

100 years of Kansas banks and bankers

A magazine's mission to record its Association's history and inform its readers

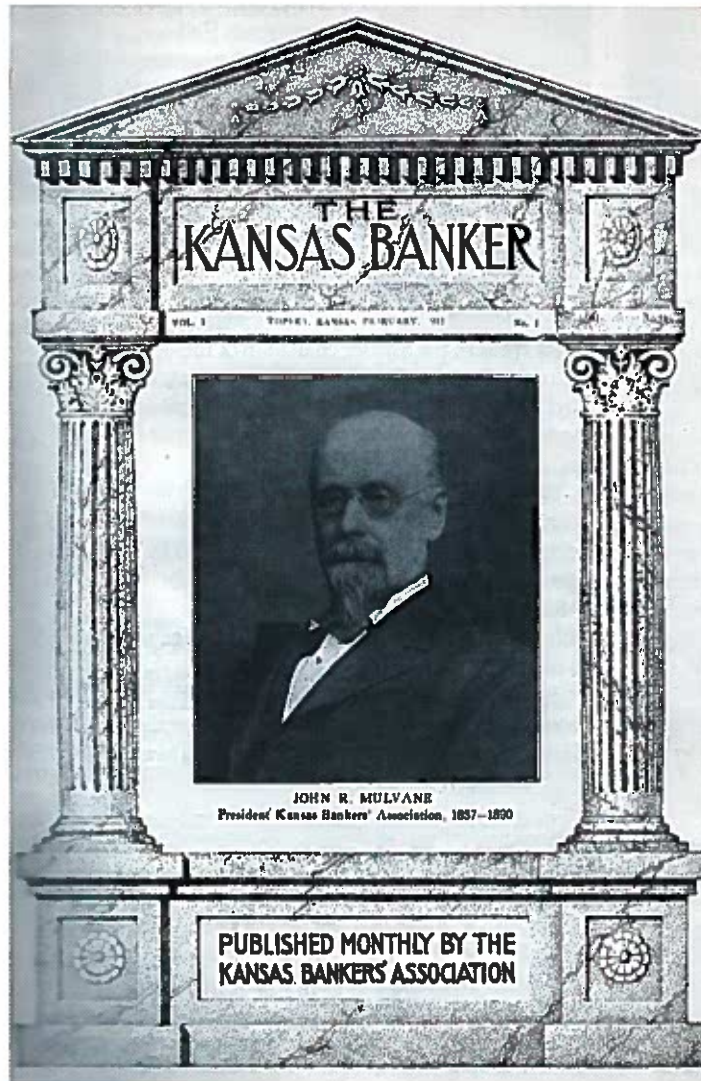
By Jim Maag
Kansas Bankers Association
President, 1997-2004

W. W. Bowman, Secretary of the Kansas Bankers Association, had a problem. In the first decade of the 20th century the number of banks in Kansas had grown rapidly and getting pertinent banking information to the nearly 1,000 institutions was a major challenge. In the fall of 1910, Bowman and the Executive Council of the KBA made a historic decision. They approved the publication of a monthly magazine to be known as *The Kansas Banker*. In February of 1911, the first edition of the magazine was published. One-hundred years, nearly 1,200 issues and a dozen editors later, it stands as the grand-daddy of state banker association magazines.

W. W. Bowman, the first of three in the Bowman family to serve as editor, waxed eloquent in his initial editorial, assuring other banker publications that he was not hornning in on their territory and that the intent of the magazine was to "employ its columns for the promulgation of Association affairs." It was his hope the magazine might also "breathe a wholesome influence" on the banks of Kansas.

The first edition was modest, more pamphlet than magazine size, and featured the Association's first president, John R. Mulvane of Topeka, on the cover. It covered 12 pages, with advertisements of correspondent banks, lithograph services and bank safe companies. Besides Bowman's editorial comments, Volume 1, No. 1 contained remarks by Mulvane about the early years of Kansas banking and agriculture, as well as news about the next KBA convention and group meetings, bank burglaries, and ways for bankers to order typewriters through the association.

Amazingly, the format of *The Kansas Banker* would not change for the next 50 years! Year after year, the monthly cover remained pale blue with KBA event announcements, a biblical quote or a picture of an incoming KBA President being featured within the original bank façade outline. The issues of the early years contained articles on all manner of banking issues ranging from legislative activities and court decisions to bank statistics and bank robberies. Even the "Building and Loan" members of the association had their own section of the



The original cover of the The Kansas Banker.

magazine for several years.

To further enhance its value to bankers in those early years, the magazine also contained train schedules for the annual KBA conventions and group meetings as well as for the American Bankers Association convention. Most years, until the 1960s, it also listed which Kansas bankers were attending the ABA national convention.

