MEET CITY COUNCIL MEMBER: HOWARD WILSON

By Sarah Wetzel For the Plain Talk

As far as being involved, it seems as City Council member Howard Wilson has been almost everywhere.

everywhere.

"I've always been very active in the community," he said. "I spent years on the school board, years on the Chamber of Commerce board and I just thought six years ago I'd like to get involved with the city. I think a lot of our city manager and I wanted to work with him."

Wilson said he saw the opportunity to serve six years ago and jumped at it

years ago and jumped at it.

"There was an opening in my ward so I said I'd like to fill that vacant position because it's done by appointment then I ran for elections after that," he said

Wilson tries to make a difference using the camping strategy.

"For all the boards I've ever served on, my goal

has been to leave things better than I found them," he said. "Not that things are bad but I hope that I make it positive when I leave"

The good news is Wilson has seen positive change in Vermillion.

"I was in business here for 54 years and I just wanted to see the community grow in a positive steady manner that we can handle and everyone will be better for it," he said. "I like to be involved in making those decisions."

Wilson said he has been pleased with the way things have progressed.

"I've seen positive growth," he said. "Vermillion has always struggled for economic development and we've seen growth on that. 50 years ago we weren't as proactive as we were today."

The city is looking to bring in more businesses and according to Wilson,

Vermillion is ready.

"Our city is involved by getting utilities put in and being prepared to handle it," he said. "Rather than having industry come to Vermillion and saying they need this, they need that,

we'd rather have sewer and water and electrical up where we can handle it without panicking if something comes in."

According to Wilson, Vermillion is in a really good spot.

"Right now all of our utilities I would say are 10-15 years out with the growth pattern we have," he said. "If we have a lack of anything, it's roads. We're working to improve our streets. Main Street is going to be resurfaced this next year which is good, it needs it."

Wilson said he is not alone in his desire to be

prepared.

"We have a proactive staff on the city that looks at things," he said. "Some communities wait until they absolutely have to have a new water plan but we do it ahead of time.

"We have a very active Chamber of Commerce development company," Wilson added. "They've done some very positive things here in the last 10-15 years and been very

proactive and getting prepared for growth."

One indication of this is the new water tower which was completed just this past August.

"The old water tower was built almost 100 years ago," Wilson said. "We put a new one up but when we did we didn't just put a small one, we made it bigger."

Wilson himself was in business for over half a century.

"I owned Wilson's Floral downtown," he said. "After 54 years it was time I retired."

According to Wilson, he went to school in Yankton and lived there until he bought the flower shop in 1969.

His interest in the floral business began in high school.

'When I was home I would help with the garden," Wilson said. "My sophomore year in high school I went to work for the flower shop in Yankton. It was called the Christopherson Flower Shop at the time. My junior and senior year I worked for them. My freshman year in college I worked for them and they had in the meantime opened up a branch here in Vermillion. My freshman year they decided they wanted to sell the shop and my folks said

they'd back me so I bought it."

Wilson said he studied forestry in college. "I really liked the outdoors and trees," he said. "I also liked science

and engineering.
Wilson's Floral is still
in business and has
retained its name though
it has switched owners.

"The owner is a former employee of mine," Wilson said. "She has expanded it and gone into other lines which it needed to be. After 54 years I wasn't as proactive as I should have been keeping the business up. I was heavy into the floral but the gift side I was letting slide."

Wilson said he has raised his family of two daughters in Vermillion and they have stayed close as they have grown up and added four grandchildren to the family.

For an extended version of this story please visit www.plaintalk.net

■ TRIAL

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"At any intersection you'll have potential safety hazards," he said. "What this trial period is is an exercise to determine if those safety hazards outweigh any of the benefits of removing the lights there."

If citizens are nervous about speeding cars, Passick said so far there is no need to fret in that area.

"We haven't seen any evidence of dramatic increase in

speed in that area," he said. "We have not had any reported accidents involving pedestrians. Certainly we're alert to that sort of thing.

