IS NO LONGER PERMITTED TO RUN UNCHECKED.

THE COMMUNITY BANK REGULATORY RELIEF ACT

TITLE I OF THE ACT CONSISTS OF 11 PROVISIONS WHICH SPECIFICALLY ADDRESS REGULATORY REQUIREMENTS THAT UNNECESSARILY



BURDEN SMALL COMMUNITY BANKS.

THE FIRST SECTION PROVIDES AN EXEMPTION FROM THE COMMUNITY REINVESTMENT ACT (CRA) FOR BANKS WITH ASSETS OF \$100 MILLION OR LESS THAT ARE LOCATED IN TOWNS WITH 20,000 OR FEWER RESIDENTS. THIS SECTION ALSO PROVIDES A CRA "SAFE HARBOR" FOR BANKS WITH ASSETS OF \$300 MILLION OR LESS IF SUCH INSTITUTIONS RECEIVE CRA RATINGS OF SATISFACTORY OR BETTER. SUCH INSTITUTIONS WOULD NOT HAVE TO RE-PROVE COMPLIANCE WITH THE CRA FOR TWO YEARS IN SUCH CASES. THE POINT OF THIS SECTION IS THAT WHILE THE GOALS OF THE COMMUNITY REINVESTMENT ACT ARE LAUDABLE, IT IS NOT A PARTICULARLY GOOD FIT FOR SMALLER INSTITUTIONS WHICH BY DEFINITION MUST SERVE THEIR COMMUNITIES TO SURVIVE.

THE SECOND SECTION EXEMPTS BANKS WITH ASSETS OF \$100 MILLION OR LESS FROM PROVISIONS OF FDICIA WHICH REQUIRE LENDERS TO COLLECT AND REPORT EXTENSIVE INFORMATION ON THEIR SMALL BUSINESS AND SMALL FARM LENDING PRACTICES. INSTEAD, THE FEDERAL RESERVE WILL BE REQUIRED TO CONDUCT A COST/BENEFIT STUDY ON THIS REQUIREMENT FOR ALL INSTITUTIONS.

THE THIRD SECTION PICKS UP A PROVISION WHICH HAS ALREADY PASSED THE SENATE DEALING WITH COMPENSATION STANDARDS FOR BANK PERSONNEL. SPECIFICALLY, IT CLARIFIES THAT EXCESSIVE COMPENSATION STANDARDS MANDATED BY FDICIA MAY NOT ESTABLISH A LEVEL OR RANGE OF COMPENSATION BUT SHOULD RATHER ADDRESS GENERAL PRINCIPLES FOR APPROPRIATE COMPENSATION.

THE FOURTH SECTION DEALS WITH CERTAIN AMENDMENTS TO THE TRUTH IN LENDING ACT. IT PROVIDES A "SOPHISTICATED" INVESTOR EXCEPTION TO THE ACT, A LIMITATION ON BORROWERS' RIGHTS OF RESCISSION IN CREDIT TRANSACTIONS WHERE THE ERROR HAS NO MATERIAL EFFECT ON THE TERMS OF THE LOAN, AND A LIMITATION ON CLASS ACTION SUITS FOR VIOLATIONS UNDER THE ACT.

THE FIFTH SECTION OF THE ACT EXEMPTS BANKS WITH ASSETS OF \$1 BILLION OR LESS THAT ARE ADEQUATELY CAPITALIZED FROM THE INTERBANK LIABILITIES PROVISION OF FDICIA. THERE IS NO NEED TO REGULATE EXPOSURES BETWEEN BANKS WHEN THOSE BANKS ARE NOT OF SUFFICIENT SIZE TO THREATEN THE SAFETY OF THE SYSTEM AND ARE THEMSELVES IN SOLID FINANCIAL CONDITION.

THE SIXTH PROVISION PROVIDES THAT LOANS TO BANK OFFICERS, DIRECTORS AND PRINCIPAL STOCKHOLDERS SECURED BY TREASURY OBLIGATIONS SHALL NOT COUNT TOWARDS THE AGGREGATE AMOUNT OR CAP UNDER FDICIA THAT CAN BE LOANED TO SUCH INDIVIDUALS.