"This little mouth-organ of ours is designed only to publish Association doings and to discuss our own family affairs," W. W. Bowman had said in a 1913 edition. Despite this promise he could not resist the temptation to expound on items such as Chinch bugs, penmanship and pig clubs. His editorial comments ran the gamut from "Starving Armenians" to "Santa Claus." Nor did he see reason to separate his religious beliefs from banking issues as he used biblical quotes in his writings and even put them on the magazine's cover.

The number of articles on bank robberies and burglaries increased significantly during the 1920s and was a source of great frustration to editor Bowman and he would title such dastardly deeds with eye-catching phrases

like "Another Swindler," "A Good Catch," "Bad Ace," and "Bad, Bad, Bad." As early as 1922, Bowman was advocating for a state police system (later referred to as the Highway Patrol) to help catch bank robbers.

Frustrated with the lack of action on this issue, the KBA spearheaded the creation of banker vigilante groups in each county to thwart bank robberies. Starting in 1926, the magazine promoted the annual gatherings of bankers at Fort Riley for the "Vigilante Shoot" where teams of bankers from each county would vie for marksmanship trophies. The results from each yearly Shoot were carefully chronicled in the *Banker*.

W.W. obviously enjoyed writing in his flamboyant style, and on the 15th anniversary of the *Banker* in 1926, he confessed that "really I've had so good a time and been treated so nice I have no sort of notion of uttering any "validictums" [one of numerous special words he coined]. I look out over the sea toward another fifteen years of clear sailing." The "clear sailing" didn't quite last 15 years as he died unexpectedly in 1938 and was replaced by his son, Fred Bowman, who remained editor until his retirement in 1961.

Advertising in *The Kansas Banker* varied little for the first

TO THE BANKERS OF KANSAS

THE congratulations of this Company are extended to the Bankers of Kansas on the birth of their official publication of which this is the first issue. We predict for it the greatest success and feel that it will prove to be a valuable asset and a power of good to the association who fathers it.

On this auspicious occasion we wish to express our sincere appreciation for the staunch support given us by the Bankers of Kansas in the past twenty-five years of specialization in Bank Supplies, and to assure them that our constant aim in the future, as in the past, will be to merit a continuance of their co-operation and support.

HALL LITHOGRAPHING COMPANY

HALL COMPLETE BANK OUTFITTERS HALL
TOPEKA

Hall Lithographing Company was one of this magazine's first advertisers. They used their space to congratulate the KBA on its newest venture.

50 years. Ads for correspondent banks dominated, along with those for bank safes, alarms, furniture and convention hotels. The amount of advertising in the magazine increased steadily through the prosperous 1920s, with advertisements placed by as many as 26 different entities in each issue in 1928.

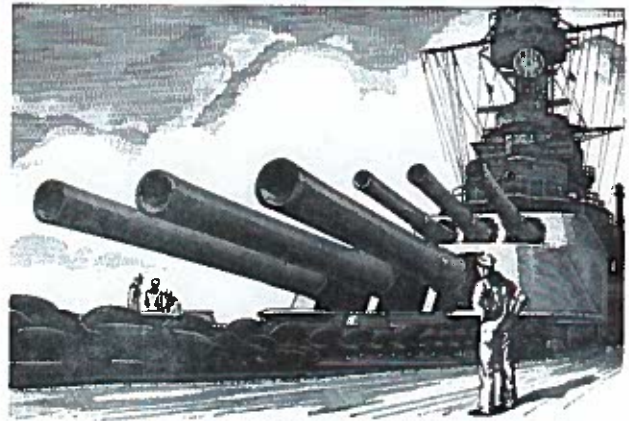
Then came the stock market crash in 1929, and the ensuing Great Depression and Dust Bowl days of the 1930s. The magazine's advertising revenues began to shrink, and by 1932, ad income had dropped by 50 percent. This dearth of income led W. W. Bowman, a deeply religious man, to accept an ad in the September 1932 issue of the *Banker* that stands as the most unique in the magazine's history.

It was a full-page ad in bold print promoting "Titus-Pearls," which were supposedly medical products similar to today's Viagra. W.W. may have seen this as an opportunity to recover some of his lost advertising revenue as the German promoters of the product were probably willing to pay handsomely for the placement of the ad, which ran in this and



W.W. Bowman was the magazine's first editor in 1911.

2 THE KANSAS BANKER



Freedom of the Seas

More swiftly than was believed possible, more powerfully even than hoped for, our two-ocean navy is taking shape to assert this nation's inalienable rights on the high seas.