"Those are the things we'll specifically monitor to see if there's an increase in those activities." To the public who regularly drive through that intersection, Passick offers some words of

"Just proceed through that intersection with due caution considering the fact that it's a new change and people aren't used to it," he said. "One of the

bigger risks at this point is just the fact that people aren't accustomed to the signs there or lack thereof.

"The city has appropriately signed and flagged the stop signs and we have found that it's been pretty successful so far."

■ SUCCESS

From Page 1A

Success is inherent in Vermillion and now we put the exclamation mark on our desire to show this by presenting...First Dakota National Bank.

So Long, So Vital South Dakota hadn't become a state yet when banking in Vermillion was a vital part of daily life and

commerce.

Back in the days of horses being the main mode of transportation, First Dakota National Bank took life in Yankton first back in 1872, making it today the oldest of its kind in the Dakota Territories

in the Dakota Territories.
Some people would
make the 25-plus mile trip
west to do their business
with First Dakota National
Bank. It was in 1988 that
First Dakota National Bank
made its move to
Vermillion official when it
set up shop at its current
location at 111 Court
Street after acquiring the
location from American
State Bank of Yankton.

Before that it was built as Vermillion Bank as a branch of American State Bank of Yankton, the bank operated out of a trailer in what is now its parking lot.

Since then, success in Vermillion has maintained itself for all that time since in part for how it maintains good people.

"It's a great company to work for because they reward people who do a good job, give you flexibility to make decisions locally and want your input on decisions on a local business," Farron Pratt, president of the Vermillion branch of First Dakota National Bank, said. "They reward and treat their employees very well.

"It is a family owned business and they understand that they have to surround themselves with good people. They treat them right, continue to treat them right and they don't want to go anywhere else."

Then of course with loyal and dedicated employees in place, the residual effects are felt by the most important people: the customers.

"We help a lot of people realize their dream of starting their own business, owning their own business, operating their own business," Pratt said. "It's rewarding from that standpoint. Sometimes you get to know some of these people better than their own families because they share these types of things with you behind closed doors when they talk to you about where they want to take their business.

"There is a reward for

helping those kind of people, unfortunately we

can't help everyone."
Tammy Widemann, a
vault teller for nearly 18
years at the Vermillion
location, is the longest
serving employee with the
bank and finds her job to
be more than just a place of
work.

"I feel like I am home every day and I am very comfortable here," Widemann said. "I love Vermillion and it's a great community. It's a good mix with the college kids where you have new and updated and then you have those who have been here forever. That mix works. We are always out to please the customers and we have a good relationship with them so it makes it easier."

Pratt, who arrived in Vermillion in September of 2002 to take his current post, has been in banking for nearly 25 years and is

glad he made the move.

"I knew one of the individuals within the company I used to work for," Pratt said. "I met with him and that meeting went very well. I met a gentleman named Denny Everson who was head of the AG Division at First Dakota National Bank and he was the reason why I work with First Dakota National Bank today. It was

a great move."
Since then he has
learned some key points
that lead to success and
what has made his

company successful.

"First of all you have to surround yourself with good people because you are only as successful as the people around you, especially in my job," Pratt said. "Even if you are a sole proprietor you have to have a good banker, a good accountant, a good network.

"You also have to have constant, good communication with those people. You need to keep seeing what's working, what needs to get better. Those two things are key in my mind for a business person to have. You have to have that synergy and that makes teamwork."

That teamwork and other key items can mean the difference in creating a top business.

"When I look at success from a business or financial standpoint most people come in and know what they are going to do when they go into that," Pratt said. "Where they sometimes fall short is on the financial end and that's where having a good banker goes a long way to help those individuals and see something in the numbers to help them understand them better and make better decisions based on them. Don't forget about the financials, that's a real key for

success."

Success wasn't guaranteed back in the 1980s as the company struggled before Larry Ness stepped in as the Chairman of the Board and Chief Executive Officer of the company in 1983.

That tenuous time keeps everything in perspective.

"We never take anything for granted because way back when Larry Ness took over, the bank was in a position to fail," Pratt said. "Today we are over a billion dollars in assets."

