DWIGHT, KAN.'S THREE-QUARTER CENTURY BANKER MEETS THE MARIKS

Robert Oleen and 75 years of hard work

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Dwight, Kan., is a small town of a couple of hundred people, near I-70 and about equidistant between Salina and Topeka. To the north is Manhattan (Kansas). In tiny Dwight the Bankers on Wheels found a small bank--and a very experience banker-- faithfully serving the community.

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New to this blog? After he hung up his president hat, bank chairman Larry Marik, and his wife, Mary Ann, decided to sell their house, buy a Winnebago, and see more of America. They are now blogging about what they see about banking for ABA Banking Journal. Read more about the Mariks in "Chairman of the Open Road," and "Saxophone In The Moonlight Of The Sonora."

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Which sounds longer to you: "75 years" or "quarters of a century"?

In either case, it's a long, long time.

Robert Oleen has devoted that many years of his 94-year life to the $15 million-assets bank in the small community of Dwight, Kan.

Robert Oleen is a man with a passion for banking, a passion for agriculture, and above all, a passion for family. At the beginning of our discussion, we asked Robert what was important to him. Robert pointed to the shelf filled with family photos of children, grandchildren, and great-grand children.

"That's what I'm workin' for," he said. "I believe in getting my family an education--and then they need to learn to work."

Career founded on hard work

Robert is the embodiment of that work ethic that he feels is so valuable for his children and grandchildren.

He was born in 1918 on a farm near the small community of Falun, Kan. He lost a leg when he was 8, but that didn't stop him.

"There was no penicillin, but Mother Nature took care of me," said Robert. "My other leg grew twice as strong."

There were no gas engines when Robert--he also goes by "Bob"--was a boy on the farm of 300 acres.

"Everything was horses or mules. We plowed five acres, and then rested," said Bob. "I'd be plowin' three (horses); my brother would be plowin' three, Dad with six, with a harrow. At that time we put corn in with a lister."

"I liked the mules," said Robert. "They could stand the heat a little better. "

Graduating from a business school in four months, well ahead of his peers, he worked as bookkeeper for a restaurant in Hays. Then his dad heard about a job in Dwight. In a community that was predominantly Swedish, employers were always looking for "a good Swedish boy."

So Bob hitchhiked to Salina, where his dad picked him up in his old truck. He came to Farmers State Bank on Aug. 9, 1937.

Displaying the initiative and drive that had become so characteristic of his personality, Bob made an unusual offer to his prospective employer, one that we doubt would be duplicated in today's job scene:

" I'll work for nothing for a month."

Director before 30

Bob got the job. After that first month, he made $45 dollars a month.

Charles W. Johnson founded the bank in 1922. Another employee, Elmer Beck, ran the institution. When Johnson died, Elmer Beck needed another board member. This led to an unusual offer, Bob said: "I bought my first stock in 1942. I bought two shares at $150 apiece. Then Elmer sold me three more. I was 24 years old when I became a director."

In 1946, Elmer Beck was appointed State Treasurer.

"He came to me," as Bob tells it, "and he aid, ‘Do you think you can run that thing?' I was 26."

Even though he was now a banker, he still loved agriculture: "I was so used to driving horses. I went out and helped the farmers around here with the haying. I remember mowing for a guy south of town. I'd do that after hours just to keep a goin.' I bought my first quarter in 1946 for $2,600'."

Farming is still in the blood in the Oleen family, and Robert continued to buy land.

"I remember when my dad bought his first Hereford with a trailer and a Model T," Bob recalls. Now, two of Bob's sons, Jan and Arden, own and operate Oleen Brothers, a farming-ranching operation raising horned Herefords, Black Angus, and quarter horses.

"I was such a dumb, willing worker when I came here. I did the books for the phone company for 10 cents an hour," Bob said. But, in 1963, Bob was one of the directors that founded Tri-County Telephone.

"Besides farming, I started working income tax. (a common practice in rural banks because there were few accountants available) I came up after-hours and worked till midnight. I made $900 dollars. That was like three months' wages."

Life was very different then: "When I first came here, I got room and board and laundry for $20. I took a bath on the kitchen floor and went to the outhouse. The owners slept on the back porch so they could rent out both rooms. The high school principal rented the other. When I started running the place (the bank), I asked for more."

Robert moved to a place that charged $25 a month--but there was indoor plumbing.

"In the 1950s, I was still a young man. I could have gone to a bank in Kansas City." But Robert chose to stay in Dwight and buy the bank. Robert attributes his success to hard work and judgment.

A small-town banking philosophy at home

Our conversation with Robert took place in his office at Farmers State. We've already mentioned the family pictures. There was also a computer which Robert was very comfortable using, but most of his information came from a small book in which he had written every personal transaction. That's an accountant for you.

Robert Oleen has a computer, but the 94-year-old really runs his Farmers State Bank out of his head. He's a born number cruncher.

We did talk about banking and Bob's philosophy.

"I've always been conservative. I've never had to foreclose," said Robert. "You should be able to see trouble coming." The bank's customers are mainly ag. Robert's life-long passion for agriculture made him a natural fit for an ag-based bank.

Of course, in the early years banks did everything. "The bank sold insurance. You didn't need a license," said Robert. He sold real estate. Referring to his little book, he said, "In my first transaction, I made $100 on the sale of a house."

When we asked Bob about changes he's seen in banking, he was quick to respond. More rules.

"It's supposed to be about helping people, but I think it's going the other way," the veteran banker said with regret. "I used to be able to sit across the desk from a customer and write a note with a hand shake and a signature."

Robert does his best to guard each of his customers against scam artists. He watches checks, and when he sees one written for an amount that looks unusual, he personally calls the customer.

A chat about the local banker

The day we visited, we were a little early so we stopped at the café across the street for a cup of coffee. Bob Goss, the owner, told us this story: "I was in 6th grade, in 4-H. I needed money for two pigs. Dad brought me to town, and Robert wrote me out a note for $30. He's been my banker ever since."

Just this August, Dwight celebrated its 125th birthday, and Robert, who was celebrating his 75th year with the bank, rode in the parade.

He told us, "Hell, I've been here for three-fourths of that."

Then he quickly did a calculation in his head and said, "Oh, I guess that would be three-fifths."

So, this story isn't so much about a community bank; it's about a community banker.

Robert Oleen, a man who exemplifies community banking, a man who at 94 and a bit more is as sharp as a tack, a man who loves his community, loves his family, loves his customers, and loves his life.

Strong banks build strong communities.

Keep your eyes peeled, should you see a huge black, tan, and steel Winnebago Journey roll through town or pass you on the highway. The Mariks will be displaying this poster as they search for stories for their blog.