THE SEVENTH PROVISION ALSO PASSED THE SENATE EARLIER THIS YEAR AND CLARIFIES THAT BANK REGULATORS AND THE RESOLUTION TRUST CORPORATION MAY ESTABLISH LEVELS BELOW WHICH CERTIFIED OR LICENSED APPRAISERS ARE NOT REQUIRED TO PERFORM APPRAISALS IN CONNECTION WITH FEDERALLY RELATED TRANSACTIONS. APPRAISALS ADD TO THE COST OF HOME OWNERSHIP, AND IT IS IMPORTANT THAT THE FEDERAL GOVERNMENT NOT NEEDLESSLY ADD TO THOSE COSTS.

THE EIGHTH PROVISION ELIMINATES CERTAIN UNNECESSARY REQUIREMENTS IMPOSED BY FDICIA THAT ARE EITHER DUPLICATIVE OF OTHER SAFETY AND SOUNDNESS REQUIREMENTS OR ARE MISLEADING INDICATORS OF AN INSTITUTION'S FINANCIAL CONDITION.

THE NINTH SECTION IMPOSES A 15 MONTH MORATORIUM ON COMPLIANCE WITH REGULATIONS PROMULGATED UNDER THE TRUTH IN SAVINGS ACT FOR BANKS WITH ASSETS OF \$100 MILLION OR LESS. IN



ADDITION, A COST/BENEFIT STUDY ON THE APPLICATION OF THE ACT TO SUCH BANKS AND THEIR CUSTOMERS IS MANDATED.

FINALLY, THE LAST TWO SECTIONS OF TITLE I DEAL WITH AN ECONOMIC ANALYSIS OF CERTAIN NEW BANK REGULATIONS AND A UNIFORMITY AND COHERENCE CHECK ON EXISTING ONES. FOR TOO LONG, THE BANK REGULATORS HAVE ACTED AS IF THEY WERE IN A VACUUM AND IT IS TIME THAT THEIR ACTIONS -- PAST AND PRESENT -- WERE CAREFULLY SCRUTINIZED AND COORDINATED.

TITLE II OF THE COMMUNITY BANK REGULATORY RELIEF ACT ADDRESSES THE PROBLEM OF LENDER LIABILITY UNDER THE COMPREHENSIVE ENVIRONMENTAL RESPONSE, COMPENSATION AND LIABILITY ACT OF 1980 (CERCLA) AND THE RESOURCE CONSERVATION ACT (RCRA). THIS TITLE HAS TWO MAJOR PURPOSES: FIRST, TO CLARIFY CIRCUMSTANCES UNDER WHICH LENDERS WILL BE HELD LIABLE FOR ENVIRONMENTAL DAMAGE AT THEIR BORROWERS' FACILITIES; AND SECOND, TO PROMOTE SOUND ENVIRONMENTAL POLICY BY ENSURING ACCESS TO PRIVATE CAPITAL FOR BUSINESS TO UPGRADE THEIR ENVIRONMENTAL COMPLIANCE AND TO HELP CLEAN UP EXISTING CONTAMINATION.

#### CONCLUSION

MR. PRESIDENT, IN MY STATE OF KANSAS, THERE ARE 528 BANKS, - 311 OF WHICH -- THAT'S 60 PERCENT OF THE STATE'S TOTAL -- WITH FEWER THAN 15 EMPLOYEES. THESE BANKS AVERAGE JUST OVER \$17 MILLION IN TOTAL ASSETS.

IF YOU PUT THE MAGNIFYING GLASS EVEN CLOSER, 211 BANKS HAVE 10 OR FEWER EMPLOYEES; 95 KANSAS BANKS HAVE SIX OR FEWER EMPLOYEES; AND 41 BANKS HAVE FOUR OR FEWER EMPLOYEES.

OBVIOUSLY, MR. PRESIDENT, WE ARE NOT TALKING ABOUT WALL STREET WHERE A NEW REPORTING OR PROCEDURAL REQUIREMENT HAS LITERALLY DOZENS OR EVEN HUNDREDS OF AVAILABLE EMPLOYEES STANDING-BY. IN MOST CASES, THERE'S ONLY THE PRESIDENT OF THE BANK -- WHO DOUBLES AS MANAGER, LOAN PROCESSOR AND TELLER -- TO DO THE WORK WHICH IN TURN TAKES AWAY FROM HIS OR HER ABILITY TO MAKE LOANS AND SERVICE CUSTOMERS.

IF WE CONTINUE TO MINDLESSLY HEAP ON NEW REQUIREMENT AFTER NEW REQUIREMENT, WE WILL BE ABLE TO ADD THESE SMALL BANKS -- WHICH ARE SO IMPORTANT TO SMALL AND RURAL COMMUNITIES -- TO AMERICA'S ENDANGERED SPECIES LIST.