"I am glad that I work for something that has that much history behind it," Widemann said. "I think the reason why it is what it is, is that when they brought in Larry, things changed. He has a work ethic that I have never seen anything more superior. He is very connected to the people who work with him. He makes you feel like you personally are important to the su the business.

the business.

"He brought in people that he knew were loyal to him and would be loyal to him and would work with him. Everyone that came in, including me, you found that place where you wanted to please him and you were proud to be a part of what he was a part of."

Then of course there was upper management's attitude not to stand pat.

"You have to be able to change because the banking industry has changed so much and so fast," Widemann said. "The fact that they are on top of it when he is an old school guy, is pretty impressive.

"They are on top of all the e-mobile and all the banking online. It still has its same rooted fundamentals. Larry's boys are taking over and he is stepping back a little more. It will be interesting to see their perspective on it and how it plays out. That could be a big change."

One thing that hasn't needed to change is how well they take care of their customers.

"It's been a super, good relationship," Dick Hammond, a customer for 35 years, said. "I have been a customer for both personal banking and in 1988 when I started my business it was a natural to go to First Dakota National Bank. They have been a great partner in running my business. They made running a new business and being successful at it, as being a key partner."

Hammond, who runs Hammond Wetmore Drilling out of Vermillion, sees First Dakota National Bank as a good friend and essentially a teammate and partner.

"It is a great friendly place. It feels like with the employees there – Farron who has been my personal banker since his time there - you are doing business with friends," Hammond said. "I have always felt they were also very competitive in terms of interest rates too. They have always been a good bargain also. They have helped me run my lifestyle and my business."

Kristen Scissons, a
lending assistant, backup
personal banking
representative and teller at
the bank, has been with
First Dakota National Bank
for nearly two years after
moving over with Bank
360 after it was purchased
by her current employer.
"Like the people the

"I like the people, the environment, and the customer service," Scissons said. "I like it here. We are still considered a local bank, a local branch where we can provide that great customer service. Even though we are growing, we can still provide that 'come on in and talk to us' personality.

"I like the employees and they really take care of them. For a single mom you need those awesome benefits. The training is really good and people who are from Sioux Falls are willing to come here and come train. It's like a second family."

That type of atmosphere makes a customer feel right at home with the bank.

"I am comfortable with them because I feel like I can trust them," Dick Nissen of Nissen Farms Inc., said. "I feel like they know what they are doing in the banking business. They do their job of banking and let me do my job with farming."

Nissen, is the second longest standing customer with the bank, having held a nearly 39-year relationship, and has had his share of tough times which has brought out the best in First Dakota National Bank.

"I farm on the Vermillion river bottom and we flood almost every other year down there and they know what I go through and the crops I have lost. When things get tight they stay with me all the time. Some years I jokingly wish that they'd tell me to quit, but they are patient. As long as I am honest with them they are honest with me."

The mission of the company and its 16 total branches is "To anticipate, meet and exceed our customers' expectations. We will strengthen our communities by providing

time, talent and resources. We are proud of our past and committed to building successful futures."

Testimonial ??
There is still more to come from First Dakota
National Bank as they plan to change to a new location on the north side of Cherry Street, directly across from Casey's, by next year.

"We're excited," Pratt said. "This has been something we have been thinking about for a number of years. It's been something I have been working on since I've been here. We're downtown, we like downtown, but we are a block off Main Street so we are a bit off the beaten path so visibility is a little tough.

tough.

"Banking has all changed and evolved and this facility could use some updates to the ways we conduct business in today's environment. An opportunity with this property came up and we looked at that as a way to enhance our visibility and our entrance in Vermillion. Hopefully it will give First Dakota National Bank more visibility from a physical standpoint."

Pratt said they are still working on the new location's design and are definitely making sure it is as good as it gets.

"You only get one chance to do it right," Pratt said.

First Dakota National Bank is located at 111 Court Street and the lobby is open from 9 a.m. – 4 p.m. Monday – Friday, while the drive-up hours are 8:30 a.m. – 5:30 p.m. those same days and 9 a.m. – noon on Saturdays.

 noon on Saturdays.
 They can be reached at 605-624-5555 and for any more information one can visit www.Firstdakota.com.