To make possible our floating ramparts of steel and all else that is necessary on land and sea and in the air to defend America—commercial banks throughout the country are actively participating in financing the construction of new shipyards as well as other facilities for armament production.

In financing the building of these great industrial defense plants, the Chase National Bank is cooperating in vigorous measure with correspondent banks throughout the land, thus helping to place in the hands of our armed forces the means of defending this nation's honor and integrity.

THE CHASE NATIONAL BANK OF THE CITY OF NEW YORK

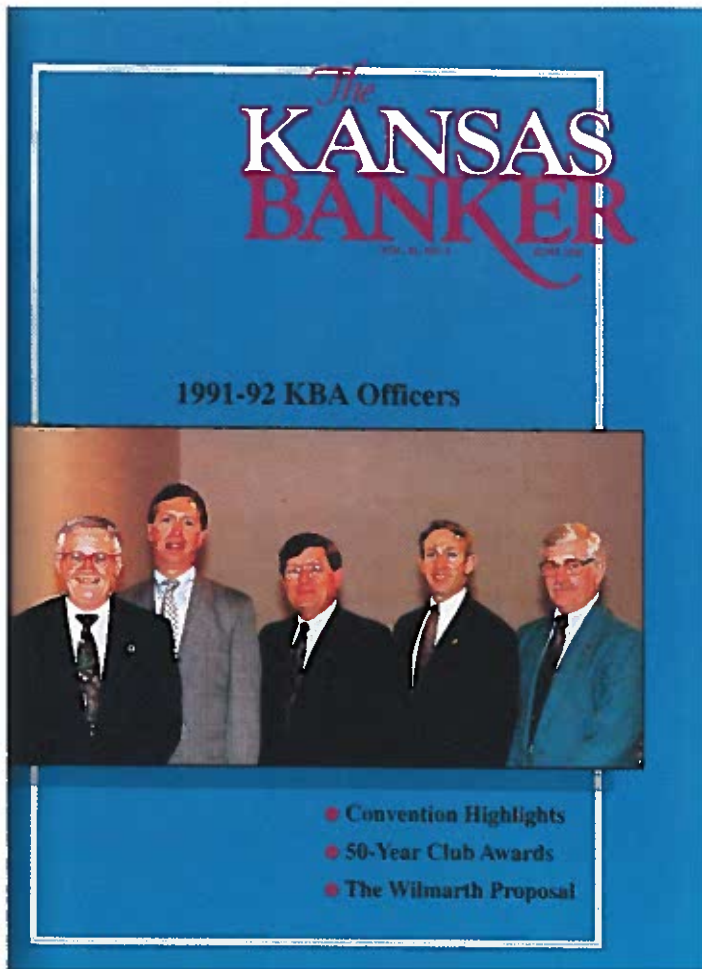
Member Federal Deposit Insurance Corporation

The Chase National Bank ran this ad in the the December 1941 issue of the magazine, just after the Japanese attack on Pearl Harbor.

many other magazines around the country. But the ad only ran once in the *Banker*, and there is no mention in any subsequent issue as to whether its publication created a firestorm of indignation among the many strait-laced Kansas bankers of that day!

Photographs were rare in the early issues of the *Banker* and were limited to ones featuring KBA presidents or speakers at the annual KBA conventions. Among the first group photos to appear in the late 1920s, were ones of Cowley County bankers (the "Aerial Sheriffs") who organized a flying squadron to track down bank robbers, and Hodgeman County banker vigilantes who had captured bank robbers operating in western Kansas and eastern Colorado.

It is not until the early 1960s that photographs became a major feature of the *Banker*. In 1961, KBA Executive Secretary Carl Bowman (the third Bowman to serve as editor) changed the format of the magazine by going to magazine quality paper and increasing the page size to its current standard. This was met with overwhelming approval by



The magazine began a tradition of showing the newest KBA officers on its cover following the Annual Meeting.