IT'S NOT THAT THIS BILL WILL SOLVE ALL THE PROBLEMS FOR THE SMALL BANKERS OF THIS COUNTRY. BUT IT IS AT LEAST AN ATTEMPT TO GET THE REGULATORY PENDULUM SWINGING IN A DIFFERENT DIRECTION. THE GOAL IS TO ENSURE THAT WHEN NEW COMPLIANCE STANDARDS AND REPORTING REQUIREMENTS ARE IMPOSED ON BANKS, THEY MAKE SENSE FOR THE BANK, ITS CUSTOMERS AND THE SAFETY AND SOUNDNESS OF THIS NATION'S FINANCIAL SYSTEM.

MR. PRESIDENT, I ASK UNANIMOUS CONSENT THAT THE COMPLETE TEXT OF THE COMMUNITY BANK REGULATORY RELIEF ACT OF 1992 AND A SECTION-BY-SECTION SUMMARY OF THAT LEGISLATION BE INCLUDED IN THE RECORD AT THE CONCLUSION OF MY REMARKS.

**SENATOR BOB DOLE**  
**COMMUNITY BANKERS**  
**ASSOCIATION OF KANSAS**

**AUGUST 21, 1992**

**INTRODUCTION**

- **GOOD AFTERNOON, AND  
THANK YOU FOR THE KIND  
INTRODUCTION AND WARM  
WELCOME. WITH THE  
APPROVAL RATING OF**



**CONGRESS HOVERING  
AROUND 28 PERCENT, IT'S  
ALWAYS A NICE SURPRISE  
WHEN PEOPLE ARE GLAD  
TO SEE ME.**

**REPUBLICAN CONVENTION AND  
ELECTION**

- **AS YOU KNOW, I HAVE JUST  
COME BACK FROM THE  
REPUBLICAN CONVENTION**

**IN HOUSTON.**

- **[DISCUSS YOUR THOUGHTS  
ON AND IMPRESSIONS OF  
THE REPUBLICAN  
CONVENTION AND THE  
ELECTION.]**

**CONGRESS' ELECTION YEAR**

**AGENDA**

- **THIS YEAR'S  
CONGRESSIONAL AGENDA**



**HAS BEEN GOVERNED  
FROM TOP TO BOTTOM BY  
ELECTION-YEAR POLITICS.  
THAT MEANS THERE IS  
LOTS AND LOTS OF TALK,  
FINGERS POINTING BLAME  
IN EVERY DIRECTION,  
LITTLE HONESTY, AND VERY  
LITTLE ACCOMPLISHED.**

- **COME TO THINK OF IT,**

**PERHAPS THAT'S GOOD  
NEWS FOR THE COUNTRY.**

- **IT ALSO MEANS THAT  
ISSUES THAT SHOULD NOT  
BE POLITICIZED -- SUCH AS  
HEALTH CARE AND THE  
CLEAN UP OF THE S&L  
DEBACLE -- ARE CAUGHT IN  
PARTISAN GRIDLOCK.**
- **IT'S NO WONDER THAT I**



**HEAR FROM CONSTITUENTS  
AND INTEREST GROUPS  
THAT THEY CAN HARDLY  
WAIT FOR CONGRESS TO  
ADJOURN SINE DIE. THAT  
WAY, AT LEAST WE CAN'T  
GET INTO TOO MUCH  
MISCHIEF.**

**REGULATORY BURDEN: FDICIA**

- **ONE PIECE OF LEGISLATION**

**WHICH I SUSPECT YOU  
BELIEVE GOES WAY  
BEYOND MISCHIEF IS THE  
FDIC IMPROVEMENT ACT  
PASSED AT THE END OF  
LAST YEAR. I SUSPECT YOU  
ALL ARE WONDERING  
"WHERE'S THE  
IMPROVEMENT?"**

- **WHILE THE BILL CONTAINED**



**SOME NECESSARY  
REFORMS, EARLY  
INTERVENTION PROVISIONS,  
AND A RECAPITALIZATION  
OF THE BANK INSURANCE  
FUND (BIF), THERE ARE  
ALSO A LOT OF NEW  
MANDATES IN THAT BILL  
THAT JUST DRIVE UP THE  
COST OF BUSINESS WITH**

