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CRUDE OIL



Toyota need a fix? Here's what to do

By JERRY HIRSCH

Toyota Motor Corp. said Monday that it has a repair to stop one cause of unintended acceleration that has led to a recall of eight of its most popular vehicles.

The Japanese automaker has briefly stopped selling and manufacturing the vehicles and has recalled more than 4 mil-

lion worldwide to fix the gas pedal problem. Toyota has also recalled cars because of a floor mat issue.

What owners of the affected autos need to know.

Q. When can I expect to receive instructions on how I can get my gas pedal fixed?

A. Certified letters will start go-

ing out by Friday. Because the company has to contact millions of owners, Toyota says it will take some time to process and mail the details to all owners.

Customers should wait until they receive a letter to make an appointment. But if their vehicles exhibit symptoms of gas-pedal trouble, contact a Toyota dealer.

Q. How do I make an appointment?

A. Call a local dealership — after receipt of the certified letter, which will confirm the recall. Toyota wants owners to have an appointment before arriving at a dealership to avoid long waits.

Q. Will Toyota give me a loaner while my car is being fixed?

A. Toyota said it plans to, al-

though in some cases, dealers may be able to fix it right away.

Q. Do I need to go to a specific dealership to get the repair?

A. Any Toyota dealer can perform the repair. Some plan to be operating their service bays 24 hours a day until the company finishes most of the repairs.

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Biz Buzz



Kent Katich works with 7-foot-3-inch Patrick Femerling, a member of the German Olympic basketball team, in Athens before the 2008 Olympics. Katich teaches yoga techniques to NBA players and professional golfers, as well as players from Major League Baseball.

Former Iowan Katich brings yoga discipline to top athletes

D.M. native becomes guru to the stars of professional sports — and now novices



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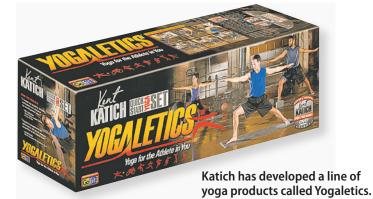
ormer-Iowan-turned-NBA yoga guru Kent Katich was featured in an ESPN.com Page 2 story last

Writer Maria Burns Ortiz said Katich is the only yoga instructor working full-time with an NBA team currently or — as far as he can tell

Katich

— in the history of the league. The article was great timing for Katich, who has developed a line of products called GoFit Yogaletics that is sold at Scheels, Best Buy and Amazon.com.

Katich grew up in Des



Moines, where his parents still live, and he played on Dowling's 1979 state championship basketball team. His brother Joe coaches at Des Moines Lincoln.

The yoga coach was in Chicago on Monday helping the L.A. Clippers limber up for a game tonight against the Chicago Bulls.

In addition to group sessions

for the Clippers, Katich does private sessions for individual NBA players on other teams. At this point, he figures he's worked with 25 percent of the league's players.

He also works with baseball players and golfers. Among the three sports,

basketball players tend to be **BUZZ, PAGE 14A**

Insurers, big farms face cuts in budget

Conservation program growth would be pared, too. Farm-state lawmakers aren't happy.

By PHILIP BRASHER

Washington, D.C. — Iowa's crop insurance industry and more than 1,000 of the state's largest farms could lose federal aid under President Barack Obama's proposals to slash agricultural spending.

The president's 2011 budget released Monday also calls for reducing the planned growth of conservation programs that are popular in the state because of the help they provide in curbing pollution from farms and feedlots.

The proposals met swift criticism from key farm-state lawmakers.

The cuts in subsidies to crop insurers and large farms alone would total about \$10.2 billion over 10 years, enough to fund a proposed increase of about the same amount in spending on school lunches and other child nutrition programs.

Last year, Congress refused to approve a subsidy cut that the administration directly linked to boosting child nutrition. Farmers protested that the proposal unfairly pitted them against hungry children.

This time, Agriculture Secretary Tom Vilsack flatly denied that the latest proposals were related. Instead, he said, the subsidy cuts are needed to shrink the federal deficit, estimated at \$1.6 trillion for the current year. That would help farmers by holding down interest rates, he said.

"We have to be cognizant of the deficit issue because of the long-term impact that's going to have on farmers and ranchers," Vilsack told reporters.

Iowa Agriculture Secretary Bill Northey said the cut in subsidies to large farms "would impact many family farmers in Iowa. Farming is high-cost, capital-intensive business, so putting limits based on total sales does not effectively target big, corporate farmers — it would hit

BUDGET, PAGE 14A

Great Western Bank to purchase F&M Bank-Iowa

By KAREN MRACEK

Great Western Bank is acquiring F&M Bank-Iowa for about \$50 million in cash, the company said Monday.

The Sioux Falls, S.D., bank, which has 28 branches in Iowa, will acquire F&M Bank from Citizens Republic Bancorp Inc., a bank holding company in Michigan.

F&M Bank has 10 branches in Iowa, which will convert to the Great Western brand in late April, said Bob Culbert, president of F&M Bank-Iowa.

Great Western Bank will acquire the entire F&M business, including \$470 million in assets, \$410 million in deposits and \$125 million in loans.

The deal is subject to regulatory approval and is expected to close this spring.

"This expansion opportunity fits well with our strategy, enhances our presence and demonstrates our commitment to our Iowa communities," Allen Shafer, Great Western Bank's Iowa regional president, said in a statement.

F&M Bank has branches in Ames, Eldora, Gladbrook, Grinnell, Newton, Prairie City, Story City and Sully, plus two in Marshalltown. F&M Bank-Iowa had 72 employees on Oct. 1, according to the Federal Deposit Insurance Commission.

"We are confident (Great Western Bank) will continue to provide the same high-quality service that our clients have appreciated from F&M Bank-Iowa," Cathleen H. Nash, president of Citizens Republic Bancorp, said in a statement.

With the addition of F&M Bank-Iowa, Great Western Bank will have assets of \$5.8 billion, with 137 locations serving 86 communities in Arizona, Colorado, Kansas, Iowa, Missouri, Nebraska and South Dakota.