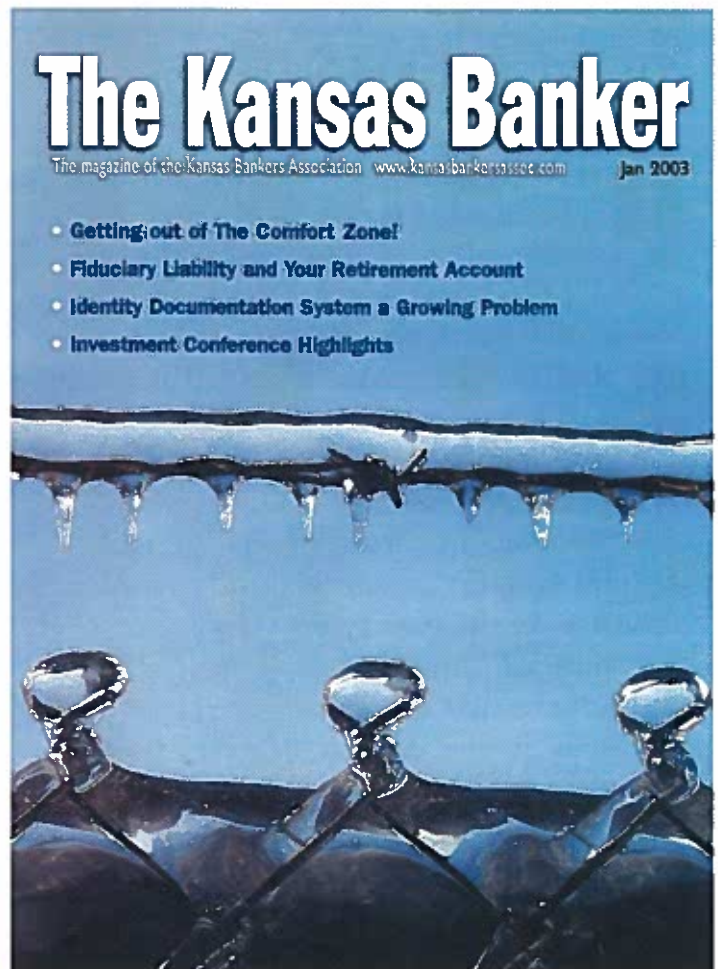
Kansas bankers who had obviously tired of five decades of sameness in the magazine.

In 1962, Bowman hired a former reporter and public relations executive, Roger Kirkwood, to be editor of the magazine, and Kirkwood dramatically increased the use of photographs. Kirkwood also introduced new features such as the "News Digest," "Legislative and Research" reports and "Personals" where retirements as well as the employment and promotion of bank personnel throughout the state were featured.

By 1966, the *Banker* had reached a record-setting 80 pages in its April issue. In later years, some of the issues approached 100 pages when special events such as the KBA's centennial celebration were held. Despite the significant format change in the 1960s, the same printers, H.M. Ives of Topeka, continued to publish each issue of the *Banker* for the KBA. It was a working relationship that lasted more than 75 years.

As the activities of the KBA expanded over the decades so did the nature of the articles in the *Banker*. The meetings of county banker associations and bank groups with acronyms such as KCEE, YBOK, KDCC, KVICI, GSOB, and KABAR were duly chronicled, as were the meetings of the KBA standing committees. It has also become a tradition during the past two decades to feature the KBA Federal Affairs Committee on the magazine cover following their annual visit to Washington DC.

The *Banker* has performed an exceptionally valuable role over the years in recording, both in word and photograph, what has transpired at the various annual KBA conferences, clinics and regional meetings. From the glorious days of the Bank Management Clinic and the KBA Regional Meetings,



Former Editor Kara Lynch started the KBA Scenes of Kansas Calendar competition. Some of the photos not selected in those competitions have made their way on to the cover.

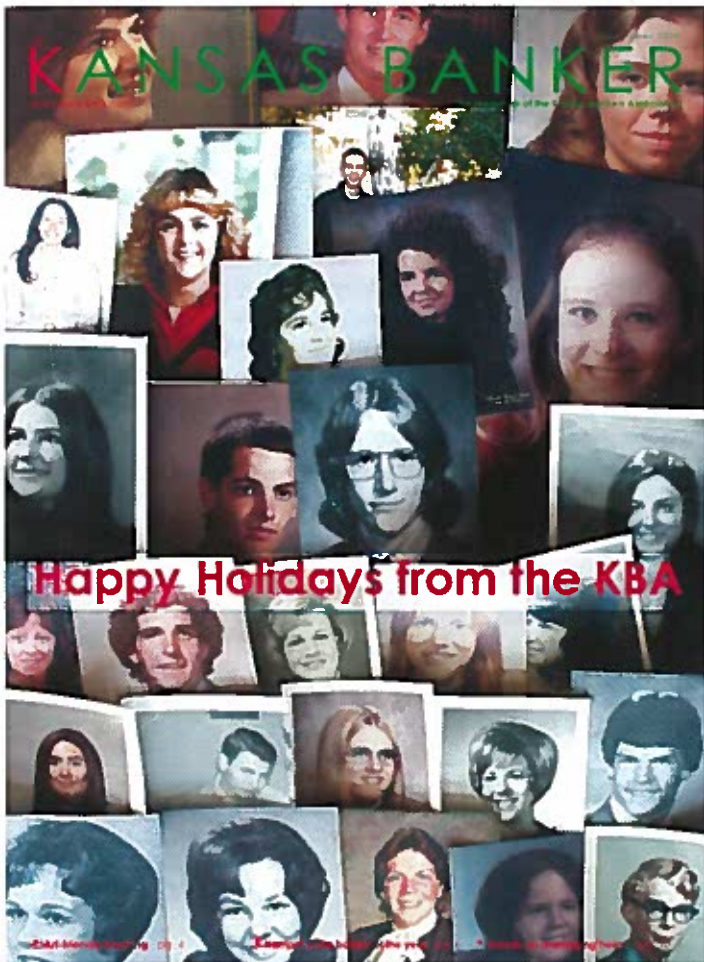
to today's CEO Forum and Technology Conference, a lasting account of these numerous events is available for future reference.