**NO OFFSETTING BENEFITS  
FOR THE CUSTOMER.**

- **IN FACT, YOU CAN SHOW  
THAT IT HARMS THE  
CUSTOMER -- LIKE THE  
FARMERS, SMALL  
BUSINESSES AND  
COMMUNITIES OF KANSAS  
THAT DEPEND ON A VIABLE  
AND PROSPEROUS**



## **COMMUNITY BANKING SYSTEM.**

- **I ASKED MY STAFF TO PULL  
TOGETHER SOME OF THE  
RECENT REGULATIONS  
THAT HAVE RESULTED  
FROM FDICIA  
[PRONOUNCED: FIE-DISH-  
A].**
- **I ALSO ASKED MY STAFF TO**

**PULL TOGETHER A COUPLE  
OF MONTH'S WORTH OF  
MAILINGS FROM SOME OF  
THE BANK REGULATORY  
AGENCIES.**

- **HERE ARE THE RESULTS.**

**[HOLD OR POINT TO PILES].**

- **I KNOW THAT THIS  
DOESN'T COME AS A  
SURPRISE TO YOU. I'M**



**JUST SHOWING YOU SOME  
OF THE STUFF THAT COMES  
FROM WASHINGTON THAT  
ENDS UP IN YOUR "IN BOX."**

- **BUT I SUSPECT THAT THIS  
WOULD COME AS A  
SURPRISE TO SOME  
LEGISLATORS BACK IN  
WASHINGTON --  
LEGISLATORS WHO SEEM**

**TO THINK THAT BANKS  
HAVE ENDLESS RESOURCES  
TO DIGEST AND IMPLEMENT  
ALL OF THIS MATERIAL.**

- **WHILE THAT MAY BE TRUE  
FOR THE WALL STREET  
BANKS AND THE GIANTS OF  
THE INDUSTRY, IT'S NOT  
TRUE FOR THE THOUSANDS  
OF COMMUNITY BANKS**



**ACROSS THIS COUNTRY.**

**REGULATORY RELIEF**

- **FOR TOO LONG, WE HAVE  
BEEN OPERATING UNDER  
THE MISGUIDED  
CONVICTION THAT ALL  
REGULATION IS BY  
DEFINITION "GOOD."**
- **IN SHORT, IF SOMETHING IS  
WRONG -- OR MIGHT BE**

**WRONG ONE DAY, WE'RE  
GOING TO REGULATE IT.**

- **AND, UNFORTUNATELY,  
WE'RE REGULATING THINGS  
TO DEATH. FOR BANKS  
DURING THE LAST DECADE,  
THAT HAS MEANT  
LITERALLY HUNDREDS OF  
NEW STATUTORY  
PROVISIONS AND**



**THOUSANDS AND  
THOUSANDS OF PAGES OF  
NEW REGULATIONS.**

- **WHILE A LOT OF  
COMPLIANCE EFFORTS ARE  
IMPORTANT TO  
MAINTAINING THE  
INTEGRITY, SAFETY AND  
SOUNDNESS OF OUR  
BANKING SYSTEM, SOME OF**

**THAT MONEY IS  
NEEDLESSLY SPENT ON  
DUPLICATIVE OR  
UNNECESSARY  
REQUIREMENTS -- MONEY  
THAT COULD OTHERWISE  
BE PROVIDING LOANS AND  
CREATING JOBS.**

**STOP THE HIDDEN TAX**

- **OBVIOUSLY, IT IS TIME FOR**

**US TO ENSURE THAT THE  
HIDDEN TAX OF  
REGULATION IS NO LONGER  
PERMITTED TO RUN  
UNCHECKED.**

- **FORTUNATELY, I THINK THIS  
MESSAGE -- BECAUSE OF  
THE GOOD WORK OF THE  
COMMUNITY BANKERS  
ASSOCIATION AND**



**OTHERS -- IS BEGINNING TO  
SINK IN.**

- **ON A BROADER SCALE, THE  
PRESIDENT CONTINUES TO  
MAINTAIN A MORATORIUM  
ON MOST NEW  
REGULATIONS AS  
ANNOUNCED IN HIS STATE  
OF THE UNION ADDRESS.  
IN ADDITION, THE**