Bank closings have always been part of the less enjoyable reading in the *Banker*. During the late 1920s and through the 1930s, practically every issue listed several bank closings or mergers as the number of bank charters in Kansas dwindled from 1,300 to fewer than 800. In the 1980s, when the agricultural crisis hit Kansas, the closings of nearly 50 Kansas banks were not highlighted, but there were articles concerning meetings with FDIC and OCC officials aimed at mitigating the crisis.

In what would prove to be a classic example of underestimating banking industry competition, the *Banker* also dutifully carried the openings of over 200 credit unions in Kansas between 1935 and 1968. On a brighter note, the expanded use of photography in the magazine has promoted better coverage of such things as the opening of new banking facilities, bank anniversary celebrations, banker retirement events and community service work by banks.

The creation of a KBA annual calendar contest in the 1990s has resulted in a plethora of beautiful color photographs taken by bankers throughout the state. While a select few are chosen each year for the calendar, many of the remaining photos have graced the cover of the magazine.

Columns written by the leaders of the American Bankers Association and numerous banking experts have been a regular feature in the *Banker* for the past three decades. ABA Presidents Don Ogilve and Ed Yingling have provided dozens of columns, as has banking pundit Bert Ely, who has provided



During the Holidays, staff cover-photos are a tradition. This 2008 Holidays cover featured high school senior portraits of all the KBA employees.

insights on the Farm Credit System. In more recent years, Keith Leggett of the ABA has kept readers informed on the increasing competition of the credit union industry.

However, the dean of the column writers for the *Banker*—by a wide margin—is Don Towle, the long-time president of the Kansas Bankers Surety Company. Towle penned his first column on bank security issues in August of 1969 and continued writing columns each month until 2004 when his son, Chuck Towle (now senior vice president of KBSC), began writing for the column, and continues to provide security insights today. Both Don and Chuck contribute to the column.

While only a Bowman (W.W., Fred or Carl) served as editor of the *Banker* for the first 50 years, there have been nine editors in the last half-century (see editor insert). Each has left his or her special touch on the magazine and the later editors have been challenged by the rapidly changing nature of banking in Kansas. In recent years, much more emphasis has been placed on how technology is impacting banking and on how banks can best compete in a market where the number of non-bank competitors has increased dramatically.

Perhaps the most lasting impact of



The magazine has also taken on themed issues, ranging from elections to conferences. The April 2009 issue was about Green banking, and featured stories about Green accounts and technology.

The *Kansas Banker* has been, as W.W. Bowman predicted, “the preservation in permanent and attractive form of innumerable interesting and valuable chronicles.” Nowhere else can one find so much vital information about the past and present activities of Kansas banks and bankers as in the *Banker*. It is a unique publication and will continue to be an invaluable archive of Kansas banking history.

Now, nearly 1,200 issues later, it is still going strong thanks to the consistent support of Kansas bankers, the KBA leadership and the dedicated talents of a dozen past and present editors. It has, as W.W. Bowman had hoped, breathed “a wholesome influence” on banking in Kansas!

Starting this year the *Banker* will be going digital as it enters its second century. In addition to the traditional printed version, Kansas bankers will be able to read the magazine online, thus greatly increasing the number of people able to access each edition.

So, Happy Centennial Birthday, *The Kansas Banker*! May your presence as a purveyor of Kansas banking news become even more valuable in the next 100 years!

Magazine editors

W.W. Bowman	1911-1938
Fred Bowman	1938-1961
Carl Bowman	1961-1962
Roger Kirkwood	1962-1978
Gary Reser	1978-1986
Deborah Lilley	1986-1988
Gisele McMinimy	1988-1989
Candice Leonard-Schmidling	1989-1991
David Small	1991-1994
Kara Lynch	1994-2004
Kristin Keeney	2004-2008
Eric Jorgensen	2008-present