**COMPETITIVENESS COUNCIL  
HAS BEEN WORKING TO  
BRING A SANITY CHECK TO  
THE REGULATORY  
PROCESS.**

- **FOR THE BANKING  
INDUSTRY, THERE HAVE  
BEEN ABOUT A DOZEN  
BILLS INTRODUCED DURING  
THE 102ND CONGRESS**

**DEALING WITH  
REGULATORY RELIEF FOR  
AN OVER-BURDENED  
BANKING SYSTEM.**

- **AS YOU WELL KNOW, NONE  
ARE AS YET LAW BUT I  
THINK WE ARE GETTING  
CLOSER.**

**DOLE BILL: S. 2794**

- **I INTRODUCED THE**



**COMMUNITY BANK  
REGULATORY RELIEF ACT A  
FEW MONTHS AGO WHICH  
IS A STEP IN THE RIGHT  
DIRECTION TOWARDS  
GETTING RID OF SOME  
UNNECESSARY  
REGULATION.**

- **IT ADDRESSES THE  
COMMUNITY REINVESTMENT**

**ACT, EXEMPTIONS FROM  
DATA AND INFORMATION  
GATHERING  
REQUIREMENTS, INSIDER  
LENDING REQUIREMENTS,  
DE MINIMIS EXCEPTION FOR  
REAL ESTATE APPRAISALS,  
A MORATORIUM ON  
REGULATIONS UNDER THE  
TRUTH IN SAVINGS ACT,**

**LENDER LIABILITY ISSUES,  
AND INCLUDES A  
REQUIREMENT THAT ALL  
BANK REGULATORY  
AGENCIES COORDINATE  
THEIR ACTIONS TO ENSURE  
CONSISTENCY AND  
UNIFORMITY OF  
STANDARDS.**

- **WE'VE PICKED UP SOME**



**GOOD CO-SPONSORS --  
EVEN ONE DEMOCRAT, AND  
I HOPE TO PICK UP MANY  
MORE.**

- **IN RECENT WEEKS, THERE  
HAVE BEEN ATTEMPTS TO  
GET PIECES OF THIS BILL  
PUT ON VARIOUS  
LEGISLATIVE VEHICLES,  
AND I SUSPECT THAT THERE**

**WILL BE FURTHER  
ATTEMPTS DURING THE  
REMAINING DAYS OF THE  
SESSION.**

- **IF WE DO NOT PREVAIL THIS  
YEAR, I AM CONFIDENT  
THAT WE WILL PREVAIL  
NEXT YEAR AT LEAST ON  
SOME OF THESE ISSUES.**

## **ADMINISTRATION BILL: S. 2967**

- **AS YOU PROBABLY KNOW,  
THE ADMINISTRATION ALSO  
HAS LEGISLATION  
ADDRESSING REGULATORY  
OVERKILL OF THE BANKING  
SYSTEM WHICH WAS  
INTRODUCED BY SENATOR  
GARN ON JULY 2.**
- **IT'S A GOOD BILL -- AND**



**LIKE MINE -- IS ONE THAT  
WOULD HELP MAKE YOUR  
LIVES AND THE PRACTICE  
OF BANKING A LOT MORE  
ENJOYABLE.**

**WORK FOR BIPARTISAN  
SUPPORT**

- **I THINK THE POINT THAT IS  
IMPORTANT TO MAKE -- AND  
THAT IS CRITICAL TO**

**SUCCESS -- IS THAT THERE  
IS NO GOOD REASON WHY  
REGULATORY RELIEF FOR  
COMMUNITY BANKS CAN  
NOT BE BIPARTISAN.**

- **WHILE SOME ISSUES BY  
THEIR NATURE -- SUCH AS  
EVEN MODEST REFORMS TO  
THE COMMUNITY  
REINVESTMENT ACT --**

**BRING THE PARTIES OUT  
WITH THEIR BOXING  
GLOVES ON -- MOST OF  
THESE ISSUES ARE NOT  
LIKE THAT.**

- **THE ADMINISTRATION  
STRONGLY SUPPORTS  
REGULATORY RELIEF, AND  
ASSUMING PRESIDENT  
BUSH WINS IN NOVEMBER,**



**YOU WILL CONTINUE TO  
HAVE THAT SUPPORT AND  
PUSH FOR REFORM.**

- **AND IN CONGRESS, WHILE  
SUPPORT FOR RELIEF IS  
COMING FROM THE  
REPUBLICAN SIDE OF THE  
AISLE, I THINK THE  
OPPORTUNITY IS THERE TO  
EDUCATE THE OTHER SIDE**

**OF THE AISLE AND GET A  
BILL OUT.**